

# 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

# RETIRED MEMBERS DIVISION EXECUTIVE

2010-2012

## CHAIR

John Opper  
1476 Roland Crescent  
London, Ontario  
N5X 1E5 (519) 660-4472  
[john.w.opper@gmail.com](mailto:john.w.opper@gmail.com)

## VICE-CHAIR

Brian Sharp  
67 Blythwood Cres.  
Chatham, Ontario  
N7M 5N5 (519) 352-9092  
[bsharp1947@cogeco.ca](mailto:bsharp1947@cogeco.ca)

### REGION 1

### REGION 2

Ed Faulknor, **Division Chair**  
163 Birchcliffe Crescent  
Hamilton, Ontario  
L8T 4K6 (905) 385-2142  
[ted.faulknor@sympatico.ca](mailto:ted.faulknor@sympatico.ca)

Bridget Krajnak  
30 Young St.  
Welland, Ontario  
L3B 4C4  
905 732-5387  
[bridgetk@becon.org](mailto:bridgetk@becon.org)

### REGION 3

Fred Upshaw  
1007 Mary St. North  
Oshawa, Ontario  
L1G 5G7  
(905) 433-4685  
Fax (905) 721-7573  
[fred.upshaw@sympatico.ca](mailto:fred.upshaw@sympatico.ca)

Pauline Tapping  
73 Fairway Drive  
Aurora, Ontario  
L4G 2H3  
(905) 727-8754  
[pmcruiser@sympatico.ca](mailto:pmcruiser@sympatico.ca)

### REGION 4

Joyce Earl-Wills  
6 George Street South  
Smiths Falls, Ontario  
K7A 1X4 (613) 283-7007  
[jewills@sympatico.ca](mailto:jewills@sympatico.ca)

Bob Patrick  
402 McNabb Cres.  
Renfrew, Ontario  
K7V 2Z2 (613) 432-4315

### REGION 5

Yasmin Damani, **Division Secretary**  
624 Birchmount Rd.  
Scarborough, Ontario  
M1K 1P9  
(416) 266-9118  
[yasmindamani@hotmail.com](mailto:yasmindamani@hotmail.com)

David Fillmore  
164 Bartlett Ave.  
Toronto, Ontario  
M6H 3G1 (416) 533-6371

**CHAIR**

**REGION 6**

Mario Alloi  
336 Spadina Street  
Sault Ste. Marie, Ontario  
P6C 5E3 (705) 253-8372  
[malloi@sympatico.ca](mailto:malloi@sympatico.ca)

**VICE CHAIR**

Janine Johnson  
4 Taylor Ave. Apt. 3  
Kirkland Lake, Ontario  
P2n 2L1 (705) 567-3934

**REGION 7**

Jeannette Smith, **Division Vice-Chair**  
208 Springview Square  
Thunder Bay, Ontario  
P7B 6H7 (807) 767-5676  
[e-smith@shaw.ca](mailto:e-smith@shaw.ca)

Ed Wakewich  
391 Lambton Place  
Thunder Bay, Ontario  
P7C 5L9  
(807) 577-1393



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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

I recently took part in our Labour Day Parade in Hamilton. As a result of being the Chair of our local Area Council I have had the honour of helping make it happen on an annual basis for many years. It still, and I suspect always will, fill me with pride to see such a large group of unionists, not only from OPSEU but many other unions marching in solidarity with banners and flags and a purposeful cause.

Many old friends and political allies join in the festivities and a statement is made, particularly to those whose beliefs we do not share, that we are strong, we are united and we are a force to be reckoned with.

This year unfortunately I came away with the thought that we may have an issue that merits some consideration and discussion. It appears to me that the number of young members has decreased and the number of children that use to frequent the food and prize table have diminished over the years. Though I appreciate that OPSEU and many other unions along with NUPGE, OFL, and CLC have started things like youth committees, I can only hope that this is enough to keep our ranks growing.

This may seem like an odd concern for our Retired Members but the youth of today will be our union leaders tomorrow. We must endeavour to encourage our young to participate, to learn why unions are important and pick up the torch as we step aside. We must stay strong and united against those that would like to see an end to unions, and we will not be able to, without the support and efforts of our young.

Ed Faulknor, Chair  
OPSEU Retired Members Division

# **Retirement Security for Everyone!**

## **“Get the Job Done” Fall 2010 Campaign Plan**

Since Labour Day 2009, the Canadian Labour Congress and its affiliated unions have been actively engaged in a nation campaign called “Retirement Security for Everyone”. Through a well coordinated series of political activities, educationals and town hall meetings, the labour movement has been promoting three key reforms of Canada’s pension system. These are an expansion of the Canada Pension Plan (CPP), and increase to the OAS/GIS and a mandatory insurance scheme for workplace pensions.

After 9 months of intense lobbying, the organization of dozens of community forums, a Better Choice Campaign, shadowing federal government task forces, the training and lobbying by hundreds of union activists and a targeted media campaign, the labour movement was rewarded with an announcement that Canada’s Finance Ministers would expand the CPP as an initial attempt to deal with the future of Canada’s retirement security system.

In the fall of 2010, the federal and provincial governments will embark on a process that will determine the level of CPP expansion, the time lines for phase-in of that expansion and how each province will introduce and pass the reforms. A committee of representatives of each government will be struck to study this and make a recommendation to the Finance Ministers who will reconvene a meeting by late November, early December. The CLC believes most of this committee work will be completed by the end of October.

