

PROCEEDINGS OF THE 51<sup>st</sup> ANNUAL CONVENTION  
OF THE  
**UNITED SENIOR CITIZENS OF ONTARIO, INC.**  
HELD AT THE  
HOLIDAY INN OSHAWA  
OSHAWA, ONTARIO  
AUGUST 17<sup>TH</sup>, 18<sup>TH</sup> & 19<sup>TH</sup>, 2009

The 51<sup>st</sup> Annual Convention of the United Seniors Citizens of Ontario was held in Oshawa, Ontario on August 17<sup>th</sup>, 18<sup>th</sup> and 19<sup>th</sup>, 2009.

**Monday, August 17, 2008**

**Opening of Convention**

The Convention opened at 1:00 pm by President, Marie Smith. A ceremonial placement of the Book of Remembrance onto a table flanked by a candle of remembrance was performed by Marie accompanied by OPP Officer Robin Sanderson.

OPP Officer Robin Sanderson led the procession of the Executive and invited dignitaries to the Head Table. President Marie Smith welcomed all to the 51<sup>st</sup> Annual Convention.

Prayer of Invocation – by Rev. Fred Jackson

Bill Flavell led the delegates in singing “O Canada” and “Blest Be the Tie that Binds”.

**Greetings:** were extended by the following who were introduced by Marie:  
Colin Carrie, MP

He thanked Marie for the invitation to attend and for the opportunity to address the Convention. He commented on the theme “Continuing to Care” and that the USCO had seen 51 years of progress. He noted that the federal government is committed to make life better for seniors- that many initiatives are now being undertaken. He reminded attendees of the upcoming “Town Hall” meeting being held in Oshawa to discuss seniors issues with Senator LeBreton.

Jerry Ouellette, MPP

He thanked the organizers for the event. He commented on the cultural differences on views of aging, eg. Asians value “parents”. Commented on active seniors he has run into who really enjoy “aging”. He closed by reminding the delegates that we should never complain about growing old – many do not have the opportunity.

Nestor Pidwibecki – Deputy Mayor, Oshawa

He acknowledged the work of the USCO – welcoming the delegates and stated that they were honoured that Oshawa was chosen for the Convention. Oshawa is a city that promotes seniors activities and they have an active Seniors Centre with 4 satellite offices

– total of 6000 members. He stated seniors need to be kept at the forefront at all government levels. He concluded by again welcoming everyone to Oshawa.

Art Field, Past President of the National Pensioners & Senior Citizens Federation

He brought greetings from the National Pensioners & Senior Citizens Federation. This organization's purpose is to lobby the federal government on Senior's issues – the executive members come from across Canada. They have approximately 1 million members. They list some of their successes as being the reinstatement of the New Horizons grant and many pensioner's issues. The Annual Convention of the National Pensioners & Senior Citizens Federation is scheduled in Bond Place Hotel in Toronto in October. He stated that he had copies of the brief to government and the newsletter available for pickup.

**Presentation to Geoff Quirt, Retired Asst. Deputy Minister of the Ontario Seniors' Secretariat**

Marie introduced Geoff Quirt and presented him with a wooden inscribed plaque in recognition of his work and guidance to the USCO. Geoff thanked Marie and the USCO for the honour and stated that it was his pleasure to have worked with the USCO, Clubs and seniors. He thanked the USCO for the work that it does.

The Head Table guests were excused at this time.

**Ted McMeekin, Minister of Consumer Affairs (Ontario)**

He stated that he was pleased to attend the USCO Convention. He brought greetings from the Premier and Honorable Aileen Carroll. He acknowledged working with Geoff Quirt and Diane Varga of the Ontario Seniors' Secretariat – specifically for Geoff's commitment to seniors' issues.

He thanked Marie Smith on behalf of the Government of Ontario for her work with the USCO and for being an activist on Elder Abuse and education programs for seniors. He noted that when Marie spoke – others listened.

As Minister of Consumer Affairs he noted that one of his responsibilities is consumer protection and a problem being worked on is fraud – he commented on the calendar that was prepared for education and awareness for seniors.

The USCO is in partnership with the government to identify seniors' issues, eg. long-term care and housing. The USCO Brief is an important resource for the government policy making. There are over 1.6 million people over 65 years in Ontario and will be doubled in 20 years. We must look at "age friendly communities". He noted the recent funding announcement for the Ontario Network for the Prevention of Elder Abuse of \$900,000 yearly funding. The government has a partnership of the Ministry of Health and Long-term Care and the Ontario Seniors' Secretariat for planning for Alzheimer's Disease and dementia – funding of \$13 million of ongoing funding has been designated to help families and caregivers with these patients. Other initiatives include the development of Elderly Centres (260 already developed), \$1 billion for the Aging at Home strategy.

