

## **A Message from the Chair**

In early 2013 our illustrious provincial government made a promise to reduce the cost of auto insurance by 15 per cent. This was to happen by August of that year. They made the promise in an attempt to get the NDP to support their budget and thus avoid an election. Since the NDP wanted other items put in the budget, as well as the reduction in insurance premiums, we went to the polls anyway. However, in typical Liberal fashion, the 15 per cent reduction became part of their election promises. It evidently worked since they were re-elected, but it didn't take long for the back tracking to start.

If we back track the events to 2016, the Premier is referring to the target as a "stretch objective" and we not only did not reach the 15 per cent target, we didn't even come close, and to compound this even more, the insurance companies have just announced another increase which you will have been hit with by the time you read this. This will push us even farther away from the announced goal.

It isn't that the Liberals did nothing. They did get part way there, around 10 per cent (albeit way past the original deadline) but the government has allowed the insurance companies to dramatically reduce coverage so the cost reductions mean even less.

With the latest increases, we are back to about an 8.35 per cent overall decrease, just barely over halfway to a target which we were supposed to have hit three long years ago. It appears that we are paying the same or even more for the same or less coverage.

This does not look good for the Liberals and the average Ontarian with an insured vehicle is not at all happy with the government's efforts to meet their election promise.

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

# The End of Retirement is Near

By Glen Hiemstra, 1995, 1999

One invention of the 20th century that is likely to disappear early in the 21st century is the concept of retirement. Retirement has come to mean that after a period of income-generating work lasting until age 65 or, in recent times, age 60 or even 55, one should cease income generating work. The “final” phase of life is expected to be one dominated by leisure, paid for by savings and benefits accumulated in the employment phase of life.

A surprising number of modern institutions and assumptions have been built around this notion. Now it appears that retirement will go the way of the dodo bird. For those approaching age 50, and the generations to follow, the idea of the end of retirement is a challenge, an opportunity, and certainly a wake-up call.

Various myths underlie the concept of retirement. First, that age 65 is old. Second, that those over 65 are not generally capable of useful work. And third, that those remaining in the paid labor force will, through social security tax contributions, pay for the benefits of contemporary retirees.

Each myth is refuted by current realities. Age 65 is no longer old. People are living and maintaining vitality longer, a phenomenon known as down-aging. When the social security system was established, the age for collection of benefits was set at age 65, because the planners knew at the time that the average life span was age 63. Thus, few persons were expected to actually collect benefits, with benefits going only to the truly needy. As the century turns, the average 65-year-old can expect to live another 20 years on average. In the near future, people will live even longer, in better health, and unless the retirement concept changes, they will need to collect retirement benefits for periods averaging 20 to 40 years, perhaps even longer.

The second myth, that people over the age of 65 are not capable of meaningful work, also flies in the face of tomorrow’s realities. When retirement began early this century, the most common work was manual and depended heavily on strength. People over 65 were indeed old, more similar to the 75-or 80-year-old of today. The primary work of tomorrow is knowledge work, requiring little or no manual strength. Research demonstrates quite clearly that maintaining mental activity can sustain a sharp mind far into old age, barring illness. If the culture is short on anything these days it is wisdom, often the unique strength of elders. It can also be pointed out that even muscle strength can be maintained at a far higher level than previously thought, with proper exercise.

Finally, the myth that future workers will support future retirees with social security taxes flies in the face of demographic realities. When the system was established, there were about 20 workers paying an annual tax of \$30 to support each retiree. By 2011, when the first baby boomer turns 65, there will be about two workers per retiree, paying an annual tax of up to \$15,000. Social security, conceived as a kind of insurance, works as a kind of pyramid scheme in which those "in early" benefit the most, and those "in last" may not benefit at all. It is difficult to imagine how such a system can sustain itself, though many proposals are being floated in an attempt to maintain the program.

For a variety of reasons other financial sources are unlikely to be adequate to pay for a 20-40 year retirement. Private pensions are diminishing or disappearing, and harder to accumulate anyway because of the disappearance of the single career job. Home equity is not expected to increase at near the rate of the post World War II years, and those under age 50 are not saving at the rates needed to pay for a long retirement.

The 20th century concept of retirement was largely deliberately invented. A variety of interests wanted to move people out of the labor force so younger people could be accommodated. The work was not easily done by elders. New industries revolving around investing for retirement and the activities of retirement set out to convince people that retirement was natural, and a kind of new right of modern living. For a time it has seemed to work.