The CLC and its affiliated unions have a “two-fold” approach to this Fall’s activities. The first is to influence the provincial Finance Ministers, their officials and their respective Premiers to expect the best possible outcome (doubling CPP to 50% and phase-in CPP over 7 years) for recommendation to the Finance Ministers meeting to be held in late Fall. Second, each provincial and territorial labour movement needs to embark on a lobby and political campaign to win their provincial legislatures support for CPP reform. This aspect of the campaign will take us into the winter of 2011 where, upon any CPP reform, will require the approval of the federal government and two thirds of participating provinces representing two-thirds of the population of the provinces.

Retirement Security for Everyone  
Fall 2010 Campaign Plan  
[www.canadianlabour.ca](http://www.canadianlabour.ca)

## **BENEFIT PLAN IMPROVEMENTS FOR RETIREES**

(except former Judges, Justices of the Peace, OPPA and certain GO-Transit retirees)

The government and OPSEU ratified a new collective agreement which resulted in a number of improvements to the insured benefits. These changes apply to eligible retirees in the benefit plans of the Ontario Public Service as follows:

### **Effective January 1, 2009:**

- The dental plan deductible is reduced from \$100 to \$50 for single or family coverage per calendar year. Great-West Life will re-adjudicate dental claims submitted from January 1, 2009, onwards, and retirees will be reimbursed accordingly. You do not need to re-submit your claims.

### **Effective April 1, 2009:**

- 100% of the cost of one routine eye exam every 24 months over and above the \$340 maximum payable under the vision care plan. The 24 month claim period will begin as of the first submission of an eye exam after April 1, 2009, and will be separate from your 24 month vision care claim period for glasses, contact lenses and corrective laser eye surgery.
- Additional drug coverage: vaccinations or immunizations prescribed by a physician and administered by a qualified health care practitioner will be reimbursed at 90% if they are not covered by a provincial health plan (e.g. OHIP).
- The dental plan will cover pit and fissure sealants for retirees' dependent children aged 6 to 18 years.

### **Effective January 1, 2010:**

- The dental plan will pay 50% of eligible major dental services and the maximum benefit will increase from \$1,200 to \$2,000 per year for you and your eligible dependents.
- 100% of premiums for vision and hearing aid coverage will be paid by the government. Further information will be distributed in the Fall of 2009.

For further information, please contact Great-West Life at 1-800-874-5899.



## **BENEFIT PLAN IMPROVEMENTS FOR RETIREES**

(except former Judges, Justices of the Peace, OPPA and certain GO-Transit retirees)

A number of improvements to the insured benefits plans were communicated to you in the spring of 2009. Some of the changes are coming into effect in 2010 as follows:

### **Effective January 1, 2010:**

#### **Vision Care and Hearing Aid Plan**

- 100% of premiums for Vision Care and Hearing Aid plans will be paid by the Employer. If you were not previously enrolled in these plans, coverage will apply automatically at no cost to you, and you are not required to complete enrolment forms. The plan provides coverage for:
  - **Vision Care:** \$340 in any 24-month period for prescription eye glasses, contact lenses and laser eye correction surgery. (100% of one routine eye exam every 24 months is covered separately under the Supplementary Health and Hospital plan.)
  - **Hearing Aid:** maximum \$1200 per person every 4 years for the purchase of hearing aids

#### **Major Restorative Dental Services**

- Maximum coverage for major restorative dental services increases from \$1,200 to \$2,000 per year for you and your eligible dependents. Reimbursement remains at 50% of eligible expenses.

If you have any questions, please contact:

**Great-West Life at 1-800-874-5899**

Ontario Pension Board retirees: Policy #157836

OPSEU Trust retirees: Policy #157838

## **Sweet Enough for Nature – Healthy Enough for You and Your Smile**

For years consumer groups have actively lobbied for more foods that are lower in fat, salt and sugar. So you would expect to find more healthy choices in the grocery aisles. On the contrary-our sugar intake alone has doubled in the past thirty years. A sweet temptation if only there were no obesity, insulin-release or tooth decay.

The decay which causes cavities is progressive. Oral bacteria which feed on sugars left in our mouth after eating produce the acids which demineralise tooth enamel and destroy your teeth- often painfully. The progress of this all too common disease can be hastened by the amount of acid-causing sugar and starches in our diet.

Choosing processed foods and understanding labels designed to confuse can become a minefield, but if you want to avoid tooth decay there is something that you can control.

**Eat five servings a day of fruits and vegetables.**

Many fruits that are low in natural occurring sugar are some of the highest in nutritional value, including antioxidants and other phytonutrients. These include strawberries, papaya, watermelon, peaches, nectarines, blueberries, cantaloupes, honey dew melons, apples, guavas and apricots. As for what vegetables are low in sugar there are too many to list here- almost everything really. You may also enjoy these good for you but naturally sugary vegetables like beets, carrots, corn, parsnips, peas, plantains, potatoes and winter squash. But you might want to take an extra minute to brush and rinse.

Enjoy your 5-a- day the natural way and maintain a healthy body and a great smile.

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

## **Reductions needed in the sodium added to foods**

### ***Lowering dietary salt intake would save lives, reduce medical costs, health groups say***

**OTTAWA, Oct. 25, 2007** – In an effort to save lives and reduce disability from stroke and heart disease, 17 of Canada's leading health groups and professional associations today urged comprehensive action to reduce sodium levels in food. "Increased blood pressure is the leading risk factor for death, causing most of the strokes and much of the heart disease our country faces," says Dr. Norm Campbell of Blood Pressure Canada, who spearheaded development of a National Sodium Policy statement. "It is estimated that almost one in three Canadians who have hypertension would have normal blood pressure if there was less sodium in our food."

