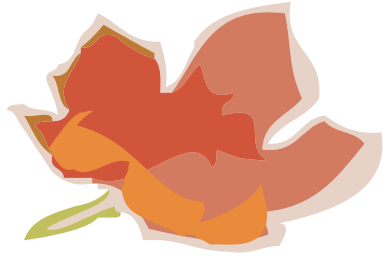
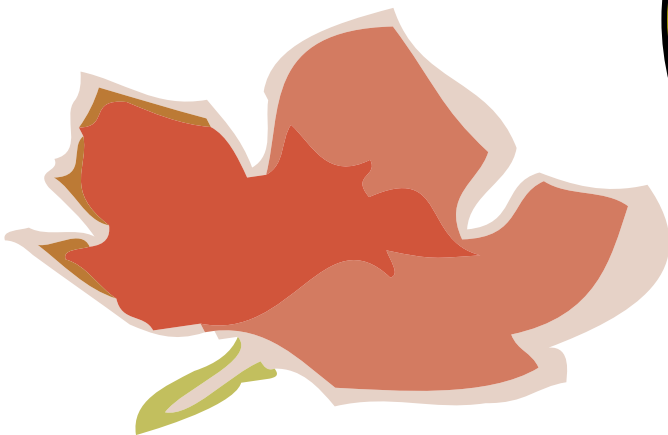
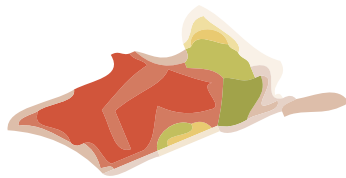
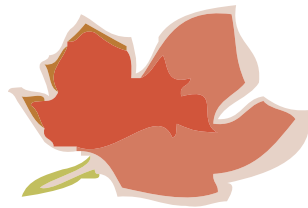
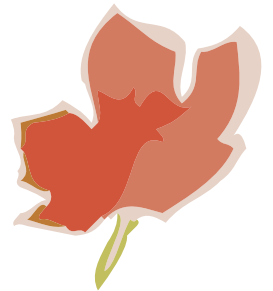
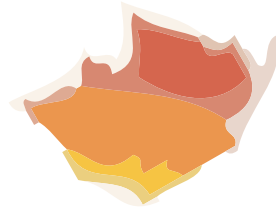


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Autumn *View*



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2010-2012

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Authorized for distribution:

Warren (Smokey) Thomas
President
OPSEU



A REMINDER OF IMPORTANT NUMBERS

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

A MESSAGE FROM THE CHAIR

Once again Jim Flaherty and the Federal Conservative government have shown they are no friends of unions and the working class. By dropping their support to an enhanced CPP at the Kananaskis Alberta meetings, the Federal Tories along with Alberta, Saskatchewan and Quebec sold out to banks and other big financial institutions, as well as big business. Instead of solving the growing security pension crisis by increasing the CPP, they endorsed the formation of Pooled Registered Pension Plans. By doing this, for profit banks and insurance companies make more money at our expense and the workers lose. These organizations will charge high administrative and management fees, at the expense of the individual contributor and unlike the CPP, there is no mandatory employer contribution, no inflation protection and no guarantee of portability.

Although Flaherty has inferred that talks towards enhanced CPP will continue, he said "this is not the time" to proceed as it will threaten the fragile economic recovery. This really makes no sense since the CLC proposed doubling of CPP premiums was to be phased in, along with gradual increases in pay outs. Six of the remaining provinces including Ontario are supportive of the CPP increases.

It is imperative that we all must maintain pressure in 2011, at both the Federal and Provincial scene particularly at election time, and work towards a pension system that is fairer to all and is better for workers in this country.

Ed Faulknor, Chair
OPSEU Retired Members Division

From the Editorial Committee

Over the years the Autumn View has grow and changed. We added a colorful cover and have tried to spruce up our articles and information too.

Many of our readers are very faithful at reading cover-to-cover and letting us know that really like the information and find it very useful. Some others tell us what we've missed or how we've messed up. Either way we like to hear from you and are glad of your advice.

We also know that many of you live in smaller homes and so cannot keep piles of stuff around.

So with all of this in mind our next project is to include *hopefully in each issue* a section of information that we think you might want to keep. We will mark it with a notice so you will know which one.

We hope this will make Autumn View an even more valuable read and resource for you.

The Editorial Committee, 2011

TODAY IS THE OLDEST YOU'VE EVER BEEN,
YET THE YOUNGEST YOU'LL EVER BE,
SO ENJOY THIS DAY WHILE IT LASTS.

The truth about 12 health myths

By Jennifer Tung, RealSimple.com

August 31, 2010 8:06 a.m. EDT

(RealSimple.com) – You've Always Heard That..

You Shouldn't Cut Off the Bread's Crust. It's Full of Vitamins.

The truth is: In a 2002 German study, researchers found that the baking process produces a novel type of cancer-fighting antioxidant in bread that is eight times more abundant in the crust than in the crumb. That said, it's more important to serve whole-wheat bread, with or without the crust, because it's all around higher in nutrients, such as fiber, says New York City nutritionist Keri Glassman, author of *The O2 Diet* (\$25, amazon.com). Make sure the ingredients list "100% whole-wheat flour." Breads simply labeled "wheat" are usually made with a mixture of enriched white flour and whole-wheat flour and have less fiber.

RealSimple.com: Food Labels, Decoded

If You Go Out With Wet Hair, You'll Catch a Cold.

The truth is: You will feel cold but will be just fine healthwise, says Jim Sears, a board-certified pediatrician in San Clemente, California, and a cohost of the daytime-TV show *The Doctors*. He cites a study done at the Common Cold Research Unit, in Salisbury, England, in which a group of volunteers was inoculated with a cold virus up their noses. Half the group stayed in a warm room while the rest took a bath and stood dripping wet in a hallway for half an hour, then got dressed but wore wet socks for a few more hours. The wet group didn't catch any more colds than the dry. Sears's conclusion: "Feeling cold doesn't affect your immune system."