Now however, it seems likely that most 21st Century elders will not retire. They will slow down, work less, work at new things, have some leisure, but continue to engage in useful, income producing work in a variety of arrangements and patterns, perhaps for all of their lives. It is safe to say that the first quarter of the 21st Century will see a great re-invention of the third phase of life, away from classic retirement and toward something like "life fulfillment." The end of retirement and beginning of life fulfillment may be a kind of liberation.

*Glen Hiemstra is a futurist speaker, author, consultant, blogger, internet video host and Founder of [Futurist.com](http://Futurist.com). To arrange for a speech, [contact Futurist.com](http://Futurist.com).*

#### **For my Older Friends**

My goal for 2016 was to lose just 10 pounds... only 15 to go.  
I think I'll just put an "Out of Order" sticker on my forehead and call it a day.  
"Just remember, once you're over the hill, you begin to pick up speed."

## What are the advantages of segregated funds?

### An Investor's Checklist

#### ✓ Introduction

Investing in Segregated or "Seg" funds is similar to buying into a mutual fund - a large number of individual consumers purchase units in a fund, and the Manager of that fund invests that money by purchasing stocks inside the fund.

As with mutual funds, with the help of a licensed advisor, the investor chooses the fund that best suits their particular goal or risk tolerance (e.g. a corporate Bond fund, a Canadian blue chip Dividend fund, a Balanced fund, etc)). By buying a fund rather than purchasing stocks and bonds directly, you'll benefit from professional money management and diversification.

#### ✓ Life Insurance Companies

Seg funds are considered an insurance product by tax law and are provided by large Canadian life insurance companies. They are called "segregated" because the fund assets are kept separate from the life insurance company's other assets. As such, they are able to offer a number of risk-management features not available with traditional mutual funds.

#### ✓ Maturity Guarantee

Your initial deposit is protected against market downturns with a Maturity Guarantee. Here's how it works . . .

If you invested \$100,000 in 2005 and the value dropped by 50%, you could still count on receiving \$75,000 (or 75% of your initial deposit) in 2015. On the other hand, if the markets are up, you can receive the market value at any time.

#### ✓ Death Benefit Guarantee

Your initial deposit is also protected against market downturns with a valuable Death Benefit Guarantee, should the investor die while their investments are down. Here's how this additional guarantee works . . .

If you invested \$100,000 but then passed away during a market downturn - while your portfolio is only valued at \$50,000 - your beneficiary(ies) will typically receive 100% of your initial deposit of \$100,000 back (less any withdrawals taken). This feature is applicable from day one of your deposit, offering immediate protection of your estate value. This guarantee may be reduced to investors over age 80.

#### ✓ By-passing Probate

Since they are considered insurance products, Seg funds also allow you to name a beneficiary on ALL your accounts, which can help to significantly reduce estate delays & fees, as well as protect your privacy, by avoiding the probate process all together.

If a mutual fund or bank GIC investor were to leave a \$100,000 non-registered investment to his nephew, those funds will first have to pass through his Will and would be subject to provincial Probate fees. But what nobody tells him is that the legal, accounting and executor fees are also based on the

value of these probated assets - so in total up to 16.5% or \$16,500 could be deducted in fees from this investor's portfolio upon his passing, before going to his nephew.

A Seg fund can by-pass the estate and the probate process & transfer directly to loved ones, without facing the legal, accounting & executor costs and delays normally associated with probating a Will.

### ✓ Creditor Protection

Under insurance law, contracts where a "preferred beneficiary" has been named (ie: a spouse, child, grandchild or parent) may be protected against the claims of creditors.

That's not to say someone can transfer all of his/her assets into a Seg fund the day before he/she declares bankruptcy and expect to avoid all claims, but there is legal precedent provided the arrangements were made well in advance. For this reason, many small business owners consider investing in Seg funds as insurance against the possible failure of their venture.

### ✓ Management Fees

All investment funds have a Management Fee embedded in them called an MER. Many people assume the MER's on a Seg fund must be much higher than a mutual fund, given all the extra risk protection. Rest assured, there are many high quality Segregated funds available to investors with costs on par with the average mutual fund.

The investment performance of a Segregated fund has the same potential for growth as the securities it invests in, such as the slow steady growth of bonds or moderate growth of good ol' fashioned dividend stocks. Seg funds and GIO's are even more tax efficient than their bank equivalents.

### ✓ Why haven't I heard of these before now?

Since Segregated funds are only offered by large life insurance companies, your banker is not licensed to offer them or even advise you on them. If you have always invested at the bank, you may not realize how much more you could benefit from investing in Seg funds and working with an independent Certified Financial Planner.