Seniors deserve our respect and together we must ensure seniors live in dignity. “Together USCO and the Government can make a difference”.

He thanked Joyce and the organizing committee for planning the Convention and acknowledged the amount of work that the delegates will be doing.

Thank you – to Mr McMeekin by Ken Cunningham who presented him with a token of appreciation.

**Financial Reports** – noted to be on pages 10 to 19 of the “Convention Information” book.

**Moved by Bernard Hallett, seconded by Sandy Carricato, that the financial reports be accepted. Carried.**

**Executive Reports** – noted to be on pages 1 to 9 of the “Convention Information” book.

**Appointment of Committees** – Convention Chair, Joyce Mitchell identified the membership of the committees for the Convention as per the published listing in the “Convention Information” book.

**Moved by Judy Muzzi, seconded by Barb Shelton that the committees as listed be approved. Carried.**

**Motion to Ratify the Action of the Executive Since Last Convention**

**Moved by Peggy Hawthorn, seconded by Roy Kerr that the delegates to the 51<sup>st</sup> Annual Convention ratify the actions of the Executive since the close of the 50<sup>th</sup> Annual Convention. Carried**

**Speaker – Patrick Brown “Auto Insurance and Seniors”** – introduced by Marie Smith Reviewed that since the last Convention that he has been involved with many meetings and presentations that included Marie Smith representing the USCO and seniors issues. He provided an update on the insurance issues involved – threshold and deductibles from the claim payouts. Since the 2007 USCO resolution passed – there have been frequent visits to Queen’s Park, conference and seminars on the issue and a public awareness campaign – all aimed at lobbying the government.

The 5 year review of the Insurance Act has been completed and Recommendation 31 has been published and addresses a reduction in the deductible allowed if changing the threshold test. Four months ago the government stated that it intends to implement this recommendation. There has been no action to date but it is expected. When implemented, this will have a profound effect for seniors and others.

The Ontario Bar Association and the Ontario Trial Lawyers Association thank the USCO and especially Marie Smith for her efforts and passion to get these changes made.

He noted that insurance changes are coming in approximately 6 months. The consumer will be given choices of opting in or opting out of certain coverage – must rely on the insurance broker for advise but must also ask diligent questions as to what to get or not.

He congratulated the delegates on their 51<sup>st</sup> Convention.

Thank you – Richard Kratz thanked Patrick and presented him with a token of appreciation.

**Speaker – Sylvia Watt – “Enhancing the Lives of Seniors”** – Introduced by Marie Smith  
Sylvia thanked the USCO for the invitation to be a speaker as well as having an exhibit. She introduced Lisa Pearson who is with the local branch of Rivera.

Rivera – is a place of residence for 26,000 Canadians – it has 245 locations in Canada and a few in the USA. It is owned by a Crown Corporation (Pension Plan for RCMP). It provides a full continuum of care – home care, retirement home and long-term care with skilled nursing available.

She explained that Home Care is available through the CCAC (14 CCAC’s in Ontario) under the LHIN’s. This is a valuable service since 85% of seniors live in their own homes. There is a new telephone number to access CCAC’s 310-CCAC. Long-term care facilities are regulated under the Ministry of Health and Long-Term Care. Access is processed through the CCAC – application, assessment, admission if qualify (usually a delay so on a wait list until bed available). Retirement Homes are not regulated under government regulations. Access is through private arrangements with the management of the home – typically not a wait list, costs do vary and different homes can supply a range of services. Average age of residents is 84 with an average monthly cost of \$2750. In Oshawa, Rivera operates Cedarcraft Place which is an “aging in place” facility. Rivera offers an unique service – a 24-hour hotline which is toll free – you speak to an individual who is aware of the levels of service available and the patient is able to get immediate service no matter the time of day.

One program offered is “Rest/Recuperation”, geared for short-term stays at a cost of \$75. for the room, meals and nursing care. Individuals who would benefit from this program are post-operative patients, vacation respite or caregiver relief.

Thank you – Peggy Hawthorn thanked Sylvia and presented her with a token of appreciation.

Marie Smith reminded delegates that the USCO is advocating for regulations for Retirement Homes.

**Break @ 2:50 pm**

### **Point of Privilege**

Request to review the Financial Reports on Tuesday morning since insufficient time to have studied them prior to the motion to accept.

### **First Time Attendees**

Those attending their first USCO Convention were asked to stand to be recognized. There were a significant number of first timers.

**Moment of Silence**

Marie Smith asked the attendees to stand in remembrance of deceased members.