If You Cross Your Eyes, They'll Stay That Way.

The truth is: "There's no harm in voluntary eye crossing," says W. Walker Motley, an assistant professor of ophthalmology at the University of Cincinnati College of Medicine. But if you notice your child doing this a lot (when he's not mimicking a cartoon character), he might have other vision problems.

RealSimple.com: 7 Ways to Protect Your Vision

You Should Feed a Cold and Starve a Fever.

The truth is: In both cases, eat and drink, then drink some more. "Staying hydrated is the most important thing to do, because you lose a lot of fluids when you're ill," says Sears, who adds that there's no need for special beverages containing electrolytes (like Gatorade) unless you're severely dehydrated from vomiting or diarrhea.

Gum Stays in Your Stomach for Seven Years.

The truth is: Your Little Leaguer's wad of Big League Chew won't (literally) stick around until high school graduation. "As with most nonfood objects that kids swallow, fluids carry gum through the intestinal tract, and within days it passes," says David Pollack, a senior physician in the Children's Hospital of Philadelphia Care Network. And even though gum isn't easily broken down in the digestive system, it probably won't cause a stomachache, either.

An Apple a Day Keeps the Doctor Away.

The truth is: A handful of blueberries a day will keep the doctor away more effectively. Blueberries are a nutritional jackpot, rich in antioxidants and fiber, and they're also easy to toss into cereal and yogurt. That said, eating a variety of fruits and vegetables is important to prevent many chronic illnesses, such as heart disease, high blood pressure, and diabetes, down the road. (To find out how much earth-grown goodness your child should be getting, enter his or her age, sex, and level of physical activity at fruitsandveggiesmatter.gov.)

RealSimple.com: Doctor's Tips for Keeping Your Kids Healthy

You Lose 75 Percent of Your Body Heat Through Your Head.

The truth is: "This adage was probably based on an infant's head size, which is a much greater percentage of the total body than an adult head," says Pollack. That's why it's important to make sure an infant's head remains covered in cold weather. (This also explains those ubiquitous newborn caps at the hospital.) But for an adult, the figure is more like 10 percent. And keep in mind that heat escapes from any exposed area (feet, arms, hands), so putting on a hat is no more important than slipping on gloves.

To Get Rid of Hiccups, Have Someone Startle You.

The truth is: Most home remedies, like holding your breath or drinking from a glass of water backward, haven't been medically proven to be effective, says Pollack. However, you can try this trick dating back to 1971, when it was published in *The New England Journal of Medicine*: Swallow one teaspoon of white granulated sugar. According to the study, this tactic resulted in the cessation of hiccups in 19 out of 20 afflicted patients. Sweet.

Eating Fish Makes You Smart.

The truth is: For kids up to age three or four, this is indeed the case. Fish, especially oily ones, such as salmon, are packed with omega-3 fatty acids, including DHA (docosahexaenoic acid). "DHA is particularly beneficial in the first two years of life for brain development, cognition, and visual acuity," says Beverly Hills pediatrician Scott W. Cohen, the author of *Eat, Sleep, Poop: A Common Sense Guide to Your Baby's First Year* (\$16, amazon.com). And a 2008 study in *Clinical Pediatrics* showed an increase in vocabulary and comprehension for four-year-olds who were given daily DHA supplements. Omega-3 options for the fish-phobic? Try avocados, walnuts, and canola oil.

RealSimple.com: What You Need to Know About Multivitamins

You Shouldn't Swim for an Hour After Eating.

The truth is: Splash away. "After you eat, more blood flows to the digestive system and away from the muscles," says Cohen. "The thinking was that if you exercised strenuously right after eating, that lack of blood would cause you to cramp up and drown." But that won't happen. Sears concurs: "You might have less energy to swim vigorously, but it shouldn't inhibit your ability to tread water or play."

Every Child Needs a Daily Multivitamin.

The truth is: Children who are solely breast-fed during their first year should be given a vitamin D supplement. After that, a multivitamin won't hurt anyone, but many experts say that even if your child is in a picky phase, there's no need to sneak Fred, Wilma, and company into his applesauce. "Even extremely fussy eaters grow normally," Cohen says. "Your kids will eventually get what they need, even if it seems as if they're subsisting on air and sunlight."

Warm Milk Will Help You Fall Asleep.

The truth is: Milk contains small amounts of tryptophan (the same amino acid in turkey), "but you would have to drink gallons to get any soporific effect," says Michael Breus, a clinical psychologist in Scottsdale, Arizona, who specializes in sleep disorders. "What is effective is a routine to help kids wind down," he says. And if a glass of warm milk is part of the process, it can have a placebo effect, regardless of science.

STUNNING SENIOR MOMENT

A very self-important college freshman attending a recent football game, took it upon himself to explain to a senior citizen sitting next to him why it was impossible for the older generation to understand his generation. "You grew up in a different world, actually an almost primitive one," the student said, loud enough for many of those nearby to hear. "The young people of today grew up with television, jet planes, space travel, man walking on the moon, our spaceships have visited Mars. We have nuclear energy, electric and hydrogen cars, computers with light-speed processing...and," pausing to take another drink of beer.

The Senior took advantage of the break in the student's litany and said, "You're right, son. We didn't have those things when we were young...so we invented them. Now, you arrogant little twit, what are you doing for the next generation?"

The applause was resounding...