### ✓ Conclusion

Only YOU can decide if Segregated fund investing is beneficial and worthwhile for you and your Executor. Many retirees look for ways to simplify their finances today, as well as for their heirs and often find Seg funds are the best solution.

If you have questions or would like to learn more please contact:

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# **Release: More than 94,000 Ontarians join in grassroots referendum to stop devastating hospital cuts**

**Posted:** May 31, 2016

(May 31, 2016)

## **Massive piles of votes delivered to opposition party leaders outside Ontario legislature**

Toronto – From across Ontario, representatives from dozens of communities facing devastating cuts to their community hospitals carted thousands of ballots to the Ontario legislature. The votes – 93,840 of them as of last night – were cast in a province-wide voluntary “referendum” on Saturday, May 28 and in advance polls held in the last two weeks. Since last night the coalition has received hundreds more votes, putting the total over 94,000. Hundreds of votes continue to be sent in to the coalition every few hours. To put the size of the vote in perspective, a very large petition presented to the legislature might have 20,000 signatures at most.

More than 40 communities took part in the referendum and more than 1,000 volunteers took to the streets on the weekend to staff voting stations outside grocery stores, corner stores, busy retailers, in Legion Halls and churches and other high-traffic areas. In total, there were more than 1,000 voting stations, including advanced polls. Ontario Health Coalition (OHC) volunteers collected oaths from those voting, asking people to swear that they are 16 years or older, the age of consent for health-care decisions, and that they would only vote once. People were asked to leave their postal code to help ensure the integrity of the vote wherever possible.

In more than 40 communities, volunteers set up voting stations and collected votes as part of the grassroots referendum, including: Thunder Bay, Sault Ste. Marie, St. Joseph Island, Timmins, Kapuskasing, North Bay, South River, Ottawa, Smiths Falls, Brockville, Kingston, Quinte West, Northumberland, Durham, Kawartha Lakes, Peterborough, Toronto, Hamilton, Niagara, Guelph, Orillia, Midland, Penetanguishene, Oxford County, London, St. Marys, Stratford, Seaforth, Chatham, Wallaceburg, Sarnia, Essex County, Windsor, and others.

Ontarians were asked to vote yes or no as to whether Ontario’s government should stop the cuts to community hospitals and restore services to meet the population need for care. More than 99.6% voted in favour of stopping the cuts. Everywhere, people expressed their gratitude to volunteers for holding the referendum and for doing something to stop the cuts in their communities.

The results as of last night (note: every few hours we are receiving hundreds more votes):

“Yes” or “No”: Ontario’s government must stop the cuts to our community hospitals and restore services, funding and staff to meet our communities’ needs for care.

Yes – 93,501

No – 308

Spoiled – 31

Total – 93,840

The coalition is calling for Ontario’s government to restore public hospital funding to the average of the other provinces. By every reasonable measure, Ontario’s hospital funding is at or near the very bottom of all the provinces in Canada. The coalition is also calling for public hospital funding to go to care and vital support services.

“The huge turnout is representative of deeply-held values that cross all political lines and all regions in our province,” reported Natalie Mehra, executive director of the OHC. “The message we received was overwhelming. People are angry about their communities’ hospital cuts. In no uncertain terms, they want the services restored and they want to ensure that funding is adequate and it goes to care and support services, not executive tiers and consultants. They were happy to be able to vote on it.”

She concluded: “We were certain before, but having gone through this massive undertaking and having spoken with more than a hundred thousand Ontarians, we can say with more certainty than ever that our current provincial government fails to listen to the will of Ontarians at their peril. Ontarians urgently want to find a way to have their voices heard, to stop the cuts and bring back the services that they are losing in their local public hospitals.”

The coalition is asking the public for donations to help cover the costs of the volunteer-led referendum.

### Background

Ontario’s hospital cuts are the deepest in the country, and despite claims by government, the services that are being dismantled in local public hospitals are not replaced in community care. In fact, many communities are losing vital services, and across the province whole categories of services are being privatized. Without any sound capacity planning, hospital redevelopment decisions seem to be driven by political opportunism and divorced from service needs. Tens of millions are wasted in renovations and redevelopments, only to find services closing down within a few years. Planning, such as it is, bears no relation to community need anymore.

The cuts are devastating. Entire community hospitals are on the line. Services like birthing; emergency departments; medical and surgical beds; mental health units; chronic care beds; surgeries and diagnostic tests; and thousands of nurses, health professionals, caregivers, and vital patient support workers and all the work they do — all of these are threatened with cuts in different communities. In many communities, hospitals are running at dangerous levels of overcrowding.