Marie Smith turned the proceedings over to Resolutions Committee Chair, Peggy Hawthorn

**Resolutions** – Peggy Hawthorn

Thanked the Clubs, Zones and the Executive for submitting their resolutions – improvement has been noted in their wording. It is essential that the USCO continue to have input from the grassroots – this is the strength of the USCO.

The Rules of Order were reviewed and an explanation of how the Resolutions Committee dealt with 3 sets of resolutions that came in late – they were reviewed and it was decided that they did not meet the criteria to be presented at this Convention. A reminder was made to ensure that the deadline for submission is met.

The Resolutions Committee is suggesting that resolution 1 & 17 be combined and 1 be read and that 50 & 41 be combined and that we read 50. We will vote resolutions 20 to 37 as a cluster of resolutions.

**All resolutions are moved by Richard Kratz and seconded by Ruth Peters...**

#1 – (combined with 17) Amended & Carried – added Further be it Resolved – using wording from #17) **Amendment moved by Sandy Carricato, seconded by Bill Woodbeck. Carried**  
Amended motion carried

#2 – Carried

#3 – Amended & Carried – added Osteopathic treatment. **Amendment moved by Irene Bond, seconded by Robert Sexsmith. Carried** Amended motion carried

#4 – Carried

#5 – Carried

#6 – Amended & Carried – added ...also medical clinics. **Amendment moved by Don Clandell, seconded by Sylvia Gagnon. Carried** Amended motion carried

#7 – Carried

#8 - Carried

#9 – Carried

#10 - Carried

**Announcements and Draws** – Marie Smith**Rivera Exhibitors Draw**

Winners were:	Luggage Set	David Steen
	Wine Set	Bill Flavell

**Adjournment** – 4:30 pm

**Dinner** - served at 5:30 pm with Joyce Mitchell saying the Grace.

**Workshops**

The delegates moved into the Workshops (reports presented Wednesday morning).

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**Tuesday, August 18, 2009****Meeting of Field Representatives, Zone Presidents, USCO Executive**

The morning began with a breakfast meeting at 7 am.

**Call to Order** - at 8:30 am by President Marie Smith

**Singing** – “Let There Be Peace on Earth”

**Report of Credentials Committee** – Joyce Mitchell

Delegates	119	
Field Representatives	10	
Executive	12	141
Visitors	11	152

**Announcements**

- Scrutineers will meet at 12:50 pm at the front of the room
- Information re Len Harrison’s illness at the CAW Convention

**Johnson Insurance** – Bonnie Maxwell

Bonnie congratulated the delegates for investing time and efforts for the USCO and seniors in Ontario.

Bonnie noted that they have had a 10 year relationship with the USCO. Their Head Office is St John Newfoundland and they have 25 branches in Ontario. She encouraged contact with them by telephone, at a branch or stop by their booth.

She reviewed the offerings from Johnson Insurance – Home and Automobile Insurance and the Travel Plan that includes trip interruption and cancellation and that no one is turned down. If get Home and Auto Insurance, then now get Air Miles at a rate of \$20 of premium = 1 air mile (if already a customer – call to provide your Air Miles number). Travel insurance is an annual plan. It is essential to have out of province and out of country coverage. There are several options available. If a claim is made, the client does not pay the provider up front, Johnson coordinates with Medoc and OHIP to pay – so don’t pay out of pocket. For information, an average hospital in US costs \$2000./day. There are no age limits on their insurance plans.

**Thank you** – to Bonnie by Roy Kerr who presented her with a token of appreciation. He also noted that Johnson Insurance provides a significant portion of the USCO revenue.

**Speaker - Scott Laidman “Hearing Difficulties”** – Introduced by Marie Smith

Scott explained that he is hard of hearing since birth as a result of medication used due to him being a premature baby. He was diagnosed at age 2 and he stated that this has resulted in “him being who he is” – has a understanding of what people are going through and is also able to test out new hearing aids and other equipment.

There are 3 kinds of hearing loss:

- Conductive – outer/middle ear, cause is wax or fluid buildup or loosening or loss of the middle ear bones – should see a physician to see if problem can be fixed
- Senso-neural – damage to the hairs cells in the middle ear
- Mixed – combination of both – accounts for 90% of hearing loss problems

Approximately 10% of the population has hearing loss but only 4% seek help. 400 children a year in Ontario are born with a hearing loss – that is why the Infant Screening Program was initiated 4 years ago. If infants are not screened, then it is at 2 years of age that most children are noticed to have a hearing loss that affects their education and delays their progress. Also noted that speech is often affected with a later diagnosis.