Blood Pressure Canada, the Canadian Stroke Network, Heart and Stroke Foundation of Canada, Canadian Medical Association, Canadian Diabetes Association, Canadian Public Health Association and Dietitians of Canada are among signatories of the policy. According to Statistics Canada, the average Canadian consumes in excess of 3,100 mg of sodium a day, the vast majority of which is hidden in processed foods. Health Canada and the U.S. National Academy of Sciences (Institute of Medicine) have determined that an adequate daily intake for a healthy adult is 1,200 mg to 1,500 mg of sodium. Research shows that lowering sodium consumption to optimal levels could reduce the incidence of stroke and heart disease by as much as 30 per cent. "The individual can only do so much and now more food companies have to step up," says Dr. Kevin Willis, Director of the Canadian Stroke Network. "If we discovered that a food additive was causing 30 per cent of all cancers, something would be done right away. The same action is needed with sodium to prevent stroke, heart disease and other vascular illnesses." Results from the 2004 Canadian Community Health Survey indicate that, among people ages 19 to 70, more than 85 per cent of men and 60 per cent of women consume well above the maximum daily level of sodium.

"While some companies have been leaders in reformulating their products, we still have a long way to go, and we have to start making significant reductions to get there," says Sally Brown, CEO of the Heart and Stroke Foundation of Canada. Health groups applauded an announcement today by Minister of Health Tony Clement to establish an expert Sodium Working Group as a first step towards the development of a long-term national strategy to reduce dietary sodium levels. "Cardiovascular diseases are the number one cause of death for Canadians, and sodium intake is one of the largest Controllable factors that contribute to these diseases," said Minister Clement. "Through the formation of this working group, our Government is taking a major step in helping Canadians improve their health, and the health of their families."

According to recent research published in the Canadian Journal of Cardiology, excess dietary sodium causes hypertension in at least one million Canadians, resulting in \$430 million a year in direct health-care costs, Dr. Campbell says. "In Canada, almost 46 per cent of women and 38 per cent of men over age 60 are taking costly antihypertensive medications, says Dr. Campbell, who is CIHR Canadian Chair in Hypertension Prevention and Control. "A population-health approach to reducing dietary sodium is an appropriate strategy." The coalition of health groups wants to achieve the goal of getting Canadians within the healthy range of sodium intake by Jan. 1, 2020.

It is urging the federal government to:

- set graduated targets for sodium levels according to food categories;
- monitor and report on progress by 2012 and 2016
- establish effective monitoring systems to track sodium levels in the diets of Canadians
- educate Canadians on the health risks of high dietary sodium and how to reduce consumption
- provide incentives to the food industry
- ensure health professionals understand the need to reduce dietary sodium and educate their membership about health risks and how to reduce intake

The World Health Organization has called on governments to introduce regulations or strong policies on sodium additives to Food and the U.K. has shown leadership on this issue with the development of a comprehensive food labeling system and Lower sodium targets for food. "Canada needs to follow this lead and take action to reduce the sodium added to our food," says Dr. Campbell, a professor of medicine at the University of Calgary. Dr. Graham MacGregor of the U.K.-based World Action on Salt and Health (WASH) says that reducing dietary sodium would result in "the biggest improvement in public health since clean water and drains."

**This article was taken from The Canadian Heart & Stroke Website.**

# Are You at Risk for a Fall: A Patient Self-Assessment

Falls are the leading cause of injury among Canadian seniors and they can have a devastating impact on your overall health and independence. With a Lifeline medical alarm you will be protected from an unexpected fall.

Answer the following questions to see if you are at risk:

QUESTIONS:	YES	NO
Do you have a history of falling?	<input type="checkbox"/>	<input type="checkbox"/>
Do you experience dizziness and/or have trouble keeping your balance?	<input type="checkbox"/>	<input type="checkbox"/>
Is walking difficult due to muscle weakness, stiff joints, or foot problems?	<input type="checkbox"/>	<input type="checkbox"/>
Are you on more than three medications?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have problems with your vision?	<input type="checkbox"/>	<input type="checkbox"/>
Do you make frequent or hurried trips to the bathroom?	<input type="checkbox"/>	<input type="checkbox"/>
Have you put off dealing with household hazards, such as poor lighting, slippery floors, throw rugs, lack of grab-bars, etc?	<input type="checkbox"/>	<input type="checkbox"/>
Is fear of falling making you less physically active and reducing your social activity?	<input type="checkbox"/>	<input type="checkbox"/>
Are you experiencing problems with concentration, depression, or isolation?	<input type="checkbox"/>	<input type="checkbox"/>
Do you consume alcohol more than occasionally?	<input type="checkbox"/>	<input type="checkbox"/>
If you were to fall, would you be alone and possibly unable to summon help?	<input type="checkbox"/>	<input type="checkbox"/>

***Your risk for falling increases significantly every time you answer "yes" to any of the above questions.***

**Don't wait for a fall to wish you had Lifeline**

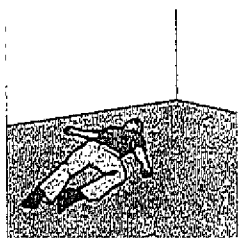
**1-800-LIFELINE / 1-800-543-3546**

[www.lifeline.ca](http://www.lifeline.ca)

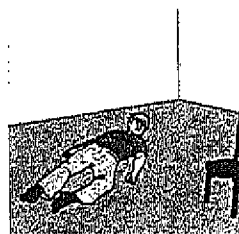
**PHILIPS**  
**Lifeline**

# How to get up from a fall

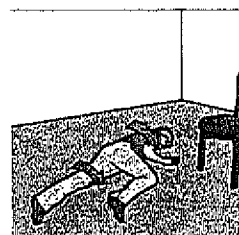
## 1 PREPARE



Do **NOT** get up quickly. If hurt, call for help using Lifeline or a telephone.