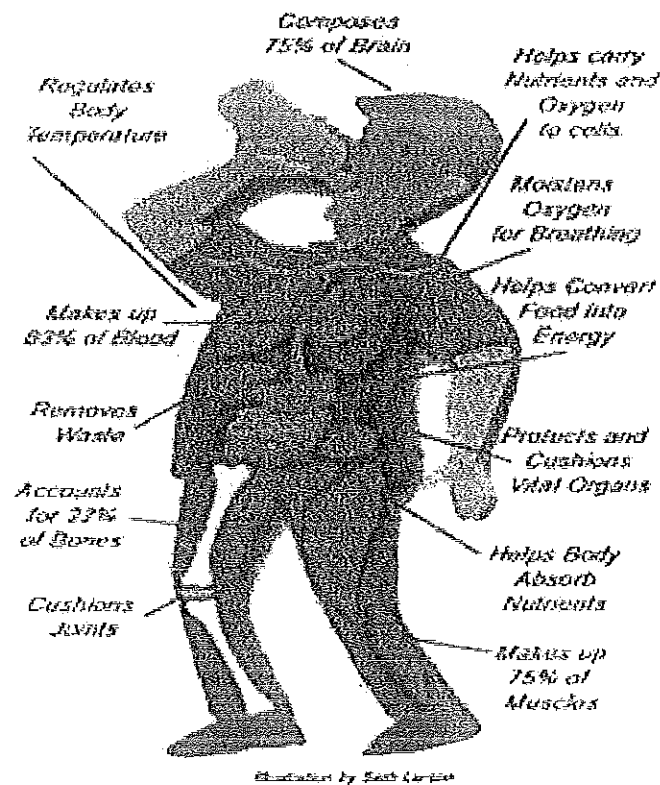
Correct timing to drink water, will maximize its effectiveness on the Human body.

Two (02) glass of water - After waking up - Helps activate internal organs

One (01) glasses of water - 30 minutes before meal - Help digestion

One (01) glass of water - Before taking a bath - Helps lower blood pressure

One (01) glass of water - Before sleep - To avoid stroke or heart attack



Insurance matters ... now more than ever

Like many people, you're probably looking for ways to tighten your belt during this economic uncertainty. The first place people look to "free up" some monthly cash is their insurance premiums. It seems like a good idea when you're faced with difficult choices. But it should be the last place you look.

Why? Insurance may feel like an expense but it's key to your family's financial security. Life and living benefits insurance protect you and the ones you love from things that can be more detrimental than the effects of a recession.

Before you take the scissors to your insurance premiums, there are three things you can do first.

1. Remind yourself why you bought your coverage: to protect your family's future; to cover your business; or to help meet your long term goals.
2. Consider how difficult it might be to replace your coverage if you cancel it. Your insurability can change in a heartbeat and the coverage may not be easy to replace later.
3. If cancelling your policy is the only option you've considered, take a few minutes to talk to your insurance advisor. You may have options available that can keep your coverage in place but reduce the cost. For example, you may be able to reduce your coverage and your premium, without cancelling your coverage outright.

Insurance is your safety net against the unexpected events that we all eventually face ... and that can be all the more challenging in difficult economic times. Before you cancel your coverage, take a serious look at your household budget. You may find that small changes add up to the solution you're looking for. For instance, those three coffees you buy each day cost about \$3.75 a day or \$75 a month ... that can go a long way toward covering some premiums.

In times like this, it's important to look at all of your options carefully to ensure you've considered all possible solutions. Recessions come and go, but your insurance coverage is there to protect you now and into the future.

Article provided by: Leony deGraaf-Financial Advisor-(905) 632-9900 or 1-800-775-7047 or leony@dgfs.ca

Did You Know or Remember.....

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

1. It is very important to report all income. If you did not receive a T4 slip for a small amount of work you might have done during the year, get out your pay slip(s) and report it anyway. You may also have had Income Tax and CPP deducted by your employer.
2. Did you have a larger than usual income in 2010 thereby making the amount required for quarterly installments larger for the tax year 2011? You may base your installments on what you anticipate your income will be in 2011 and avoid a larger than necessary refund in April 2011. Contact your office of Canada Revenue Agency because there may be a form to complete.
3. Medical expenses may be claimed for any 12 month period ending in 2010 which are over 3% of your net income or \$2,024.00 whichever is less. This figure is from Canada Revenue Agency for 2010. Usually it is best for the lower income spouse to claim this non-refundable tax credit.

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

4. Did you turn 65 in 2010? You may be able to claim the full age deduction if your net income was less than \$32,506.00 or a portion if no more than \$75,480.00. These figures are for 2010. The chart for calculating the proper amount will be in your income tax guide for 2010.
5. If you paid someone to complete your 2009 income tax, this will be a deductible carrying charge as will the fee for a safety deposit box. There are other charges that qualify listed in your guide.
6. Charitable donations may be accumulated over a period of years as amounts over \$200.00 receive a more favourable tax consideration and are usually declared by the higher earning spouse.
7. T4 and T5 slips should be mailed to you by February 28th but other slips will still be arriving in March. These include slips for Income Trusts and some Mutual Funds. It is best to wait until you know you have them all.
8. Not sure if you have to make quarterly instalments. CRA will let you know as it is based on the tax you paid the previous year. They have a booklet, "Pay Your Income Tax by Instalments," which is available by calling 1-800-959-2221.
9. Allowable capital losses incurred in a year must first be applied to reduce any taxable income gains realized that year. They may not be used against other income. Capital losses may be carried back three years and forward indefinitely. You may choose to use losses from other years to offset a gain rather than selling an investment to incur a new loss. Because capital gains are taxed at 50%, a loss is also halved. Keep in mind that in order to declare a capital loss, you must wait thirty days before buying the security back. This would be in case you needed to create a capital loss but wanted to repurchase the investment to hold for the long term.

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

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

13. The basic personal credit will be \$10,382.00 in 2010. The spouse/common-law partner amount will be \$10,382.00 in 2010.
14. The Federal Budget in May 2006 increased the pension income credit to \$2,000.00 and this is still effective for 2010.
15. The new dividend gross-up and tax credit rules that were originally proposed in November 2005 were retained in the May 2006 budget. Dividends will be grossed up by 45% when included in the individual's income and the federal dividend tax credit will be increased to approximately 19%. This increased gross-up and tax credit will apply to dividends received from most corporations.
16. Any publicly-traded securities such as stocks and mutual funds that are donated to recognized charitable organizations will have the capital gains tax reduced to zero.
17. Beginning in 2007, pension income splitting with spouses for those pension earners 65 or over was approved as a new tax provision of the 2007 federal budget.