Equipment used by those with hearing loss:

- Hearing Aids
- FM Systems – for amplification
- Amplifying telephone
- Alerting Systems – lights flashing, vibrating bed, etc for doorbell, telephone, alarms
- TV – head phones that connect directly to TV output
- Cell phone that work directly into the hearing aid
- Adaptors to put on telephone

These assistive hearing devices are available through an Audiologist or a Hearing Aid Specialist. Financial assistance is available for hearing aids from the Ontario Government’s ADP - need a hearing test and a letter of need to get funding of \$1350.

There is a problem with hearing aids – people do not use them... complain that “too loud” – getting sensory overload. There just need to be an adjustment made – so it is critical to have follow up – diarize the problems and go back for adjustments.

Other options for some types of hearing loss include Cochlear Implants but not all with hearing loss are candidates for this. Research is being done to rebuild eardrums but it is in the early stages.

Had a time for questions.

Thank you – to Scott by Susanne Robarts who presented him with a token of appreciation.

**Break** – 10:20 am



### **Financial Report Review**

Based on the Point of Privilege raised re having time to discuss the financial reports, 5 minutes was allocated to allow for discussion. The Treasurer was asked to review the highlights of the report.

Comments made as following:

- more revenue is needed
- noted that at past conventions, delegates have voted against a membership fee increase
- now looking at other sources of funding, eg. encourage Clubs to raise support, new partnership with Ontario Incontinence Supplies
- Johnson Insurance gives \$36,000 this year
- Ontario Seniors Secretariat has announced that it will not contribute \$10,000 to the Convention costs next year – USCO will be pursuing keeping this funding in place with the OSS. Encourage Clubs writing to their MP's and MPP's to support the USCO. Letter from Aileen Carroll will be included in the Fall Mailing

Questioned the GIC – why is this money not being used to send more delegates to the NP Convention? – noted that the USCO has to have operating funds on hand and so we need to have reserve funding available. It is recommended that not-for-profits have 1 year of money on hand but at present we only have 2 months – therefore we need to be diligent over the use of the funds.

### **Resolutions** – Peggy Hawthorn

**All resolutions are moved by Richard Kratz and seconded by Ruth Peters...**

- #11 –Carried
- #12 – Carried (recommended including with 7)
- #13 – Carried
- #14 – Carried
- #15 – Carried

**Ontario Incontinence Supplies – Janet Godwin** – Introduced by Marie Smith  
Janet thanked the delegates for the opportunity to speak to them.

Incontinence is the involuntary leakage of urine or stool. The topic of incontinence is being discussed today for education and promotional purposes – incontinence affects many aspects of a person's life.

Incontinence affects 10% of the population (approximately 3 million in Canada)

- ages 41 to 64                   16% of men, 33% of women
- over 65 yrs                   30% of men, 55% of women
- approximately 74% of those afflicted do not discuss the problem with their doctor

Incontinence is a symptom – not a disease. Types of incontinence are:

- Stress Incontinence – leakage by exercise or movement
- Urge Incontinence – sudden, intense urge to go

- Mixed Incontinence – both above
- Overflow Incontinence – bladder not completely emptied so leakage
- Functional Incontinence – unable to make it to the toilet (disabled)
- Bowel Incontinence – 4-7% population of incontinence

Causes:

- Temporary – infection, medication, beverages
- Chronic – muscle weakness, prostrate, loss of estrogen, obesity, pregnancy

All causes can be remediated, therefore education is needed (90% affected can be improved)

Ontario Incontinence Supplies is a distribution company that has a relationship with the USCO for financial benefit of both parties. OIS sells incontinence supplies such as briefs, pads, protective underwear, etc. Products are sold by the case and are less expensive than retail – delivery is to the door. The relationship with the USCO provides a \$3 discount per case sold with \$3 also coming to the USCO – the customer must identify themselves as a USCO member and use the code “USCO”.

Thank you – to Janet by George Sitak who presented her with a token of appreciation.

**Break** – for lunch at 12 noon

**Reconvened** – 1 pm

**Resolutions** – Peggy Hawthorn

**All resolutions are moved by Richard Kratz and seconded by Ruth Peters...**

- #16 – Carried
- #17– Dealt with #1
- #18 – Carried
- #19 - Carried
- #20 to 37 (handle as a cluster)– Carried
- #38 - Carried
- #39 - Carried
- #40 – Carried
- #41 – Combined with 50
- #42 – Carried
- #43 – Defeated
- #44 – Carried
- #45 – Carried
- #46 – Carried
- #47 – Carried
- #48 – Defeated
- #49 – Defeated
- #50 (combined with 41) – Carried

#51 – Carried  
 #52 – Carried  
 #53 – Carried  
 #54 – Carried

Peggy Hawthorn thanked the Resolution Committee members, Parliamentarian, Timekeeper and the delegates for the expeditious way of handling the resolutions.

Marie Smith thanked the Resolutions Committee for their efforts.