By every reasonable measure, Ontario has now dropped to the bottom of the country in hospital services. We have the fewest hospital beds left – by far – of any province. Only Chile and Mexico in the entire developed world have fewer hospital beds than does Ontario. We have the least amount of nursing care per patient (both RN and RPN combined). Patients are moved out of hospital earlier in Ontario than any other province – and we have the highest readmission rates as people end up back in emergency departments. Charts showing government data on these measures and others can be found here: <http://www.ontariohealthcoalition.ca/index.php/health-system-facts-trends/funding/>

Every service that is being cut is privatized, moved out of town or lost entirely. Patients are now required to drive longer and longer distances for care, or are being charged hundreds or even thousands of dollars in private clinics for cataract surgeries, colonoscopies and other care than used to be provided – under OHIP – in our local public hospitals. People are waiting on stretchers, in the worst cases for days, for admission to hospitals that are filled to overcapacity.

## **My OPSEU Life**

### **By David Rapaport**

My first position with the Ontario government began in April, 1984 at the Downsview building of the Ministry of Transportation. That also was the beginning of my OPSEU life. My career and my OPSEU journeys ended in June, 2009. What happened in between was a whirlwind of opposition to the political forces that strove to challenge and defeat the three basic principles that OPSEU embodied: rights and dignity for workers, a strong public sector and human rights for all.

I tend to measure the success/failure of my actions and the actions of OPSEU on those three indicators. That gives me a sense of comfort. As a steward and LEC official in Local 503 in the Mowat Block at Queen's Park, I represented women in pay equity/job evaluation and sexual harassment disputes, fought subtle and very ugly racism, defended lesser-abled workers, challenged employer's indifference to health and safety, and stood with workers in their grievances over several provisions of the OPS contract.

As a Region 5 EBM over two periods, 1991-97 and 2005-09, the focus became broader. It included mobilizing opposition to IT; mailroom and OHIP privatization; producing a regular newsletter, *The Rapaport Report*; teaching union education at OPSEU and the CLC; mobilizing for the 1995-97 Days of Action against Mike Harris; and lobbying the government for human rights, collective bargaining rights and against privatization and defunding. As a trustee for the OPSEU Pension Trust, I represented almost 80,000 members and retirees, voicing union principles in a difficult environment.

I am sometimes asked about the most memorable experience. That's easy. It was the entire trajectory of obtaining the right to strike for OPS workers in 1993, the mobilization for the 1996 strike, the 1996 strike. What really stands out is the momentous morning of March 18, 1996 when 5,000 OPSEU strikers stood on the lawns of Queen's Park to greet Conservative MPPs as they approached the opening of the spring session. We won the strike that day. It was very gratifying. My 1999 book, *No Justice, No Peace*, outlines that trajectory.

After retirement in 2009, I enrolled in the PhD program at Trent University. My dissertation is an analysis of IT privatization, reflecting on my OPSEU experience. I am now a sessional instructor at Trent and a member of CUPE local 3908.

Earlier this year, I had an extended stay in Perth, Western Australia. After making contact with the Community and Public Sector Union, the OPSEU equivalent, I delivered a presentation on IT privatization in Ontario to senior staff and elected leadership. The presentation resonated. Most disturbing was that they were experiencing the same privatization grief as Ontarians. Most reassuring was that they were fighting as hard as us. The struggle is truly international.

# Government repeals anti-union legislation

*Wednesday, October 19, 2016*

On Wednesday, Parliament voted to adopt Bill C-4, a government bill that repeals the previous Conservative government's controversial anti-union bills C-377 and C-525.

Earlier this year, Labour Minister MaryAnn Mihychuk made good on the Liberals' election promise to repeal the bills.

"We are pleased that the government has done the right thing and overturned bills C-377 and C-525 and we are grateful to Minister Mihychuk for her leadership in repealing this legislation and restoring the balance in Canadian labour relations," said CLC President Hassan Yussuff.

The bills C-377 and C-525 were ideologically motivated and designed by the former Conservative government to undermine the ability of unions to advocate for workers and to make it more difficult for Canadians in federally regulated workplaces to join a union, respectively.

"Canadian unions work hard to uphold values like fairness by protecting jobs, promoting health and safety in the workplace, and advocating on behalf of all Canadian workers. These bills were designed to interfere with that work," said Yussuff.

**This article was taken from the CLC website**

## **OPSEU: "We own it!" campaign**

OPSEU retired members have been active in OPSEU's We own it! campaign. The campaign is informing the public about the high cost of privatizing public services. You can get more information on the OPSEU website [www.opseu.org](http://www.opseu.org) or contact your local OPSEU office or your local president.