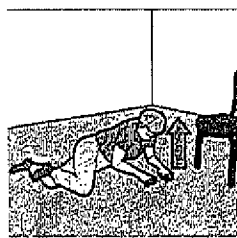


Find something sturdy such as a piece of furniture.

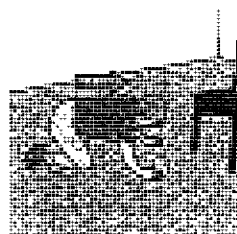


Roll onto your side, turning your head, shoulders, hips, then leg.

## 2 RISE



Push your upper body up. Lift your head, pause, and steady yourself.

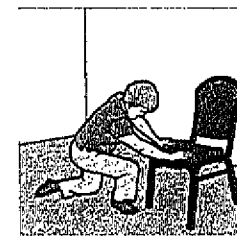


Rise slowly onto your hands and knees. Crawl to something sturdy you can hold on to.

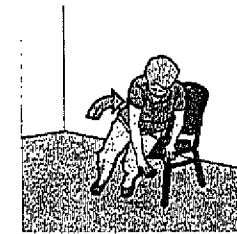


Slide one foot forward so it is flat on the floor.

## 3 SIT



Keep the other leg bent with your knee on the floor.



Rise slowly and turn your body to sit in the chair.



Sit for a few minutes before trying to do anything else.

Talk to your primary care provider about having a fall-risk evaluation. The fact that you have fallen once means you have a high risk of falling again.

Source: Baker, Dorothy, Ph.D., RNCS, Research Scientist, Yale University School of Medicine New Haven, Connecticut; Connecticut Collaboration for Fall Prevention.

PHILIPS  
Lifeline

Call for more information  
**1-800-LIFELINE**

**PHILIPS**  
sense and simplicity

## Assisted Senior Living Options

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

**Supportive Housing** provides residents with their own rented apartment near other people who have similar interests or lifestyles. Supportive housing buildings are owned and operated by municipal governments or non-profit groups including faith groups, seniors' organizations, service clubs, and cultural groups. Accommodations, on-site services, costs, and the availability of government subsidies vary with each building. Accommodation costs are based on market rent for similar apartments and can range from \$600 to \$1200 per month. There is usually 24 hour support staff available if needed and planned social activities. If you are eligible, the government may subsidize your rent so that you only pay up to 30% of your household's monthly income. To be eligible for a rent subsidy, you must be a Canadian citizen, landed immigrant or refugee claimant. If you own your own home and apply for a rent subsidy, you are obliged to sell it within six months of moving into supportive housing. Supportive housing is best suited to seniors who are still mobile and independent, requiring very little additional help (such as weekly housekeeping) but they wish to be in a micro-community of their peers.

**Retirement Homes** or Communities are privately owned rental accommodations for seniors who are able to manage and pay for their own care. Generally, retirement homes are designed for seniors who need minimal to moderate support with their daily living activities. These settings enable residents to live as independently as possible. Since retirement homes are not subsidized by the government, you would be responsible for the entire cost of both your accommodation and care (although the care portion may be tax deductible). Typically, retirement homes offer packages that include accommodation, meals and services and the fees can range from approximately \$2500 to \$5000 per month. You may arrange to purchase additional services or higher levels of service, depending on your needs. Most retirement homes offer meals, housekeeping, laundry, and recreational and social programs. If your independence becomes compromised by an injury or illness requiring a high level of support, the retirement home may not be able to accommodate these needs and you may be asked to look for accommodation in a Long Term Care facility.

**Long-Term Care Homes** are designed for people who require the availability of 24-hour nursing care and/or supervision within a secure setting. In general, long-term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing. Long-term care homes are owned and operated by various organizations such as private corporations, municipal or regional government, or a non-profit faith or cultural organization. A basic package would likely include basic furnishings – such as a bed and chair, meals - including special diets, bed linens and laundry service, personal hygiene supplies, medical or clinical supplies and devices such as walkers or wheelchairs for occasional use, housekeeping, pastoral services, social and recreational programs, medication administration, assistance with the essential activities of daily living, nursing and personal care on a 24-hour basis and access to a physician, and other health professionals. The Ministry of Health and Long-Term Care (MOHLTC) provides most of the funding for these homes. The amount paid by residents for their accommodation is called a 'co-payment'. The MOHLTC sets accommodation co-payment rates annually and the following table shows resident co-payment rates effective July 1, 2009.

	TYPE OF ACCOMMODATION	CO-PAYMENT DAILY AMOUNT	CO-PAYMENT MONTHLY AMOUNT
<b>LONG-STAY PROGRAM</b>			
Basic or standard accommodation	Various styles (Depending on when the home was constructed or renovated)	\$53.07	\$1,614.21
Preferred accommodation	Semi-private room	\$61.07 (Basic plus a maximum of \$8.00)	\$1,857.55
Preferred accommodation	Private room	\$71.07 (Basic plus a maximum of \$18.00)	\$2,161.71
<b>SHORT-STAY PROGRAM</b>			
		\$34.53 per day	\$1,050.29

You will notice in the chart there is a 'short-stay' option, however rest assured this is not based on your life expectancy. The short-stay option is available either to provide a caregiver with a break from caregiving duties or to provide the resident with the support needed to regain their strength and confidence, often following a hospital stay. The maximum number of days you are allowed to stay and qualify for the short-term program is 90 days per year. Extra services such as

cable TV or hairdressing can be purchased for an additional fee.

If your annual income is not sufficient to pay for the basic accommodation rate, there is a subsidy available to reduce this rate. Subsidies are only available for basic or standard accommodation. If you are moving into a long-term care home and your spouse requires financial assistance to remain in his or her home, there is a government benefit called "Exceptional Circumstances" for people with lower incomes or couples who have to live separately.