**Speaker – Philippa Barry, CNIB** – Introduced by Marie Smith. Marie also introduced Robert Geddes, Philippa’s CNIB driver.

Philippa discussed the frequency of visual loss, especially age related where 1 in 4 over age 80 have visual loss. The leading cause is Macular Degeneration - the loss of central vision.

She shared her own story of losing her sight at age 41 with sudden macular separation and glaucoma.

The CNIB is an excellent resource for individuals with visual loss – providing research, education and support. Some of the resources available through them are:

- white canes – for mobility
- computer – voice recognition software used
- talking book machines
- Closed circuit TV – magnification device for reading books, magazines, etc.
- New Horizons, New Dreams Course – educational program as to what available, encouragement and support, what treatment options may be available

It is important to note that there are only 2 things a person with visual loss cannot do:

- drive a car
- fly an airplane

Loss of sight means that you just have to live life another way....the only disability is a bad attitude.

Thank you – to Philippa and Robert by Ruth Peters who presented them with tokens of appreciation.

**Announcements** – Joyce Mitchell

Share the Wealth Winners

\$75 – Joseph Agius

\$70 – Georgina Peters

\$70 – Joan Cunningham

**Adjourn** – 2:45 pm

**Banquet**

6:30 pm – Head Table guests, Executive, Field Representatives and special guests piped in

Call to Order - by President Marie Smith who introduced Ken Cunningham, chair for the Banquet

Introduction - Head Table, those piped in and speaker, Acting Staff Sgt. Don Webster, OPP

O Canada – led by Bill Flavell

Toast to the Queen – Marie Smith

Grace – Judy Muzzi

\*\*\* meal \*\*\*

Thank You - extended to the caterers

**Speaker – Acting Staff Sgt. Don Webster, OPP** – Introduced by Ken Cunningham

Don thanked the USCO for the invitation. He noted that as the baby boomers age that the membership in the USCO will likely increase dramatically. He introduced Linda Thor and thanked her for her assistance with his powerpoint presentation.

He explained that his role is with the Search and Rescue Branch of the OPP. It is a position that is very dear to his heart and has high job satisfaction.

His presentation was a case study on the disappearance of Eileen Coffey in January 1998 from her home in Beeton. He described the procedures involved in the search from January 6<sup>th</sup> to finding her body on March 6<sup>th</sup>. An arrest was made and the suspect was found guilty of murder.

He also commented on the role of the OPP Search and Rescue Branch in individuals who suffer from dementia or Alzheimer's Disease. The OPP treat reports of individuals with these conditions very seriously. It is essential that they are reported as missing as soon as possible.

Thank you – to Don Webster by Joyce Mitchell who presented him with a token of appreciation. She also presented Linda Thor with a token of appreciation for her assistance with the presentation.

**Presentation to Marie Smith** – Judy Muzzi

“Marie, you have done the USCO proud – in your term as President, you have been an example to all those people who say ‘what can one person do to change anything’, well, one person CAN make a difference and you are living proof.

Through your hard work and advocacy efforts, the associations you have formed with other like-minded people and organizations, you have advanced the cause of seniors. This will continue, I know, even after you step back.

Your many years of work on the USCO, very long time work in Elder Abuse from the very beginning of the Ontario Network for the Prevention of Elder Abuse, your untiring efforts in Long-term Care Homes among many other causes will continue to be appreciated. On behalf of the USCO, many thanks and good luck!!!

Marie was presented with a gift certificate for Sears. Marie acknowledged the gift with thanks.

### **Entertainment** – The G Notes

Thank you – to The G Notes by Joyce Mitchell.

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### **Wednesday, August 19, 2009**

**Call to Order** – at 8:30 am by President Marie Smith

**Thank You** – thanks were extended to Bev Dougherty and Joyce Turner, USCO Staff for their hard work to make this a successful year. Marie noted that the Office is very well maintained. Marie also thanked the Past Presidents of the USCO for their leadership in leading the USCO on a path forward. She reinforced that the Field Representatives and the Clubs are the voice for seniors in Ontario.

**Singing** – Delegates were led in singing “Let there be peace on earth...”

### **Final Registration Report** – Joyce Mitchell

Delegates	123
Field Representatives	10
Executive Members	12
Visitors	<u>11</u>
Total	156

### **Changes in Convention Committees**

The following changes were announced:

- Election Chair	Bill Woodbeck
- Election Recording Secretary	Louise Jordaan
- Scrutineer Chair	Barb Shelson
- Scrutineer	Jacqueline Smith
- Removed as Scrutineer	Sylvia Gagnon

### **Elections** – Election Chair – Bill Woodbeck

Marie vacated the chair and invited Bill Woodbeck to conduct the elections for the Executive for 2009/10. He read the Election Procedures so all would be aware of the process. The called for nominations of the positions as follow – President, 1<sup>st</sup> Vice-President, 2<sup>nd</sup> Vice-President, Secretary, Treasurer and 6 Executive Members. Positions of President, 1<sup>st</sup> Vice-President, 2<sup>nd</sup>

Vice-President and Treasurer were acclaimed and declared elected by the Elections Chair following the nominal vote in favor by the Secretary. An election was held for the positions of Secretary and Executive Members (6). Past President is Marie Smith.