If you wish to participate you will be welcomed with open arms. Just call the above locations.

# 10 foods you need to include in your grocery cart

Hopefully by now you know that there is really no such thing as a “diabetes diet.” However, it can be overwhelming to know what to eat when you are first diagnosed with diabetes, or if you are preparing meals for a family member or friend with diabetes. There are many foods that you should eat more of, and some of these are listed here. They are a good start to getting you or your family member on the right track with healthy eating.

Fill your plate with these ten great food ideas and you'll never be short of healthy ingredients that fit your diabetes meal plan. And there's more good news – these foods will not only help with diabetes self-management, they're also perfect healthy choices for all your family members and friends. Here are the 10 foods you need to include in your grocery cart:

1. **Sweet potatoes** and/or yams are a great addition to the diabetes meal plate. They are much lower on the glycemic index (GI) than regular potatoes, so they digest much more slowly. This means they take longer to raise blood sugar levels. They are also delicious, whether oven-baked as chips, slow roasted, or pureed. They also make fantastic soup.
2. **Whole grain or rye bread** has a higher fibre content than white bread, and can help with blood glucose control. They are also the recommended choice for most people without diabetes. Check out our expert blog [Grocery store tips for healthy shopping for breads](#).
3. **Brown rice or pasta** are carbohydrates that have a higher fibre content than their more refined white counterparts. They promote overall health as well as helping to maintain blood glucose level targets. Our dietitian gives tips in [Navigating the grocery store: the pasta aisle](#).
4. **Beans** are an amazing source of soluble fibre, which slows down digestion and helps to avoid sudden climbs in blood glucose. Beans and pulses (like lentils, chickpeas and black-eyed peas) are also high protein, low-fat and rich in anti-oxidants. They are perfect for the whole family's health goals.
5. **Avocado** is another food with lots of soluble fibre to slow down digestion. They are good for blood glucose control and also have lots of heart-friendly omega fats. You need to remember that they are also quite high in calories, which needs to be taken into consideration for weight maintenance planning. Learn more about the health benefits of avocados [here](#).
6. **Nuts** offer great ways to get healthy fats and fibre into your diet. Most nuts are also good sources of the anti-oxidant vitamin E. Look for unsalted nuts for both snacks and meal

- ingredients. Good choices include almonds, peanuts, walnuts, brazil nuts, pecans, cashews and hazelnuts, amongst others. Get more tips about nuts from our dietitian [here](#).
7. **Oats** are a wonderful source of soluble fibre and are recommended to help lower blood glucose levels. They are also recommended to help achieve healthy blood pressure and cholesterol levels. Enjoy oat cereals or use in baking.
  8. **Salmon, trout or mackerel** are great sources of omega 3. They are also high in protein and rich in essential vitamins and minerals. If fresh fish isn't an option, buy cans of salmon. You will always have a healthy protein on hand in your kitchen! Get more tips on purchasing fish from our dietitian in [Navigating the grocery store for seafood](#).
  9. **Deeply coloured vegetables** are rich in phytochemicals, which have antioxidant properties. They also contain lots of healthy vitamins. Look for choices like tomatoes, sweet peppers, beetroot and deep green vegetables like broccoli and spinach. Make sure you always have some available by adding a couple of packs of frozen chopped spinach to your grocery cart. To learn more about how much and what type of vegetables to buy, check out [Navigating the grocery store for vegetables](#).
  10. **Low-fat** cream cheeses, sour cream, yoghurt and milk are "must-haves" in the fridge. You'll find them a really useful addition to a variety of meals and snacks, and you'll be getting healthy calcium and protein too.

For more information on stocking up for a diabetes meal plan, see our article [Tips for stocking a diabetes friendly kitchen](#). Our expert dietitian also has valuable [blog articles](#) on this site, including [Eat healthy and save money too!](#) You can also find out [how to navigate specific areas of the grocery store](#) so that you will be more knowledgeable as you select various products on your next trip to buy food.

This article was taken from Diabetes Care Community website at [www.diabetescarecommunity.ca](http://www.diabetescarecommunity.ca). Visit the site to follow the links.

### **What we really do**

Ate salad for dinner... Mostly croutons & tomatoes... Really just one big, round crouton covered with tomato sauce... And cheese... FINE! OK! OK! It was a pizza... I ate a pizza! Are you satisfied!?

How to prepare Tofu: 1. Throw it in the trash. 2. Grill some Meat.

I just did a week's worth of cardio after walking into a spider web.

I don't mean to brag, but I finished my 14-day diet food in 3 hours and 20 minutes.

