



The Ottawa Branch Report

CALL FOR NOMINATIONS
FSNA OTTAWA BRANCH
BOARD OF DIRECTORS

SUBMISSIONS DUE:
January 11, 2010



TouTouke - stock.xchng

INSIDE THIS REPORT

- The President's Report
- Call for Nominations – FSNA Ottawa Branch Board of Directors

Other Highlights

- Alzheimer Community Reinforces Importance of Early Diagnosis
- More Care, Less Cure: Rethinking How We Meet the Needs of Seniors
- Registered Education Savings Plans

FSNA Ottawa Branch
Unit B-2
2285 St. Laurent Blvd.
Ottawa, ON K1G 4Z5

Tel: 613-737-2199
Fax: 613-737-9288

E-mail:
info@fsnaottawa.com

Website:
www.fsnaottawa.com

Editor: Krista Simonds

E-Mail: editor_redaction@fsnaottawa.com

THE PRESIDENT'S REPORT

As you read this, your Board of Directors will be concluding a very active and productive period. Our committees (Policies and Resolutions, Membership and Services, Communications, Information and Technology) have developed their work plans for the 2009-2010 term and are now implementing the goals and objectives they have identified. The Branch budget for the 2010 year has been finalized. We have also provided the National Office with our formal response to the changes currently being developed to National By-Laws. Work is progressing on the development of protocols for those periods when we send mass email messages to our membership. The redesigned website has now been operational since September and visits to the site by members have increased dramatically.

Congratulations to Victor Lawetz and his IT committee for all their hard work in making this such a success. The website will continue to evolve based on members comments and feedback and the content of the site will continue to expand as we integrate it with our ongoing publications and Branch activities.

You will see in this issue that the call for Nominations for the Board of Directors for 2010 has been made. The Board of Directors consists of 12 individuals and they and their committees are further supported by a small group of volunteers. It is through the work of this group that the 30,000 Ottawa members are supported and provided with an organization that meets their needs and responds to topics and issues raised at the national level. These volunteers develop long range strategies, plan and organize meetings and events, prepare communications like the Branch Report, work on improving our technology, address policies and resolutions, and represent your interests wherever it is required. I urge our members to give serious consideration to putting their names forward as candidates for Board positions or to consider submitting their names as volunteers to serve on one of our committees. I invite you to contact me or other Board members if you would like to discuss volunteering. The participation of our membership in these activities is essential to ensuring an effective organization both at the branch and national levels. We hope members will enjoy reading the follow-up article that has been

done with Dr. Cushman, CEO of the Champlain Local Health Initiative Network. His thoughts on the future of health support services for seniors are timely and relevant for all of us. And as we look to the membership for volunteers it is interesting to note that he too calls upon seniors to be active in their community wherever possible.

I would like to take this opportunity to extend to you Season's Greetings from the Board of Directors, the staff of the Ottawa Branch Office, and myself..

Robert (Bob) Richer
President
FSNA Ottawa Branch

Seniors Canada Web site

Are you interested in knowing what government programs and other community-based services that may be available?

If so, please visit:
www.seniors.gc.ca

Ottawa Branch Reports are produced in both official languages. If you are not receiving them in the language of your choice, please contact the FSNA Ottawa Branch



yairanz - stockxchng

CALL FOR NOMINATIONS – FSNA OTTAWA BRANCH BOARD OF DIRECTORS

Each year, one-half of the twelve members of the Ottawa Branch Board of Directors reach the end of their two-year term. Elections are held to fill the resultant vacancies during the Annual General Meeting (AGM), usually held in April or early May.

The Ottawa Branch By-Laws call for the establishment of a Nominations Committee, a written Call for Nominations and circulation to Branch members of the list of nominees not later than ten days before the AGM. To ensure transparency in the process, the call for nominations is provided to our members through this Branch Report.

This allows sufficient time for the list of nominees and their CVs to be compiled and included in the next Branch Report, which will be available to members at the end of March.

Every Branch member in good standing is eligible to nominate or stand as a candidate. The nomination form can be obtained by calling the Branch Office (613-737-2199), or by visiting the Branch website at www.fsnaottawa.com. The completed nomination form should be accompanied by a short C.V. or summary of the candidate's qualifications (maximum 200 words).

Completed nomination forms and accompanying CVs must be received in the Branch Office by January 11, 2010. They may be sent by surface mail or fax, or as an e-mail attachment. Please mark the material for the attention of the Nominations Committee.

Greville Price, Past President of the Ottawa Branch, has been appointed Chair of the Nominations Committee. Other members of the Committee are drawn from both current and former members of the Board of Directors. While the names of the individuals appointed to the Committee were not available at the time this publication was prepared, the full composition of the Committee will be posted on the Branch website. This information will also be available by calling the Branch Office.