Position	Nominee	Nominator	Acceptance to Run
<b>President</b>	Ken Cunningham	Ken Peters	Yes
<b>1<sup>st</sup> Vice-President</b>	Joyce Mitchell	Sylvia Gagnon	Yes
<b>2<sup>nd</sup> Vice-President</b>	Judy Muzzi	Jacqueline Smith	Yes
<b>Treasurer</b>	Roy Kerr	Bill Shelston	Yes

Position	Nominee	Nominator	Acceptance to Run	Elected
<b>Secretary</b>	Peggy Hawthorn	Cliff Flavell	Yes	No
	Ruth Peters	Muriel Milne	Yes	Yes

Position	Nominee	Nominator	Acceptance to Run	Elected
<b>Executive Members</b>	Art Fields	Charles Good	Yes	Yes
	Bill Flavell	Bernard Hallett	Yes	Yes
	Sylvia Gaganon	Barb Shelson	Yes	Yes
	Susanne Robarts	Ruth Dunford	Yes	Yes
	Dorothy Kelly	Cliff Flavell	Yes (letter on file)	No
	George Sitak	Richard Kratz	Yes	Yes
	Peggy Hawthorn	Cliff Flavell	Yes	Yes
	Margaret Card	George Sitak	Yes	No

### Motion

Moved by David Steen, seconded by Louise Jordaan that the ballots be destroyed.  
Carried

Obligation of Office - was conducted by Bill Woodbeck

Workshop #1 – Ruth Peters

### Financial Matters Regarding Seniors

David Welsh is a Financial Consultant with the Scotia Private Client Group located in Kingston. He has been in the Financial and Estate Planning industry for over 42 years, initially in the Life Insurance Industry, where most recently he was Director of Group Marketing for Empire Life, and now in Wealth Management within the Banking Industry. His role is to meet with and provide guidance to customers of the Bank of Nova Scotia through its Branch Network. He is married with two grown children and has lived in Kingston for the past 20 years. He is very

involved in his community and is Past Chair and current Treasurer of a non-profit organization (Prevention Awareness for Life) which provided education and prevention programs for children at risk of substance abuse, as well as support for the parents and family of that youth.

David's presentation covered four main topics

- Pitfalls of Joint Ownership
- Home Renovations Tax Credit
- Tax Free Savings Accounts
- Wills and Estate Planning

(1) Pitfalls of Joint Ownership

- Two types of joint accounts Tenancy in Common and Right of Survival Ownership
- Probation costs – Ontario Government Tax – 1.5%
- Pitfalls are you give up control (to children). If you have a large property, for instance, perhaps all of your children may not want to sell it, and you are unable to sell it.
- If you had a \$100,000. GIC with a child who was married, only 50% is now yours and the other 50% belonged to your child., of which 50% of his or her share belongs to his or her spouse. If your child and their spouse separate, the Ex could claim 50% of your child's share. If the spouse should become bankrupt, the creditors could demand more than the ex's share and you could end up losing more.

Always get independent tax and legal advise. Also there are no inheritance taxes in Ontario.

(2) Home Renovation Tax Credit

- Eligible for work performed or goods acquired after Jan 27/09 and before Feb 1/10
- 15% credit on portion of eligible expenditures exceeding \$1,000., but not more than \$10,000.
- Maximum tax credit \$1,350.

Examples of some eligible expenditures

Renovations to kitchen, bathroom and basement  
 New carpet or hardwood floors  
 Building additions, decks, fencing or retaining walls  
 New furnace or water heater  
 Painting – exterior or interior, etc.

Ineligible items

Furniture and appliances  
 Purchase of tools  
 Carpet cleaning  
 Maintenance

(3) Tax Free Savings Account

- Anyone may open this account
- \$5,000. per year maximum – cash, GICs, mutual funds, stocks, bonds
- \$5,000. plus any amount taken out in one year is tax free.

A book on Tax Free Savings Accounts is available from the Scotiabank Group is a guide to TFSAs, and how they work, and is free of charge. This book is by Gordon Pape.