## **Greater flexibility in brain correlates with better stress management**

One of the keys to a happy and healthy brain is a calm, stress-free environment, in which one can thrive. It turns out that although we may not be able to avoid all stressful situations, the various ways that we cope with stress may be flexible within the brain.

The study, published in the journal *Proceedings of the National Academy of Sciences*, examined the way that we cope with stress. Specifically, the research team wanted to understand why different individuals respond to stress differently, and how some people are more resilient than others when it comes to stressful situations.

Subjects included 30 healthy people who had functional magnetic resonance imaging (fMRI) scans taken during a six-minute session. The subjects were split into two groups: one group viewed stressful and threatening images of violence during their session, while the second group observed neutral images of tables, chairs and other everyday objects. The researchers also asked the test groups about the different ways that they cope with stress in their day-to-day lives, including alcohol intake, eating behaviors and how often they get into arguments.

The researchers noticed that when the brain underwent stress, activation of the ventral medial prefrontal cortex (VmPFC) increased, making it a key region of focus. The VmPFC is involved in emotional regulation and determining one's own internal state, such as hunger or fear. The team found that subjects who had greater neuroflexibility in the VmPFC during stress additionally had higher coping ratings, meaning that they were less likely to be binge drinkers or generally respond to stress in an emotionally destructive way.

Simply put, the VmPFC is the area of the brain responsible for an individual's resilience in the face of stress. Scientists are now on a path to discover how to increase brain flexibility in this region. Hopefully, there will soon be greatly expanded methods to assist individuals as they cope with stressful situations.

Taking the time to de-stress is one of our [7 tips to improve your mental health](#). We recommend 15 to 20 minutes of daily [yoga](#) or [meditation](#) for optimal brain health and wellbeing!

Source

<http://time.com/4411308/stress-resilience-brain-anxiety/?xid=newsletter-health>

<http://www.pnas.org/content/early/2016/07/13/1600965113>

Katarina Livaskani

# ASBESTOS

A year after vowing to ban asbestos, there is little to show that the Liberal government has taken any major action.

## **Current Situation**

More than 50 countries around the world have banned asbestos, including Britain, Germany, Japan and, recently, New Zealand.

Canada is still allowing imports and exports of asbestos and asbestos-containing products. It is still being used in replacement brake pads for automobiles.

Trade data show that asbestos and asbestos-containing products continue to be imported into the country: \$4.3 million worth in the first eight months of this year [2016] according to Stats Canada. Products including brake pads, pipes and raw asbestos.

More than 2,300 Canadians a year are diagnosed with asbestos-related diseases. Health experts estimate the number of cases have not yet peaked.

Government spokespersons have stated that the government is examining a series of potential science-based actions to further strengthen management and controls, including a ban on the import, manufacture and use of asbestos-containing products.

The government has posted a "national asbestos inventory" of the buildings it owns or leases. Other federal departments will follow suit by publishing their own inventories. Of the national inventory, 716 buildings are known to have asbestos in them.

The Canadian Labour Congress is calling for a comprehensive ban on all asbestos products as soon as possible or by the end of 2016.

Many groups continue to lobby the government for an asbestos ban, including the Canadian Cancer Society.

## **Recommendation**

That anyone reading this forward a letter to the Prime Minister, Minister of Health, and Minister of International Trade, and opposition leaders urging the government to ban all imports and exports of asbestos and asbestos-containing products as soon as possible.

*This article is an opinion piece written by Malcolm Buchanan, Chair, Hamilton-Burlington-Oakville Area Council, Congress of Union Retirees of Canada.*

# Symptoms of diabetes

Diabetes has been given the alarming name of the “silent killer” because the symptoms are easy to miss and many people aren’t even aware that they may have diabetes. Over 24 million people in America have diabetes and more, shockingly only about a one third of that number are aware that they have it. It’s the disease where rising sugar can become a poison in your body. It is important to get a blood sugar test to determine whether you have diabetes. If you suffer from any of the symptoms listed here you should talk to your doctor immediately.

## 1. Increased thirst & urination

If you suddenly find that you need to go to the bathroom all the time and even have to get up in the middle of the night to go to the bathroom, you may have diabetes. It's because your kidneys are desperate to get rid of the extra glucose in your blood. You will become thirstier because your body then tries to replenish what is lost.

## 2. Weight loss

Unless you are on a new weight plan you should not be dropping weight for no reason. Weight loss is a common sign of diabetes because high sugar levels can cause rapid weight loss.

## 3. Fatigue

When the glucose in your body gets stored incorrectly, your cells then become energy-starved, which will result in you feeling less energetic and weak.