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

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

Because pension-income splitting decreases the net income of the spouse who is transferring income and increases the net income of the spouse receiving the transfer, both must agree to the allocation. The couple must complete tax form T1032, the Joint Election to the Split Pension Income. The 2010 income tax return will contain a line for both partners to report the transfer.

John Opper, Chair Region 1 Retired Members Division

Changes to the Canada Pension Plan

The Canada Pension Plan (CPP) is changing to better reflect how Canadians choose to live, work, and retire. The Government of Canada is adapting the CPP to ensure it remains fair and sustainable, and that it responds to the evolving needs of Canada's aging population and to changes in the economy and labour market. The changes, which the Government will gradually introduce from 2011 to 2016, will give you more options so that you can make decisions that are right for you as you make the transition from work to retirement.

What are the changes being made to the CPP?

- Your monthly CPP amount will **increase** by a larger percentage if you take it **after** age 65
- Your monthly CPP amount will **decrease** by a larger percentage if you take it **before** age 65
- If you are under 65 and you work while receiving your CPP retirement pension, you and your employer will have to make CPP contributions. These contributions will increase your CPP retirement benefits
- If you are age 65 to 70 and you work while receiving your CPP retirement pension, you can choose to make CPP contributions. These contributions will increase your CPP retirement benefits
- The number of years of low or zero earnings that are automatically dropped from the calculation of your CPP pension will increase
- You will be able to begin receiving your CPP retirement pension without any work interruption

Planning for your retirement

These changes to the CPP may affect your retirement planning, including when you decide to apply for your CPP pension. How the changes to the CPP affect you will depend on your age, your work history and when you plan to retire. The CPP, which is designed to replace about 25% of your average pre-retirement employment earnings up to a maximum amount, is just one part of your retirement plan. The other components of retirement income include the Government of Canada's Old Age Security (OAS) pension, employer pension plans, and personal savings and investments. Let's look at a few examples, to see how the changes may affect your personal situation.

• Your monthly CPP amount will increase by a larger percentage if you take it AFTER age 65.

Susan plans to retire when she reaches 65 in 2014. Based on her *CPP Statement of Contributions*, she expects her CPP retirement pension in 2014 to be \$6,220 annually. This amount will then grow with the cost of living, as measured by the Consumer Price Index. However, if Susan decides to delay taking her CPP pension until she reaches 66 in 2015, her CPP retirement pension will increase by 8.4% (0.7% x 12 months). Based on this change, the annual amount of her pension will increase by \$522, and will then grow with the cost of living, as measured by the Consumer Price Index. Without the change, the increase would have been \$373.

Before the changes, your CPP retirement pension increased by 0.5% for each month **after** age 65 (and up to age 70) that you delayed receiving it. This meant that, if you started receiving your CPP pension at 70, your pension amount was 30% more than it would have been if you had taken it at 65. **From 2011 to 2013**, the Government of Canada will gradually increase this percentage from 0.5% per month (6% per year) to 0.7% per month (8.4% per year). This means that, by 2013, if you start receiving your CPP pension at the age of 70, your pension amount will be 42% more than it would have been if you had taken it at 65.

- **If you are under age 65 and you work while receiving your CPP retirement pension, you and your employer will have to make CPP contributions.**

Before the change, if you were receiving a CPP retirement pension and working, regardless of your age, you did **not** pay CPP contributions. **Starting in 2012**, if you are under age 65 and you work while receiving your CPP pension, you and your employer will have to make **mandatory** CPP contributions. These contributions go towards the new Post-Retirement Benefit (PRB), which is effective January 1 of the year following your PRB contribution. This additional benefit will be added to your current retirement benefit, gradually increasing your retirement income.

- **If you are age 65 to 70 and you work while receiving your CPP retirement pension, you can CHOOSE to make CPP contributions.**

Before the change, if you were receiving a CPP retirement pension and working, regardless of your age, you did **not** pay CPP contributions. **Starting in 2012**, if you are age 65 to 70 and you work while receiving your CPP pension, you can either choose to make CPP contributions or you can opt out of making these contributions. If you decide to make the contributions, **your employer will also have to make CPP contributions**. These contributions **will** allow you to continue to build your CPP Post-Retirement Benefit, even if you are already receiving the maximum CPP pension amount.

- **You will be able to begin receiving your CPP retirement pension without any work interruption.**

Maria will be 60 years of age in 2012 and plans to continue working past age 60, but she would also like to have more time to pursue her interests outside of work. With the removal of the work cessation test, Maria is now able to cut down her work from 40 to 30 hours per week and to take her CPP pension at the same time without interrupting her employment. Her combined income from the CPP and her job will be roughly the same as her full-time income.

Before the change, if you decided to take your CPP pension before age 65, you had to either stop working or significantly reduce your earnings for at least two months. This requirement was called the “work cessation test.” After this two-month period, you could return to work or start earning more. **Starting in 2012**, the work cessation test will no longer apply. This means that you will be able to take your CPP pension as early as age 60 without having to stop working or reduce your earnings. For many Canadians, retirement is a process that often occurs in stages, rather than a one-time event. By eliminating the work cessation test, it will be easier for Canadians to make a phased-in transition to retirement.

Need more information?

Service Canada has online resources to help you plan your future – just go to www.servicecanada.ca or call Toll-free in Canada and the United States: **1-800-277-9914** or talk to your Financial Advisor.

*Article submitted by Léony deGraaf, Independent Financial Advisor, Retirement & Estate Planning Specialist who can be reached at (905) 632-9900 or via www.dgfs.ca

Winter Maintenance

By Patrick Larocque, Canada Mortgage and Housing Corporation

Your home needs regular maintenance to ensure your family stays warm, dry and comfortable throughout the winter season.

While there are things that should be done year-round, some maintenance tasks are particularly important in winter. For example, having your home's heating system checked and serviced by a qualified contractor is one of the most important items on your winter maintenance list. Ensuring the cold doesn't enter your home is another top priority.