ALZHEIMER COMMUNITY REINFORCES IMPORTANCE OF EARLY DIAGNOSIS

An estimated 35.6 million people worldwide will be living with dementia in 2010 according to the recently released *World Alzheimer Report* (www.alz.co.uk/worldreport), prepared by Alzheimer's Disease International (ADI). This statistic represents a 10 per cent jump in prevalence from the rates of global dementia reported in *The Lancet* in 2005.

In Canada, half a million Canadians suffer from the disease with 50,000 of those affected being under the age of 60. Closer to home, in Ottawa and Renfrew County, 12,000 people are living with Alzheimer's disease or a related dementia. It is anticipated that within a generation (25 years), the number of Canadians with Alzheimer's disease will more than double. "Early diagnosis is an essential first step towards receiving appropriate help and support. Delay in diagnosis means that people with dementia and their caregivers suffer unnecessarily from uncertainty about what is happening, are deprived of the treatment and care they need, and are unable to begin planning for the future," says Dr. Jack Diamond, Scientific Director, Alzheimer Society. Locally, the Alzheimer Society of Ottawa and Renfrew County offers the essential information, programs and services for anyone living with the disease, including the person with the diagnosis, their caregivers and family members.

This January, during Alzheimer Awareness Month, the Alzheimer Society will release another study entitled *Rising Tide: The Impact of Dementia on Canadian Society*. This study will, for the first time since 1991, provide new information on the growing economic impact of dementia in Canada. It will also outline a series of potential intervention strategies that could help reduce the number of people affected by dementia. For those who may be interested, more detailed information on *Rising Tide* will be posted in January at the website www.alzheimer.ca.

A Manulife Walk for Memories is also planned for January in support of Alzheimer Awareness Month. This event will take place on Sunday, January 31, 2010, at Carleton University Field House; Ottawa's Premier Indoor Walk!

For more information on any of the items noted in this article, you are encouraged to contact: Debbie Seto, Communications Manager at the Alzheimer Society of Ottawa and Renfrew County. She can be reached at 613-523-4004; dseto@asorc.org; or, www.alzheimer-ottawa-rc.org

**Administrative Assistance for the
Bereaved is available at the FSNA
Ottawa Branch
by calling
613-737-2199**



alasafei - stock.xchng

MORE CARE, LESS CURE: RETHINKING HOW WE MEET THE NEEDS OF SENIORS – A FOLLOW- UP CONVERSATION WITH DR. ROBERT CUSHMAN

The Ottawa Branch was very fortunate to have Dr. Robert Cushman, CEO Champlain Local Health Integration Network (LHIN) speak to us at our April 2009, Annual General Meeting. During his presentation, Dr. Cushman provided us with his thoughts and visioning on how health care policies and practices will need to change significantly in order to meet the needs of a growing population of seniors and the variety and complexity of health care support that aging requires. The Ottawa Branch has had an ongoing interest in providing our membership with information pertaining to the theme of “Aging Well”. As promised in a previous Branch Report, we have taken the opportunity to follow up on Dr. Cushman’s presentation during a meeting with him in September. Specifically we wanted to get more information about how FSNA

members can best get involved in this critical topic and thus contribute to the overall well-being of themselves, their partners, and the larger community of fellow seniors.

Dr. Cushman identified a number of issues that are critical when governments and health care agencies consider how best to provide support services for independent living that recognize the special needs of seniors. Some of the needs that have to be addressed are:

- isolation of seniors - which is the number one determinant of health;
- lack of a variety of senior-friendly housing communities or campuses which could support different levels of need;
- development of senior-friendly transportation systems which ensure continued participation of seniors in the community; and,
- consideration of methods to develop senior-friendly neighbourhoods and living environments.

Many of these issues relate directly to the urbanized environment in which many seniors now live, often without the support of family or friends who live in other cities, provinces, or countries.

As the health care system and policy advisors come to grips with this important societal shift and plan for the future, Dr. Cushman believes it is important that seniors become more knowledgeable about the issues and

take advantage of opportunities to participate in discussions, forums, or presentations on the topic. However, it is not only about policy and programs. Dr. Cushman feels that our generation has a lot to talk about and share with each other from the lessons we learned from the care of elderly parents, siblings, friends or neighbours. He noted that these experiences have indirectly taught many of us on an individual level about the importance of having wills, powers of attorney for both property and personal care, and living wills. But on a broader level our experiences have also taught us lessons about the “system” we must grapple with when we need help or support. As a group, we need to ensure that our experiences are shared with each other and with the “system”, so that a growing bank of knowledge about seniors’ needs is developed. As more of society is informed about these issues, aging will come to be recognized not as an illness, but as a stage of life with a wide range of health and social challenges which require a holistic perspective and approach. Such changes in attitude and behaviours are essential to meet the future needs of seniors.

Dr. Cushman noted that a Ministry of Seniors may well be required to provide the kind of vision and budgeting paradigm shift that is necessary to develop healthy, well serviced support environments that approach aging and its challenges from a holistic perspective. Such a Ministry could act as an effective antidote to the current model of a Ministry of Health where budgets are

run by and for doctors, and where hospitals focus on dealing with “cures” rather than “care”.