## 4. Hunger

When you have diabetes you will experience drastic high and lows in blood sugar levels which can make you feel hungry all the time.

## 5. Numbness

When your body experiences constant highs in glucose levels, then damage can be done to your nervous system, which in turn can cause a numb feeling in your body.

## **6. Skin problems**

Extreme dry skin and itchiness is a sign of diabetes. It happens due to poor circulation in the body.

## **7. Slow healing**

A common sign of diabetes is your body's inability to heal wounds effectively. You may find that a bruise or cut is healing a lot slower than normal. Blood vessels can be damaged extensively due to high glucose in your blood and it will hinder the healing process.

## **8. Yeast infections**

When you have diabetes it affects your immune system, which makes you more susceptible to infections. The most common infection reported with diabetes is the yeast infection.

## **9. Irritability**

Low blood sugar in anyone is bound to make them feel a little cranky. If your blood sugar has been low for awhile in can make you feel very unwell for a long period of time. When people feel terrible they find it hard to be in a good mood.

## **10. Problems with vision**

High blood sugar levels have been known to cause vision issues.

This article was taken from the [www.diabetescarecommunity.ca](http://www.diabetescarecommunity.ca) website.

## **There is some truth to it**

Kids today don't know how easy they have it. When I was young, I had to walk 9 feet through shag carpet to change the TV channel.

Remember back when we were kids and every time it was below zero out they closed the school? Me neither.

## Ontario's new estate process

At some point, we are all going to end up either being an executor or needing an executor. For this reason, it is important to understand the recent changes to Ontario's Estate Administration Tax which came in to effect January 2015.

The good news is the fee schedule did not change - it is still calculated as \$5/\$1,000 for the first \$50,000 of assets and \$15/\$1,000 or 1.5% thereafter in Ontario. The government intends to collect a lot more of this tax, by requiring anyone who receives a Certificate of Estate Trustee to file a new seven-page Estate Information Return (EIR) with the Ministry of Finance.

The new legislation is an effort to ensure the province receives its fair share of estate tax, which it believes it has been shortchanged in the past, due to conservative or significantly understated estate values. Since the old system did not have any form of "checks and balances," there was no way for the province to know if the values reported were correct, or even enforce compliance. In short, the old system was a joke; the new system has teeth.

The first two steps of the "probate" process remain unchanged, where persons seeking to be appointed by the Court as the Estate Trustee (commonly known as the executor) first need to file an application with the Superior Court of Justice and submit the last known Will of the deceased. This application is made to the Court where the deceased had permanent residence. This initial application requires the named Executor and /or the lawyer to locate and list the known assets of the estate and their value and attach payment to the Court of 1.5% of the estate value. This is now referred to as the "deposit paid" toward the Estate Administration Tax.

Secondly, if the court finds the will to be in good order and the most recent, they will go ahead and issue a Certificate of Appointment of Estate Trustee, so the executor now has the legal authority to act on behalf of the estate and administer the provisions of the deceased's will.

It is the third step that is new, which requires any person(s) appointed an Estate Trustee must file the new Estate Information Return within 90 days from the date the Certificate of Appointment of Estate Trustee was issued. It is very important to be aware of this new third step, since this is the step that is punishable by a minimum fine of \$1,000 and up to twice the amount of the tax payable by the estate if missed. Failure to file this new EIR or intentionally reporting false information can also result in up to two years of jail time for the executor.

Step three also comes with a four-year reassessment period, meaning the Minister of Finance can audit the Estate Information Return at any time from the date of filing and up to four years after. If no EIR is filed, there is no statute of limitation. Dying intestate (without a will) is not the answer either, as practically all estates are expected to file this return. It used to be common practice that if an estate had less than \$10,000 in reportable assets it didn't need to be probated. That dollar value has now been brought down to \$1,000 of estate value.

So what information will the executor have to provide on this new EIR, you ask? The Ministry of Finance would like to know some personal details about the deceased and where they lived, as well as personal contact details for the executor. Next, the Ministry wants to know about all real estate owned by the deceased in Ontario, as well as its fair market value and the deceased's percentage of ownership. The value can be decreased by any outstanding encumbrances registered against the property.

With many seniors having put their adult children on title of their home or bank accounts to avoid probate, this can now be a tricky area to navigate without the guidance of a lawyer. On one hand the EIR Guide states not to list any property the deceased owned as a joint tenant, but on the other hand it states to include any property the deceased had a beneficial interest in. Ownership is at two levels, legal and beneficial. If the deceased still lived in the home or still had beneficial access to their bank account, these assets will most likely now be subject to Estate Administration Tax.