Before you start, develop a checklist of what needs to be done. You'll find the work is easier and not so overwhelming if you establish a routine for yourself. In addition, a regular schedule for home maintenance can put a stop to some of the more common – and sometimes costly – problems before they occur.

You can probably tackle many of the jobs around your home yourself. However, if you don't feel comfortable or have the necessary equipment, you may want to hire a qualified contractor to do the work.

Although some of your winter home maintenance jobs only need to be carried out once a season, others will be ongoing. Your furnace air filters, for example, will need to be checked and cleaned or replaced each month, if necessary, during the heating season. If you have a heat recovery ventilation system (HRV), it will need to be checked every two months. Your kitchen range hood filters should also be cleaned monthly, and if you have a humidifier you will need to clean it two or three times over the winter.

If you want to stay warm and comfortable all season, you'll need to make your home as air-tight as possible. Start by examining your windows and doors for ice accumulation or cold air leaks. If you find any, you can seal the leaks temporarily or install new weatherstripping. Make a note to repair the windows or replace them in the spring. You'll also want to monitor your home for excessive moisture levels that can cause condensation on your windows for example. Condensation can cause significant damage to your windows and surrounding surfaces over time. It can also result in mold growth which can pose a serious health concern for some individuals. Always take corrective action to prevent condensation and to wipe it up when it occurs.

Also take a look at your air vents inside and outdoors (intake, exhaust and forced air) to ensure they are not blocked by snow or debris.

There are a few water-related maintenance tasks you'll need to perform. For example, unless you have freeze-proof outside faucets, you will need to protect all outside faucets from freezing weather by turning off the stop-and-waste valves inside the house.

Next, check all indoor faucets for signs of dripping and change washers as needed. If you

find you have to replace washers frequently, the faucet may be in need of repair. Finally, after consulting your hot water tank owner's manual, drain off a dishpan full of water from the clean out valve located at the bottom of the tank. This will help to control sediment and maintain the tank's energy efficiency.

Regular home maintenance will help keep your family healthy, safe and comfortable this winter, and could even save you money. To learn more about keeping your home in good repair, Canada Mortgage and Housing Corporation (CMHC) has a free About Your House fact sheet called *Home Maintenance Schedule* as well as a publication called *Home Care – A Guide to Repair and Maintenance*. To order your copy, visit www.cmhc.ca or call 1-800-668-2642.

Patrick Larocque is Canada Mortgage and Housing Corporation's Senior Technical Officer for the Thunder Bay area. You can reach him at 807-343-2029 or email him at plarocqu@cmhc.ca.

INTERESTED IN SAVING UP TO 39% AT THE FUEL PUMPS?

Defensive winter eco-driving skills can help keep you safe and keep fuel in your gas tank.

- ① Accelerate gently – in the city, about half of the fuel you consume is used to accelerate your vehicle
- ② Maintain a steady speed - avoid unnecessary acceleration to save fuel
- ③ Avoid high speeds – driving 120 km/h burns 20 percent more fuel than driving 100 km/h over the same distance
- ④ Anticipate the weather and traffic – defensive driving avoids the need for sudden stops and hard acceleration
- ⑤ Coast to decelerate – coasting to stop signs and red lights reduces brake wear and saves fuel

Aggressive driving "might" get you home one or two minutes earlier, or might delay you with a side trip to the ditch or a more serious accident. It's not worth it. Take your time and save money.

Carbon monoxide the 'silent killer'

Since 2000, more than 400 Canadians have died as a result of carbon-monoxide poisoning in their homes. In 2008, the deaths of an Ontario Provincial Police officer and her family from carbon monoxide poisoning in their Woodstock home brought the danger of this so called "silent killer" closer to home.

So, how can you protect your family from carbon monoxide? The first step is to make sure that carbon monoxide (CO) never enters your home.

Refer to the following checklist to minimize the risk of CO in your home:

- Have a qualified technician inspect and clean fuel-burning appliances yearly, before the cold weather sets in, to ensure they are in good working order.
- Have a qualified technician inspect chimneys and vents yearly for cracks, blockages, corrosion or holes.
- Check fireplaces for closed or blocked flues.
- Check with a qualified technician before enclosing heating and hot-water equipment in a smaller room, to ensure there is adequate air for proper combustion.
- If you have a powerful kitchen exhaust fan or down-draft cook-top, have a qualified technician check that its operation does not pull fumes back down the chimney.
- Never use propane or natural gas stove tops or ovens to heat your home.

- Never start a vehicle in a closed garage; open the garage doors first. Pull the car out immediately onto the driveway, then close the garage door to prevent exhaust fumes from being drawn into the house.

- Do not use a remote automobile starter when the car is in the garage, even if the garage doors are open.

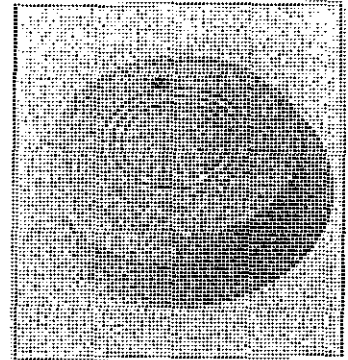
- Never operate propane, natural gas or charcoal barbecue grills indoors or in an attached garage.

- Avoid the use of a kerosene space heater indoors or in a garage. If its use is unavoidable, provide combustion air by opening a window while operating. Refuel outside after the unit has cooled.

- Regularly clean the clothes dryer ductwork and outside vent cover for blockages such as lint, snow or overgrown outdoor plants.

Most CO detectors are designed to give an alarm when CO levels reach a high level in a short time; however, health agencies advise that long-term, low-level exposure also is a concern, especially for the unborn and young children, the elderly and those with a history of heart or respiratory problems. Detectors that can display both high and low levels are more expensive but they do provide greater accuracy and more information.

Here are some features to consider when purchasing a CO detector:



QMI Agency file photo

In the last decade, more than 400 Canadians have died from CO poisoning in their homes.