Homes must prepare a 'plan of care' for each resident, outlining the care requirements and levels of service offered. This plan must be reviewed at least every three months and adapted as your needs change. The MOHLTC conducts annual compliance reviews and all homes are required to post this report and make it available to residents, their families and prospective residents. To obtain a home's compliance report, you can ask the home directly or contact your MOHLTC regional office. All applications to long-term care homes are coordinated by your local Community Care and Access Centre (CCAC). Once your CCAC has determined that you are eligible based on your need for assistance, your next step is to choose the homes you wish to apply to. You may apply to a maximum of three homes. The only exceptions to this rule are if you are applying for the "short-stay" program or if you are considered to require "immediate admission". Your local CCAC will provide you with lists and information about homes in your area and can also provide more detailed information about how to apply for and select a home, and also prepare for a move.

Whichever assisted senior living setting you choose, rest assured they've come a long way since your parents' day. Back then the last place a senior wanted to go was to 'a nursing home', but today we are fortunate to have these various options. With the senior population growing rapidly, it is likely a brand new retirement community or long-term care home is popping up right in your own neighbourhood!

By: Léony deGraaf Hastings  
Financial Advisor  
Elder Planning Counselor

For a review of your Retirement Plan contact Léony \* 1-800-775-7047 \* [leony@dgfs.ca](mailto:leony@dgfs.ca) \* [www.dgfs.ca](http://www.dgfs.ca)

## **Help out the kids - without hurting your retirement**

As parents, we want nothing more than for our kids to succeed. Often, we wish to give our children a “leg up” in their transition to adulthood by helping them out with larger expenses, such as tuition for post-secondary education, a down payment on a home or even a reliable vehicle. If you find yourself in this situation, be sure to carefully consider where you take that money from so that helping your kids doesn't hurt your retirement.

For people who don't already have savings set aside for their kids, such as an RESP or a savings account, there are generally two options:

1. Retirement savings. Tapping into your retirement savings may be the quickest way to access cash but it could have some undesirable consequences. For example, you'll be charged taxes on a withdrawal from your RRSP and you'll lose that contribution room forever. You'll also forego any future growth on the amount you've withdrawn, which will most likely mean you'll have less money available at retirement.

2. Home equity. Some people are reluctant to take on more debt in the years leading up to retirement. However, using a home equity line of credit to help out your kids may be the wiser choice in some instances. Here's why: you won't be charged any tax when you access your home equity and your existing retirement savings can remain intact and continue to grow. Some accounts will even allow you to track different portions of your debt separately. This can be particularly useful if you're providing money to more than one child and/or if you wish to track the interest charged for different portions of the debt.

We all want to help our kids succeed. By carefully considering how you help, you can help to ensure you don't compromise your own future financial security.

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

## ON GIFTS FOR ADULT CHILDREN

Investors who have already accumulated adequate assets to provide for a comfortable retirement are often interested in exploring ways to effectively transition their wealth to the next generation, especially to their adult children. One way they can do this is by way of inter-vivos giving, i.e. the transfer of assets to their adult children during their lifetime.

When an adult child receives a gift there is no income inclusion for tax purposes by reason of receiving the gift; but of course once the recipient becomes owner of the assets, any income generated from the asset will be taxed to them.

Whether there is any immediate income tax liability for the person making the gift depends on the type of asset being gifted. In the case of a straight cash gift, there are no tax consequences. However, if capital properties (e.g. stocks) are transferred to the adult child, or if capital properties are sold to raise cash to provide for the gift, capital gains tax liability may arise where the market value of the asset exceeds its adjusted cost base. Careful planning in this regard may minimize the adverse tax consequences.

Unlike in situations where the recipient is a minor child, there is no income attribution for gifts to adult children. Any income generated by the gifted asset will henceforth be taxed in the hands of the recipient; thus income splitting can be effectively achieved with an adult child. If the adult child has unused registered retirement savings plan (RSP) and /or tax-free savings account (TFSA) contribution room, they can make contributions to their RSP and/or TFSA, doubling the tax benefit.

For the person making the gift, inter-vivos giving may result in tax savings during their lifetime as well as at death. For example; a lower level of investment income from assets may result in the Old Age security clawback being reduced or eliminated altogether. The shrinking of the investor's asset base may also result in a lower estate value at death and, potentially, income tax as well as probate fee savings at death.

The investor must not lose sight of the fact that, once an asset is gifted, they are no longer in control of it. The decision to part with assets cannot be reversed so it must not be made lightly. The investor must insure that they can truly afford to part with the asset. Deteriorating health later in life may potentially result in escalating health-care costs. Turmoil in financial markets may also sharply diminish the size of a retirement nest egg.

Assets in the hands of an adult child may be exposed to claims by the adult child's creditors, including a former spouse in the case of marriage breakdown. Some parents are concerned that the receipt of a "windfall" can have an adverse effect on an adult child's work ethic. Others are worried about the spending habits of their offspring. Again the use of discretionary trust may be appropriate in these situations.

Submitted with approval by Murray Becotte, Chartered Accountant, opinions expressed in this column are his alone.

## Home Security Systems

There was a time when going out and leaving our doors unlocked was a common practice, not so today. More of us are having security systems installed in our homes. The question is, are we getting full value for those scarce dollars? I hope to take the mystery out of the security industry.

Let's start by talking about the security industry as a whole. Currently there is no government regulation either Provincial or Federal of this industry. The Ontario government is gathering data with the goal of developing legislation however they have not released a time table at this point. This means that anyone can become employed by or start a security company even if they have a criminal record. This also means that there is no level of competency required for the installers. So it's buyer beware.