The executor will also have to provide details about the deceased's bank accounts and the balances at the date of death; the value of all investment accounts (except those which pass outside the estate by way of a beneficiary designation, such as a RRIF or RRSP or any segregated funds with a named beneficiary); and the value of all vehicles and vessels the deceased owned at the time of their passing and their fair market value. Lastly the Ministry of Finance wants to know about any other property the deceased owned, such as business interests, copyrights, patents, household contents, art, jewelry, etc. If there were any assets insured under a rider on the home insurance policy, be sure to list these items on the return.

The totals of each section are transferred to the last page which calculates the total Estate Administration Tax owing, minus any deposit already submitted.

The details reported in the Estate Information Return will be used as the basis for any future audits, within the four-year period. Since the valuations reported can be disputed by the ministry, it is wise to obtain professional appraisals and the executor should hold back some funds in the estate account until the four-year audit cycle has passed, as they could be held personally liable for additional Estate Administration Tax owing.

Not only are the new rules more complex and designed to increase the amount of EAT collected, they are also expected to increase the costs associated with estates. These additional costs could include legal fees (up to 5% of reported estate value), accounting fees (2%-5% of estate value or \$250/hr), appraisal costs, costs of disposition, and fees paid to other professionals.

There is no doubt this new process has turned the position of an executor from one of honour to one of avoidance. Nevertheless, it is an important step in the circle of life and one we must go through if a loved one has requested it of us. It is the last thing we can do for them and we want to do a good job honouring their wishes.

Fortunately there are some proactive, yet simple steps you can take to prepare your eventual estate for your executor and minimize the tribulation. Structured property, most savings and investment assets can bypass the probate process/fees and be paid directly to named beneficiaries, avoiding the estate all together. Since joint ownership is no longer the simple solution, now may be a good time to revisit your estate expectations with a Certified Financial Planner and discuss the merits of segregated funds and their ability to bypass the estate.

For more detailed information visit the Ontario Ministry of Finance/ Estate Administration Tax/ FAQ: <http://www.fin.gov.on.ca/en/tax/eat/faq.html> and the Ontario Ministry of the Attorney General's Estates page: <http://www.attorneygeneral.jus.gov.on.ca/english/estates/estates-FAQ.asp>

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## **Powers of Attorney**

When thinking about estate planning, an often overlooked aspect is the preparation of Powers of Attorney for both Property and Personal Care.

Although a Will is an important document, it only comes into effect upon one's death. Powers of Attorney, on the other hand, are important while one is living. Powers of Attorney in effect appoint a substitute decision maker either in regard to one's financial affairs or one's personal care decisions.

There are two types of Powers of Attorney that everyone is well advised to have in place. The first is a Power of Attorney for Property Management. This document appoints a substitute decision maker (the "Attorney") to make any decisions concerning one's property or financial affairs while one is living. This appointment could be effective either immediately or only upon the happening of a future event such as mental incapacity. When the Power of Attorney for Property Management is effective, the Attorney can do anything with respect to property that the grantor could do himself or herself other than make a Will even while the grantor is incapable.

The second type of Power of Attorney is a Power of Attorney for Personal Care. Like a Power of Attorney for Property Management, this document appoints the Attorney to make any decisions concerning one's personal care such as clothing, hygiene, nutrition, shelter and medical decisions. A grantor of a Power of Attorney may also provide a directive for care within a Power of Attorney directing the Attorney for Personal Care not to allow, for example, certain extraordinary measures to be taken in the event there is no hope for a grantor's recovery from a physical or mental disability. A Power of Attorney for Personal Care is only effective if the grantor is incapable of making a decision regarding his or her personal care.

Many people do not realize that without having properly drafted and signed Powers of Attorney for Property and Personal Care, there may be no person with legal authority to make decisions while he or she is incapable. Without a legal decision maker, an incapable person's family may have to involve the Public Guardian and Trustee or commence costly Guardianship proceedings before the Court.

When appointing Attorneys for Property and Personal Care it is always important to appoint trustworthy people who would act in one's best interest. Powers of Attorney for Property and Personal Care are powerful documents that could make one vulnerable if the wrong person is appointed.

It is important to remember that upon one's death, any Powers of Attorney are at an end and the Estate Trustee under a Will then becomes the decision maker for the deceased person's estate. Although often times Attorneys for Property and Personal Care and Estate Trustees are the same person, this does not have to be the case.

Everyone should carefully consider having Powers of Attorney for both Property and Personal Care, either alone or in the context of general estate planning.

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