☒ Look for a detector that is listed with the Canadian Standards Association (CSA) standard. The logos of the testing agency will be on the product.

☒ Choose a detector with a memory if you want to monitor long-term, low-level exposure and short-term, high-level exposure. Even though product standards do not allow manufacturers to display low levels of CO, these units monitor and store this information. Peak levels, no matter what the level of concentration, can be viewed by pressing a button.

☒ Battery-operated units allow detector placement in the most convenient location. However, any battery-operated device requires the user's diligence in replacing worn-out batteries.

☒ Do not connect plug-in units to an electrical outlet controlled by a wall switch.

☒ No detectors will operate properly forever. Replace them at least every five years, unless the manufacturer specifies a shorter or longer life. Most manufacturers are placing a unit expiry date sticker on the units.

Most manufacturers specify where you should locate their CO detector. In general, the best place to put the detector is where you will hear it while sleeping. CO is roughly the same weight as air and distributes evenly throughout a room, so a detector can be placed at any height in any location,

as long as its alarm can be heard. Additional units could be installed in several other locations around the home. To avoid both damage to the unit and to reduce false alarms, do not install CO detectors in the following places:

☒ in unheated basements, attics or garages

☒ in areas of high humidity

☒ where they will be exposed to chemical solvents or cleaners, including hair spray and deodorant sprays

☒ near vents, flues or chimneys

☒ within two metres of heating and cooking appliances

☒ near forced- or unforced-air ventilation openings

☒ within two metres of corners or areas where natural air circulation is low

☒ where they can be damaged, such as an outlet in a high-traffic area

☒ where directly exposed to the weather.

The Ontario Building Code requires all homes, condos and apartment rental units, built after 2001, have a CO detector be placed within three metres of each bedroom door and near all sleeping areas.

Call Rob Parker at ThameSpec Home Inspection Services at 519-857-7101 or e-mail thamespec@rogers.com.

MAJOR CAUSES OF FIRE

A risk assessment done by the London Fire Department found that the majority of fires affect residences. And the number one cause of fires in the home involves unsafe cooking practices. The top five causes of preventable fires in Ontario are, in order:

1. Cooking
2. Home heating
3. Electrical
4. Smoking materials
5. Candles

Here are some hints on how to prevent these types of fires:

Cooking

- Never leave cooking unattended.
- Turn pot and pan handles inward.
- Do not wear loose clothing while cooking.
- Keep cooking surfaces clean.
- Keep children and pets away.
- Put a lid on it if you have a small fire in a pot or pan.

Heating

- Give space heaters the space they need. A metre on all sides and above is a safe bet.
- Fuel burning heat sources need annual checks.
- Have chimneys and vents checked each year.
- Don't burn paper or garbage in the fireplace.
- Keep a screen in front to catch sparks.
- Old heating blankets and pads can wear out.

Electrical

- Avoid the dreaded electrical octopus. Don't overload outlets.
- Don't use appliances with cracked/frayed cords.
- Never run extension cords under rugs.
- Use fuses that are properly rated.
- Use appliances approved by the CSA or ULC.
- Don't put anything on a hot light bulb.

- If liquid spills into an appliance, have it checked.
 - Unplug small appliances when not in use.
 - Keep appliances clear of the sink or bath.
- ### Smoking
- Please don't smoke in bed or when you're tired.
 - Use heavy, hard to tip over, ashtrays.
 - Empty ashtrays into a metal container and pour water on the ashes.
 - Be careful when mixing smoking and alcohol.
 - After parties, check between furniture cushions to look for smoldering butts.
 - Always hide matches and lighters up high and away from children.

Candles

- Place candles on stable furniture, in sturdy holders that will catch dripping wax.
- Trim wicks to a quarter inch before lighting candles.
- If the power goes out, use flashlights for illumination, not candles.
- Keep candles away from all things that can catch fire.
- Place candles on higher furniture, where they won't be knocked over by children or pets.
- Never place lit candles in or very near to windows, where they could ignite blinds or curtains.
- Don't allow children or teens to have candles in their bedrooms
- Extinguish candles carefully, using a long-handled candle snuffer. Snuff them out before they get too close to the holder.

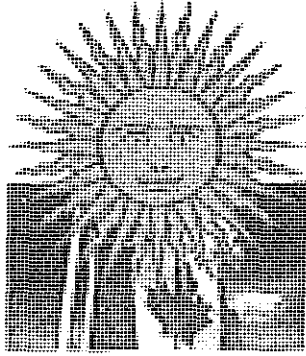
Rick Jefferson
Public Information
Coordinator
London Fire Department
Office: 661-4622
Cell: 521-4501
Fax: 661-8419
Email: rjeffers@london.ca

FIRE SAFETY

- Install smoke detectors in hallways, sleeping areas, the kitchen, and garage. Test them once a month and change the batteries regularly.
- Do not smoke in bed.
- Keep matches and other flammable materials out of reach of children.
- Never leave a burning candle or fireplace fire unattended.
- Establish fire escape routes from every room in your house and teach family members what to do in case of a fire. Have semi-annual home fire drills to practice escaping.
- Keep fire extinguishers in handy locations. Have at least one extinguisher on each level of your home.
- Know how to use a fire extinguisher. In an emergency, you must be able to act fast.
- Teach children about fires. Explain how they are accidentally started and how to prevent them.
- Make sure household wiring is up-to-date.
- Store flammable materials away from heat sources, water heaters, and open-flame space heaters.
- Supervise children when they are using fireworks. Never assume that a child will read and follow safety instructions.

HOTEL FIRE SAFETY

- After checking into a hotel, always find the exits and fire alarm closest to your room. Point these out to the people you are staying in the room with.
- Review the hotel's safety information in your room.
- Do not smoke in bed.
- If there is a fire outside of your room, always feel the door before opening it. If it is hot, do not open it -- telephone for help.
- If you leave your room, take your room key with you so that you can get back into your room if the nearest exit is blocked.
- If you are forced to stay in your room, telephone for help, turn off the air-conditioning and heating systems, and open your window slightly for ventilation.
- To help keep smoke from entering into your room, soak sheets and towels and stuff them under the door.
- Stay close to the floor for the freshest air and hold a wet washcloth over your face.
- Do not attempt to run through smoke or flames.
- Do not use any elevators during a fire. They are electrical and could shut down, trapping you inside.