#### (4) Will and Estate Planning

Terminology –

- Will – legal document to dispose of Estate
- Intestary – no will – Government decides, all assets are turned into cash and dispersed
- Testator/testatrix – he or she who makes a will
- Executor/Executrix – in charge of dealing with the will
- Trustee – a person to whom an Estate is entrusted

Estate Terminology

- Legacy – a gift to someone under your will
- Bequest – gift of personal property
- Devise – a gift of real property
- Beneficiary – a person to whom a gift is left under will
- Residue – remainder of your Estate after will debts and taxes are paid
- Residual Beneficiary – a person entitled to inherit the remainder of your Will
- Income Beneficiary – one entitled to the income from capital in the Estate
- Capital Beneficiary – one entitled to the capital of Estate

Power of Attorney – property – if none is named, it goes to Public Guardian or Trustee

Power of Attorney – personal care – this covers all of your personal care

Choose both of these very carefully

- Probate - .5% on first \$50,000..  
           1.5% on balance of estate assets  
           i.e. Estate \$300,000. - \$4,000.  
           Estate \$500,000. - \$7,000.  
           Estate \$1.5M     - \$21,500.

Excluded from this anything husband/wife survivor, or beneficiary

Where to start –

1. Detailed inventory of your estate
2. Determine objectives and obligations
3. Develop detailed Estate plan
4. Implement the plan

Types of Trusts

- Inter Vivio/Alter Ego/Joint Partnership – highest tax rate
- Testamentary – under terms of Will – lowest tax rate
- Charitable Remainder

- Absolute Discretion (Henson) \$6,000. per year

#### Executor/Executrix Duties

- Take preliminary steps
- Probate estate assets
- Assemble inventory and value assets
- Obtain probate from court
- Administer Estate – distribute Estate assets

There is a personal liability involved –

- May be criticism from Beneficiaries or family
- Challenge from excluded family members
- Conflict of interest
- Personal issues

Perhaps the best way to go is a Corporate Executor

- Some problems may be second marriages
- Family conflict
- Foreign assets
- Family out of area or Province
- Many complex areas

Compensation to Executor/Executrix

- Ontario 5% of Estate
- 2.5% of receipts
- 2.5% of all disbursements, etc.

Be sure to get a Properties assessment

This was an excellent presentation by David Welsh. There were many pertinent questions asked, and he was generous and precise with his answers. Anyone attending this workshop received a real education and had their concerns answered in a satisfactory manner.

Any group interested in this type of information should contact David, who will refer you to someone in your area. General enquiries may be obtained at 1-800-387-3072, toll free, or david.welsh@scotiabank.com.

**Workshop #2** – Susanne Robarts

#### **Foot Care**

The presenter was Peter Guy and 41 individuals attended the session.

Before the workshop even started many were asking questions. Peter decided to not proceed with his presentation but focus on issues raised by the attendees. Some of the topics discussed were – bunions, ingrown toenails, corns, ulcers and many more. He spoke a lot about diabetes as over half the room had this disease. Diabetes can cause feet to become numb so that the person cannot

feel a pebble or sand in their shoes when walking. This causes the skin to breakdown and ulcers can develop. He showed a picture of this problem.

Foot problems are usually caused by improper shoes, the way we walk and poor foot care. At one point during the discussion, he got down to the grassroots with a lady taking off her shoes so Peter could give her a better assessment – some of us were waiting to see if he would put on a glove and get down to work.

Many commented on his energy and enthusiasm. At the end of the session, he gave out foot creams, diabetic socks, etc.

### **Recognition of Past Presidents**

Shirley Patterson joined the Convention at this time and was welcomed by President Marie Smith. Shirley addressed the delegates and stated how glad she was to see so many old friends and that the USCO is going so strong. She acknowledged the work done by Past President Judy Muzzi and current President Marie Smith. A photograph was taken with Shirley, Judy and Marie. The absence of the only other living Past President, Len Harrison was also acknowledged.

### **Workshop #3** – Ken Cunningham

#### **Safe Medication**

The presenter was Susan Halasi who has a Master's Degree in Pharmaceuticals. She is a Drug Information Pharmacist who advises pharmacists through the call-centre of the Ontario Pharmacists' Association and the public through Telehealth Ontario. Susan also instructs students at the University of Toronto.

She first refuted the myth that aging brings on illness and disability – also that the damage is already done so why bother to use any prevention. It is considered that seniors make up 12% of the population but receive 40% of the medications.

Seniors often take several medications and as they age become more sensitive to both disease and medications. One of the noted problems was not returning to the doctor to have the effectiveness of medication monitored to ensure it was producing the desired results. An example used was that a person taking cholesterol medication should be monitored once per year.