When asked what he thought our membership could do to provide leadership in an aging society, Dr Cushman said that the seniors of today have a responsibility to take up the challenges now being faced, so as to create an environment in which the elderly can function as dignified fully engaged members of their communities. By volunteering or working directly with agencies, groups, or communities to meet the needs of seniors we can contribute to the overall well-being of the senior society. The Ottawa Branch for its part will continue to evolve its website to provide links and information related to the topics of Aging Well and Independent Living. The first link is now available and connects to an eight part series in the Toronto Star entitled the *Boomer Tsunami*.

Seniors have a vast wealth of experience and expertise which should be shared when opportunities present themselves to improve the overall health and well-being of the elderly. When seniors take an active role in improving seniors’ lives in their communities, then they will have discovered how to be healthy citizens with new interests, new networks, and often new life skills and experiences.

Paddy Marsden Dole

Bob Richer

Membership and Services Committee

REGISTERED EDUCATION SAVINGS PLANS (RESPs)

As federal retirees, we know so well that a higher education is perhaps the most important gift that a child can receive. That's why setting up an RESP is a great way for a grandparent to give a helping hand to a grandchild. While parents look after the day-to-day costs of child rearing, through this program grandparents can ensure that their grandchildren are able to make the most of their educational potential. As an added bonus, the Government of Canada provides a 20% grant that makes this by far the best way to save for a child's education.

In a nutshell, here's how the program works:

- While RESP contributions are not tax-deductible by the contributor, the income and capital gains earned grow tax-deferred. When those earnings are eventually withdrawn to pay for educational expenses (including tuition, books, housing and related expenses) the money is favourably taxed at the student's typically low rate.
- The Government of Canada provides a cash grant (Canada Education Savings Grant, "CESG") of up to \$500 per calendar year (20% of the first \$2,500 contributed annually) for each child up to age 18, subject to a lifetime grant limit of \$7,200 per child.
- Thus, by contributing \$2,500 a year to a RESP, after the Government grant, the amount actually invested is \$3,000.
- When a grandparent subscribes to a child's RESP, the Plan is under the control of the grandparent. The grandparent will make all of the investment decisions and the investment statements, etc. will be mailed the grandparents' home address.
- RESPs are offered by most Canadian financial institutions including banks, credit unions and mutual fund dealers. You may choose among a broad range of investments, including stocks and equity mutual funds. You are not limited to investing in instruments such as savings accounts and GICs, which are currently yielding historically low returns.

To maximize the benefit of this program, it's best to set up the RESP as soon as possible after the child is born. A Social Insurance Number for the child is mandatory and can be obtained quickly through Service Canada once the parents have received the child's birth certificate. Starting early has two advantages. First, it allows you to benefit from the "magic of compound interest". Second, because of the longer time horizon until the funds will be withdrawn, you have greater flexibility (depending on your risk tolerance) to invest in equity mutual funds or stocks that reflect a greater degree of volatility, but a higher potential rate of return.

If you contribute \$2,500 per year for 18 years and receive the maximum annual grant, the principal amount will grow to \$52,200. Assuming a 6% compound annual return the Plan would grow to the handsome sum of \$96,214 over the 18-year period. (Despite the unprecedented drop in the stock market during the past 18-months, on August 31, 2009 the total compound annual return of the Toronto Stock Exchange Composite Index was 6.7% over the past 10 years and 8.5% over the past 15 years.)

More information about this extremely beneficial program is available through the Government of Canada website www.canlearn.ca or from a financial advisor.

***Note:** The facts and opinions expressed in this article are those of the author, Robert Todd; they should not be understood to necessarily reflect the policy or opinion of the FSNA Ottawa Branch.*

Robert Todd is an FSNA member and a Director of Tradex, an Ottawa-based Member of the Mutual Fund Dealers Association of Canada. Employees of the Departments of Trade and Commerce and of External Affairs established Tradex in 1960. Its services are available exclusively to current and retired public sector employees and their family members. Their web address is www.tradex.ca.

PURPOSE OF BRANCH REPORT

Via the Ottawa Branch Report, e-mails and general meetings, the Branch provides information on issues, products and services of general interest to our membership. The Branch's purpose is not to endorse a particular position on an issue, or a product or a service, as suitable for individual members but to bring such information to their attention so that they can make up their own minds.

ARTICLE SUBMISSIONS WELCOME

The FSNA Ottawa Branch Report is accepting ideas and articles that speak to issues of interest to our membership at large.

When submitting an article we ask that they be written in a journalistic fashion, reflecting the opinion of the author. Articles may be up to, but no longer than 500 words. All submissions should be made electronically using Microsoft Word, and should include a short description of the author's background and contact information.

Our readers are also encouraged to share their insights, experience and general comments through Letters to the Editor.

Need more information?

Please contact the Ottawa Branch Report Editor by Email at:

editor_redaction@fsnaottawa.com or, you may contact the Editor through the Ottawa Branch Office at: 613-737-2199