2010 hottest year on record in Canada and globally

Environment Canada has quietly released its climate report for 2010, confirming that it was the hottest year on Canadian record books.

Ottawa (17 Jan. 2011) - Environment Canada has confirmed that 2010 was the hottest year on record in Canada.

National temperatures in Canada exceeded average values by a significant 3C – the warmest since record-keeping began in 1948, the national weather agency reports. Globally, 2010 also topped the charts as the hottest year ever.

Global averages have been collected since 1880. The 2010 average surface temperature was 0.62C above the century average. The International Panel on Climate Change (IPCC) has warned that when the average global temperature is 2C above that of the previous century the world will have reached dangerous climate tipping points.

Not all of the planet has experienced the increase in the same way. By comparison, Canada's northern territories and northern Quebec were at least 4C above normal, the Canadian report notes.

"Snowmageddon" in Washington, floods in Pakistan and devastating heat waves in Russia last year were all part of the climate chaos associated with rising average surface temperature.

"It's not possible to directly link global warming as the cause of one weather event. But the trend of rising temperatures since 2000 increases the possibility of extreme weather events such as heat waves, droughts and floods," says David Easterling, chief of the scientific services division at the U.S. National Climatic Data Center (NCDC). "Every year since 2000 has ranked as one of the 15 warmest years on record," he said.

James Hansen, the director of NASA's Goddard Institute for Space Studies, adds, "If the warming trend continues, as is expected, and if greenhouse gases continue to increase, the 2010 record will not stand for long."

His office has also released a report saying that 2010 tied for the warmest year on record with 2005.

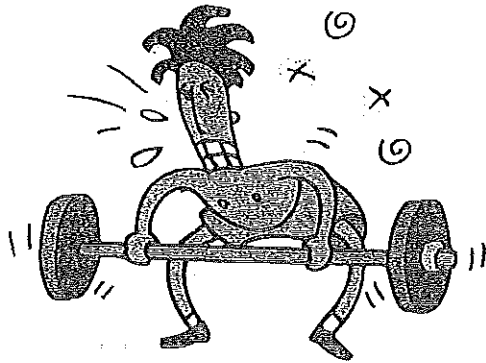
10 Cool Ways to Beat the Winter Blues

DailySpark.com

Winter is in full force. As the days get shorter and the nights get colder, even the best of us can get a little down. The “winter blues” are characterized by the mild depression, lack of motivation, and low energy that many people experience during this cold season. Luckily, there’s a lot you can do to both prevent the blues from coming on and get yourself back to normal if they’re already here.

Exercise

As if we needed another reason to get fit! Exercise isn’t only for maintaining your weight and staying healthy. It’s great for relieving the stresses of life. Plus, the effects of a good workout can last for several hours after you hit the showers. You’ll have more energy throughout the day, and your metabolism will stay elevated too. Exercise also helps your mind by releasing those “feel good chemicals” that improve your mood.



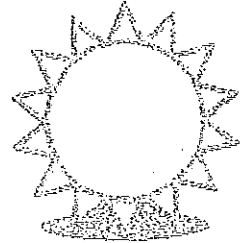
Eat a Healthy Diet

What and when you eat has a great affect on your mood and energy. Avoid refined and processed foods (like white breads, rice, and sugar). These foods are not only devoid of the nutrients your body craves, but they zap your energy levels and can affect your mood – causing depression, lack of concentration, and mood swings. Try to incorporate more complex

carbohydrates (whole wheat breads, brown rice, veggies, fruit) and get your daily 8 cups of water. These healthy foods provide your body (and mind) with nutrients, and stabilize your blood sugar and your energy levels.

Get Some Sun

Most people know that sunlight provides us with Vitamin D. But did you know that it also improves your mood? Winter days are shorter and darker than other months, and because of the cold weather, a lot of people spend less and less time outdoors. Lack of sunlight can cause many people to become depressed – without knowing why! Similar to exercise, sunlight exposure releases neurotransmitters in the brain that affect mood. Try to spend a little more time outdoors. Keep your shades up during the day to let more light in. Sit near windows in restaurants and during class. Try changing the light bulbs in your house to “full spectrum” bulbs. These mimic natural light and actually have the same affects on your mind as the real thing.

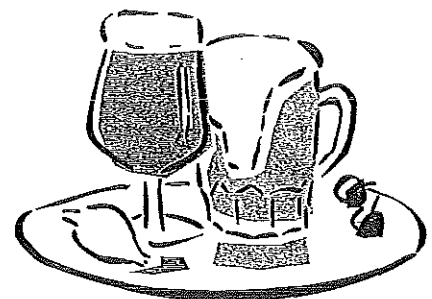


Act on your Resolutions

A recent study from the CDC showed a strong link between healthy behaviors and depression. Women who exhibited healthy behaviors (like exercising, not smoking, etc.) had less sad and depressed days than those whose behaviors were less than healthy. Although researchers studied women, the results are likely similar in men.

Avoid Binge Drinking

Staying in with a cold beer or a nice glass of wine may seem like the only thing to do in the winter months, and many people who feel down also tend to turn to alcohol when they’re feeling down. But alcohol is actually a depressant, and rather than improving your mood, it only makes it worse. Avoiding alcohol



when you are already depressed is a good idea. Moderate drinking is fine for most people, but binge drinking (defined as having five or more drinks in one sitting) is never a healthy choice. The morning after will have you feeling sick, depressed, and even more tired, which will affect many aspects of your life. This will make your low energy and bad mood even worse.

Treat Yourself

Having something to look forward to can keep anyone motivated.

Winter seems endless!