First of all why do you need a security system anyway? Well as I mentioned earlier there seems to be more concern that there are more home break-ins' than ever before and there is some truth to that. Putting in a security system will not in itself stop a break-in. What it will do is discourage people from targeting your home with the use of signage and sirens. If there is a break-in the police will be called.

There are other benefits to having a monitored system. Manufacturers have developed devices which I feel provide more benefit to the home owner. Smoke, carbon monoxide, flood, temperature and medic alert detectors all can be monitored. The monitoring station can take the appropriate action when one of these devices is activated whether you are home or not. Panic buttons that you carry with you at all times allow you to call for help if you incapacitated in some way and can be added to the system. Two way voice is available so you're in contact with the monitoring station at all times.

In the yellow pages or on line you can find a multitude of companies offering security systems for business and residential. Some of the larger companies send out flyers in the mail or use telemarketing calls to recruit new customers. You will be offered incentives to install a system or to switch from your current company to another. What will you be offered? If you agree to switch to my company from your current you may be offered the first 3 months monitoring free if you sign a 36 month contract ( make sure that the 36 months don't start after the three free months which would make it 39 months) and a lower monthly monitoring fee. Or you may be offered a lower monitoring fee.

If it's a new system they will offer a "free " system which is of course not free. You have to pay a higher monitoring fee to cover the cost of the equipment. You sign up for 36 months and they of course don't lower your monitoring fee at the end of the 3 year contract unless you ask. Some companies give you "free" equipment and charge you for installation.

There are 3 main manufacturers of security equipment Honeywell, GE and DSC. There are a number of smaller manufacturers. The equipment is the least of your worries the quality is excellent and a lot of dealers will replace equipment at no charge as long as you stay with them. DSC manufactures their equipment in Canada and their warranty is 2 years the rest are 1 year. All of the equipment will do a great job.

Now we come to the most important and costly part of the security system and that's the monitoring. As I mentioned earlier having the devices monitored when you're not home is, in my view, the greatest benefit. The fire department is dispatched when a fire is just starting as opposed to when it's well under way and a neighbour making the call. This reduces damage and saves pets.

A monitored CO detector can save lives and warn emergency personnel of hazardous gas when they are dispatched and can save the lives of you and loved ones. The same applies for flood and temperature detectors. Knowing that your basement is flooding or that furnace is out could save you money and inconvenience.

If you live alone a monitored medic alert pendent or bracelet that can be activated anywhere in the home and help is on the way in minutes.

Monitoring stations all have to be certified by the Underwriters Laboratory of Canada (ULC) and must meet rigid standards for equipment, back-up systems and staff training to be certified. The ULC is an organization developed by Insurance Companies. Most insurance companies will give home owners a discount on their home insurance as long as the monitoring station is ULC certified.

Many companies have their own monitoring stations if they are large enough. Small dealers use monitoring stations that monitor for a number of dealers. Keep in mind that there may be several small dealers in your community that monitor at the same monitoring station. Monitoring prices range from just under \$20 to over \$40 per month for essentially the same service.

So now you want to get the best deal. How do you get it? First always remember that the competition is fierce so you have the upper hand for once in your life. If you have a system and your not under contract start calling security companies. Tell them you want to pay \$20 for monitoring and stick to it. Next find out where they do their monitoring. If it's third party find out the company name and web site (no web site forget it). Get a list of references and call them. Ask what their service policy is and what the charges would be for a service call. If you're looking to get a new system ask for free install. The free equipment will be a pre packaged kit put together by the manufacturers and will usually contain contacts for 2 doors, a motion detector, a control panel, keypad, or combination of the two, siren, battery and decals. Any other devices cost extra. Ask what their service policy is and what the charges would be for a service call. Get everything in writing and call a number of companies. Negotiate the best deal. Keep good notes so you can compare. Tell every sales person that you're shopping and you're not making a decision at that time if they get pushy ask them to leave. That doesn't mean you can't ask them back later with the same rules. Rule of thumb on the new equipment it's not free the dealer pays for it so you're really financing the equipment by paying a higher monitoring fee. A fair fee would be \$8 to \$10 per month over three years and the monthly fee is dropped by that amount at the end of 3 years. Make sure that you get the lower fee after 3 years in writing the sales person may be gone by then it's only your word against theirs.

Brian Sharp

Vice Chair for Region One Retirees (Brian also works part time as a security consultant)

## **What are bed bugs?**

Bed bugs are small wingless insects that feed solely upon the blood of warm-blooded animals. Bed bugs and their relatives have evolved as nest parasites. Certain kinds inhabit bird nests and bat roosts and await the return of their hosts; others have adapted well to living in the 'nests' (homes) of people.

Hatchling bed bugs are about the size of a poppy seed, and adults are about 1/4 of an inch in length. From above they are oval in shape, but are flattened from top to bottom.



© 2005 Gary Alpert, Harvard University

Their color ranges from nearly white (just after molting) or a light tan to a deep brown or burnt orange. The host's blood may appear as a dark red or black mass within the bug's body. Because they never develop wings, bed bugs cannot fly. When disturbed, bed bugs actively seek shelter in dark cracks and crevices. Cast skins of bed bugs are sometimes discovered. Although such a finding confirms that bed bugs had been present previously, it does not confirm that any continue to infest the residence. Thus, inspect carefully for live crawling bed bugs. Because many other kinds of small brown bugs may be discovered, it is critical to ensure that the bugs are correctly identified (more about this below).

## **Do bed bugs cause harm or spread pathogens (disease-causing germs)?**

Bed bugs seek out people and animals, generally at night while these hosts are asleep, and painlessly sip a few drops of blood. While feeding, they inject a tiny amount of their saliva into the skin. Repeated exposures to bed bug bites during a period of several weeks or more causes people to become sensitized to the saliva of these bugs; additional bites may then result in mild to intense allergic responses. The skin lesion produced by the bite of a bed bug resembles those caused by many other kinds of blood feeding insects, such as mosquitoes and fleas. The offending insect, therefore, can rarely be identified by the appearance of the bites. A physician should be consulted to rule out other causes for the lesions and to offer treatment, as needed. The affected person should resist the urge to scratch the bites, as this may intensify the irritation and itching, and may lead to secondary infection. Physicians often treat patients with antihistamines and corticosteroids to reduce allergic reactions and inflammation. Despite what you may have heard or read elsewhere, bed bugs are not known to transmit any infectious agents.

### **Where do bed bugs occur?**

Bed bugs and their relatives occur nearly worldwide. Bed bugs became relatively scarce during the latter part of the 20<sup>th</sup> century, but their populations have resurged in recent years, particularly throughout parts of North America, Europe, and Australia. They are most abundant in rooms where people sleep, and they generally hide nearest the bed or other furniture used for sleeping. Bed bugs are most active in the middle of the night, but when hungry, they will venture out during the day to seek a host. Their flattened bodies allow them to conceal themselves in cracks and crevices around the room and within furniture. Favored hiding sites include the bed frame, mattress and box spring. Clutter around the room offers additional sites for these bugs to hide, and increases the difficulty in eliminating bed bugs once they have become established.

### **How do bed bugs invade a home?**

Because bed bugs readily hide in small crevices, they may accompany (as stowaways) luggage, furniture, clothing, pillows, boxes, and other such objects when these are moved between apartments, homes and hotels. Used furniture, particularly bed frames and mattresses, are of greatest risk of harboring bed bugs and their eggs. Thus, one should carefully scrutinize and consider the history of any used furniture, particularly 'street' items so plentiful at the beginning and end of each academic year. Because they readily survive for many months without feeding, bed bugs may already be present in apparently 'vacant' and 'clean' apartments. Bed bugs can wander between adjoining apartments through voids in walls and holes through which wires and pipes pass. In a few cases, bats and/or birds may introduce and maintain bed bugs and their close relatives (bat bugs and bird bugs). Pest control personnel should be mindful of the presence of blood feeding insects and mites that may be left behind after removing nests or roosts of birds and bats in and on the home.

### **How can you tell if the residence is infested?**

Bed bugs infest only a small proportion of residences, but they should be suspected if residents complain of bites that occurred while sleeping. The bedroom and other sleeping areas should be carefully examined for bed bugs and signs of bed bug activity. Folds and creases in the bed linens, and seams and tufts of mattresses and box springs, in particular, may harbor bed bugs or their eggs. They may also be found within pleats of curtains, beneath loose areas of wallpaper near the bed, in corners of desks and dressers, within spaces of wicker furniture, behind cove molding, and in laundry or other items on the floor or around the room. Sometimes, characteristic dark brown or reddish fecal spots of bed bugs are apparent on the bed linens, mattress or walls near the bed. A peculiar coriander-like odor may be detected in some heavily infested residences. Adhesive-based traps used for sampling insects or rodents are not particularly effective for trapping bed bugs.

**Search for signs of bed bugs.** Carefully inspect the bed frame, mattress, and other furniture for signs of bed bugs and their eggs. Although dead bed bugs, cast bug skins and blood spots may indicate an infestation occurred previously; they do not confirm that an infestation is still active. Search for live (crawling) bugs and ensure they are bed bugs before considering treating. To confirm the identity of the specimens, refer to our evaluation form

**Reduce clutter** to limit hiding places for bed bugs.

**Thoroughly clean** the infested rooms as well as others in the residence. Scrub infested surfaces with a stiff brush to dislodge eggs, and use a powerful vacuum to remove bed bugs from cracks and crevices. Dismantling bed frames will expose additional bug hiding sites. Remove drawers from desks and dressers and turn furniture over, if possible, to inspect and clean all hiding spots.

Mattresses and box springs can be permanently encased within special mattress bags. Once they are installed, inspect the bags to ensure they are undamaged; if any holes or tears are found, seal these completely with permanent tape. Any bugs trapped within these sealed bags will eventually die.

To prevent bed bugs from crawling onto a bed, pull the bed frame away from the wall, tuck sheets and blankets so they won't contact the floor, and place the frame legs into dishes or cups of mineral oil.

Caulk and seal all holes where pipes and wires penetrate walls and floor, and fill cracks around baseboards and cove moldings to further reduce harborages.

If you own your residence, we suggest you contact a licensed pest control operator who is knowledgeable and experienced in managing bed bug infestations. Ask the pest control company for references, and ask at least a few of their customers about their experiences before you agree to any contract.

### **What might you do when returning from a visit to an infested residence?**

Travelers increasingly encounter bed bugs during their stays away from home. If signs of bed bugs were observed or suspected, consider the possibility that you may have unwittingly transported bed bugs or their eggs in your luggage and other personal effects. Clothing should be laundered in a manner to kill bugs and their eggs before or as soon as these items are brought back into the home. Suitcases should be carefully inspected, scrubbed with a stiff brush, and thoroughly vacuumed. Leaving such luggage for several hours in a closed vehicle in full summer sun may render the items bug free.

We hope this information will help you to more effectively identify and safely manage a suspected bed bug infestation. This document has been assembled to assist homeowners, property managers and tenants with information relevant to the identification and management of bed bugs. Brand names have not been mentioned, nor do we endorse any particular commercial product. This web site is intended for informational purposes and is not meant to substitute for the advice provided by a medical professional. Always consult a physician if you have personal health concerns.