But if you plan something exciting, your mood improves when you're anticipating it and when the event

actually comes. Plan something that's exciting to you – a weekend trip, a day at the spa, a party (but keep #5 above in mind), or special event like a play, girls (or guys) night out, or sporting event.

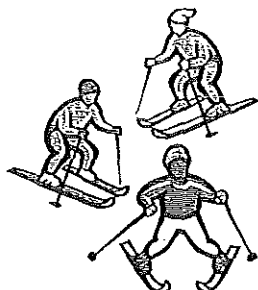


Relax!

You're busy! Work, class, family, friends, appointments, meetings – even if you enjoy being busy, everyone needs some time off. Don't be afraid to say "No" to extra opportunities (covering a shift for a co-worker, bringing food to your son's class party). Try to spend a few minutes each day doing nothing! Read a book or magazine, sleep in on the weekend, go to bed early, try some meditations, or take a yoga class. Relaxation, especially in the form of yoga, can alleviate stress and leave you with a calm energy. Mental exercises like meditation and positive thinking can help keep depression at bay.

Embrace the Season

Instead of always avoiding the cold and the snow – look for the best that it has to offer! Take up a winter sport like ice skating, snowboarding, hockey, or even sledding! Enjoy these opportunities while they last

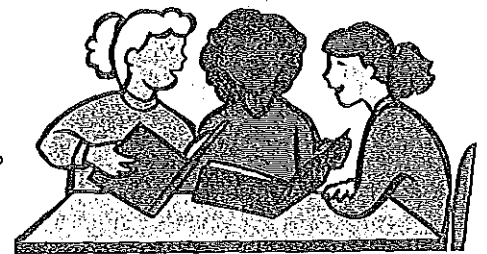


– after all, they're only here a few months per year. Staying active will boost your energy. Seeing winter in a positive light, with all the fun activities that it has to offer, will keep your spirits high.

Get Social Support

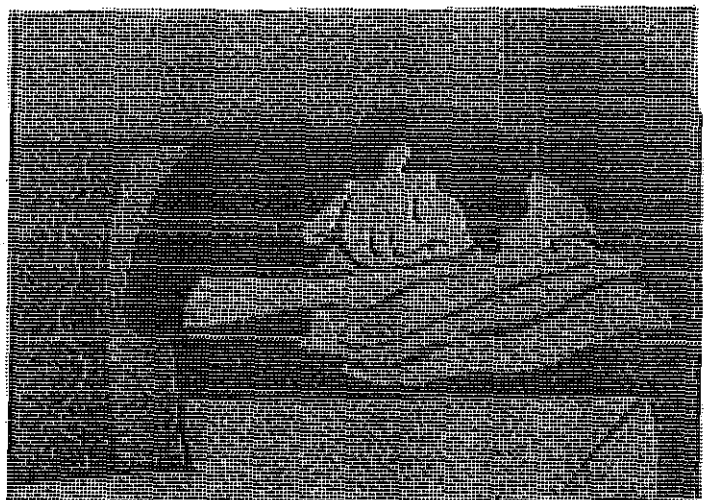
Don't underestimate the power of friends, family, mentors, co-workers, and neighbors. Who can you turn to when you're down and need a pick-me-up? Keep a mental list of these special people and don't be afraid to ask for help or encouragement when you need it.

Something as simple as a phone call, a chat over coffee, or a nice email or letter can brighten your mood.



Catch some Zzzzs

People naturally want to sleep a little bit more during the winter. But with all we have going on, sometimes sleep is the first thing to go. With a little time management, and some self-discipline, you can meet your shut-eye needs. Aim for 7-8 hours each night, and try to keep your bedtime and waking time consistent. That way, your sleeping patterns can normalize and you'll have more energy. Try not to oversleep – those 12-hour snoozes on the weekend can actually make you MORE tired. Don't forget naps! A short (10-30 minute) afternoon nap may be all you need to re-energize midday.



 **keep this page** ✂

Important phone numbers

Name, Telephone Number and/or Contact Information			
My name		My address	
My phone number		My city	
Nearest intersection to my house			
Emergency Telephone Numbers			
Ambulance		Fire department	
Police		Hospital	
Poison control		Children's hospital	
Family doctor		Dentist	
Veterinarian		Pharmacy	
Mother's work		Father's work	
Other's work		Other relatives	
Neighbour		Out-of-town contact person	
Out-of-province contact person		Babysitter	
Daycare centre		Pre-school	
Elementary school		High school	
Gas company		Hydro company	
Telephone company		Handyman	
Electrician		Plumber	
Mechanic		Family lawyer	
Accountant		Bank or financial advisor	
Insurance agent		Landlord	
Emergency roadside assistance		Taxi	
Bus		Weather reports	
Road conditions		Snow removal	
Animal control		Disaster clean-up company	
Crisis hotline		Social worker	
Health department		Tele-health	
Others			

QUESTIONS & ANSWERS

Question

I really like the crest on the front of Autumn View. Is there anyway a similar crest *can be made available for purchase that can be sewn onto a jacket or other article of clothing in support of the Retired Members Division?*

Answer

The crest on the cover of Autumn View is a copy of our Retired Members pin and we agree whole heartedly that it would make a great way to demonstrate your support for both OPSEU and the retirees. In order to have these crests made available at an affordable price one would have to purchase a large number and make them available across the whole province. The problem as we see it, lies in a number of questions like where does the front money come from? What quantity and sizes would be required? How many, need to be purchased to make it an economical venture? And where would they be warehoused? Your executive is looking into these concerns and will let you know if it becomes at all feasible.

Question

I was looking at the Retired Members list for my region and was wondering why we have so few *e-mail addresses when so many of us are now on e-mail*. Wouldn't the electronic system be a far quicker and more cost efficient way to communicate?

Answer

Indeed it would. The difficulty here is that not enough members have notified us of their e-mail address. Please e-mail or phone your Regional Chair so we can update our information and have a far more accurate list and thus better communications with our members.

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) _____

OPS BPS CAAT Academic CAAT Support LBED

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

Comments:

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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Toronto, ON
M3B 3P8