COMPILED BY JOYCE EARL - VILLAS, REGION 4

## TIPS & TRICKS: Bounce This Along

Use them all the time when playing baseball and soccer. I use it when I am working outside. It really works. The insects just veer around you.

All this time you've just been putting Bounce in the dryer!

1. It will chase ants away when you lay a sheet near them. It also repels mice.
2. Spread sheets around foundation areas, or in trailers, or cars that are sitting & it keeps mice from entering your vehicle.
3. It takes the odor out of books & photo albums that don't get opened too often.
4. It repels mosquitoes. Tie a sheet of Bounce through a belt loop when outdoors during mosquito season.
5. Eliminate static electricity from your television (or computer) screen. Since Bounce is designed to help eliminate static cling, wipe your television screen with a used sheet of Bounce to keep dust from resettling..
6. Dissolve soap scum from shower doors. Clean with a sheet of Bounce.
7. To freshen the air in your home - Place a sheet of Bounce in a drawer or hang in the closet.
8. Put Bounce sheet in vacuum cleaner.
9. Prevent thread from tangling. Run a threaded needle through a sheet of Bounce before beginning to sew.
10. Prevent musty suitcases. Place an individual sheet of Bounce inside empty luggage before storing.
11. To freshen the air in your car - Place a sheet of Bounce under the front seat.
12. Clean baked-on foods from a cooking pan. Put a sheet in a pan, fill with water, let sit overnight, and sponge clean. The anti-static agent apparently weakens the bond between the food and the pan..
13. Eliminate odors in wastebaskets. Place a sheet of Bounce at the bottom of the wastebasket.
14. Collect cat hair. Rubbing the area with a sheet of Bounce will magnetically attract all the lose hairs.
15. Eliminate static electricity from Venetian blinds. Wipe the blinds with a sheet of Bounce to prevent dust from resettling.
16. Wipe up sawdust from drilling or sanding. A used sheet of Bounce will collect sawdust like a tack cloth.
17. Eliminate odors in dirty laundry. Place an individual sheet of Bounce at the bottom of a laundry bag or hamper.
18. Deodorize shoes or sneakers. Place a sheet of Bounce in your shoes or sneakers overnight.
19. Golfers put a Bounce sheet in their back pocket to keep the bees away.
20. Put a Bounce sheet in your sleeping bag and tent before folding and storing them. It will keep them smelling fresh.
21. Wet a Bounce sheet, hose down your car, and wipe lovebugs off easily with the wet Bounce.

## SOMETHING TO THINK ABOUT. . .

**PERCEPTION:** Washington, DC Metro Station on a cold January morning in 2007. The man with a violin played six Bach pieces for about 45 minutes. During that time approximately 2 thousand people went through the station, most of them on their way to work.

After 3 minutes a middle aged man noticed there was a musician playing. He slowed his pace and stopped for a few seconds and then hurried to meet his schedule.

### 4 minutes later:

The violinist received his first dollar: a woman threw the money in the hat &, without stopping, and continued to walk.

### 6 minutes:

A young man leaned against the wall to listen to him, then looked at his watch and started to walk again.

### 10 minutes:

A 3-year old boy stopped but his mother tugged him along hurriedly. The kid stopped to look at the violinist again, but the mother pushed hard & the child continued to walk, turning his head all the time. This action was repeated by several other children. Every parent, without exception, forced their children to move on quickly.

### 45 minutes:

The musician played continuously. Only 6 people stopped and listened for a short while. About 20 gave money but continued to walk at their normal pace. The man collected a total of \$32..

### 1 hour:

He finished playing & silence took over. No one noticed.. No one applauded, nor was there any recognition.

No one knew this, but the violinist was Joshua Bell, one of the greatest musicians in the world. He played one of the most intricate pieces ever written, with a violin worth \$3.5 million dollars. Two days earlier, Joshua Bell sold out a theater in Boston where the seats averaged \$100.

This is a true story.....Joshua Bell playing incognito in the metro station was organized by the Washington Post as part of a social experiment about perception, taste and people's priorities.

The questions raised:

\*In a common place environment at an inappropriate hour, do we perceive beauty?

\*Do we stop to appreciate it?

\*Do we recognize talent in an unexpected context?

One possible conclusion reached from this experiment could be this: If we do not have a moment to stop and listen to one of the best musicians in the world, playing some of the finest music ever written, with one of the most beautiful instruments ever made;how many other things are we missing?

**Here is one of the best lines I have read recently:**  
*Life is not about waiting for the rain to stop, it is rather about learning how to dance in the rain.*

**OPSEU RETIRED MEMBERS DIVISION  
APPLICATION FORM**

Please type or print:

Date \_\_\_\_\_

Full Name \_\_\_\_\_

Home Phone Number \_\_\_\_\_

Date Retired from OPSEU: day/month/year \_\_\_\_\_

S.I.N. (optional) \_\_\_\_\_ or Union # \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Address:

Street: \_\_\_\_\_ Unit/Apt. No. \_\_\_\_\_

City: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Local No. \_\_\_\_\_

**Check One:**

OPS    BPS    CAAT Academic    CAAT Support    LBED

Name of Last Employer \_\_\_\_\_

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

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

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

# RETIRED MEMBERS DIVISION INFORMATION CHANGE FORM

Is the member still residing at this address? Yes \_\_\_\_\_ No \_\_\_\_\_

Full Name \_\_\_\_\_

Union # \_\_\_\_\_ Date of Retirement \_\_\_\_\_

New Address (if applicable)

\_\_\_\_\_

\_\_\_\_\_

Home Phone No. \_\_\_\_\_ Cell No. \_\_\_\_\_

EMAIL Address \_\_\_\_\_

Local # \_\_\_\_\_ Region (1-7) \_\_\_\_\_

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

Comments:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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