Susan mentioned that drugs fell into several categories – prescription drugs; over-the-counter, eg aspirin; social such as alcohol and caffeine; herbal and traditional as well as street drugs. Drugs alter the way the body functions and if they are not used properly can be harmful. All drugs have two names – the brand name and the generic name. For your own information write down both names. If you are traveling and run out of medication and the brand name is not available, a pharmacist may be able to provide a generic drug to replace it temporarily.

Pharmacists have a minimum of 5 years university education and are subject to periodic assurance tests by the College of Pharmacists. Communication skills are an important part of training, as is continuing education, to keep up with new developments. Confidentiality is also a legal and ethical requirement.

Customers are helped by the pharmacists in many ways such as:

- (a) Answering your questions
- (b) Assist in helping choose the right non-prescription drugs
- (c) Placing medication in easy to open containers
- (d) Side effects
- (e) Non-drug options
- (f) Storing medications.

There are things you should ask your pharmacist when you pick up your prescription:

- (a) Make sure you understand the dosage
- (b) What are the benefits
- (c) What time of day you take the medication
- (d) Do you take the medication with or without food
- (e) What may interact with this drug
- (f) What side effects can you expect
- (g) Check the expiry date on your medication.

One of the most common side effects from any medication is headaches.

Store your medication in a cool dry place – preferably not in the bathroom or at your bedside. Always check the label to ensure you are getting the medication that you are intending to take.

Herbal medications may be attractive to people, however, there are some concerns. There is a lack of data supporting the safety of their use. There is also concern of the lack of quality control regarding the purity and potency of the herbal medication. There has been a lack of studies that prove they work. There is also a concern that there has been a lack of studies to show that herbals are safe for pregnant women and children.

This presentation was both interesting and informative to the persons attending.

**Workshop #4** – Richard Kratz

**Is My Money Safe? Underfunded Pension Plans and Reduced Retirement Security**

Diane Urquhart completed her undergraduate degree in Economics and Mathematics, and Masters degree in Econometrics and Monetary Economics. Following her degrees, Diane completed studies in various financial industry courses and obtained designations in various areas dealing with Securities. Diane is a member of the CFA Institute and the Toronto CFA Institute. (Note: CFA = Chartered Financial Analyst). Diane manages family investments and is an Equities representative on the United Church Investment Committee that manages external investments of pension fund assets. Diane is a financial expert for class action lawsuits and was appointed financial advisor for the Ad Hoc Committee of Retail ABCP Owners. (Note: ABCP = Asset Backed Commercial Paper). As an independent financial analyst, Diane promotes better investor protection laws, enforcement and adjudication in Canada. Diane also prepares research and communications for legislators, the media, police forces, securities and accounting regulators and citizens associations.

Is my money safe? Is your money safe? Are pensions protected in Canada? How are pensions protected?

Canada, outside of Ontario residents,	protection = CDN\$0
Ontario Pension Benefit Guarantee Fund,	protection = CDN\$12,000
U.S. Pension Benefit Guarantee Corp.,	protection = CDN\$58,511
U.K. Pension Protection Fund,	protection = CDN\$51,397

Note: Figures are as at Aug 3, 2009

It is estimated that Canadian pensioners are at risk of losing anywhere from 28% to 90% in income plus health benefits. Nortel was featured as a prime example of how corporations are claiming victims in their pursuit of trying to get out of meeting their negotiated pension and benefit obligations to retired employees.

Corporations are seeking to use (or should we say, “misuse”) the Federal Bankruptcy and Insolvency Act (BIA) and Federal Companies’ Creditors Arrangement Act (CCAA). It must be noted that the Federal Government’s bankruptcy laws nullify all Provincial laws for pension benefits and severance protection. Pensioners become unsecured creditors (last in line) when the trustees distribute what is left after the CEOs and top executives get their obscene bonuses. In spite of losses of \$24 billion (18.6% of asset value), four Canada Pension Plan Investment Board executives were paid nearly \$7 million in bonuses (ranging from \$1.1 to \$2.4 million) for the fiscal year ended March 31, 2009.

Should pensions be protected? Why should pensions be protected?

Discussion on the equitable principles for Pension & Health Plan Benefits and Severance as well as getting BIA Preferred Status. Unlike investors, such as bond holders, pensioners and severed employees do not have access to insurance and preferred creditor status to cushion their losses. The Nortel bankruptcy situation, again, was used as an example, illustrating how bond holders will be turning a profit on bond liquidation proceeds while pensioners and others are told to share the pain with an income cut of 28%.

What needs to be fixed?

Discussion followed on a number of remedies. Most important of all is the need to provide employees and pensioners with preferred creditor status under the BIA and better pension protection laws in Canada.

We have a job to do in lobbying our MP’s, MPP’s and Municipal Councillors to achieve the pension and benefit protection needed for all.

A copy of Diane Urquhart’s workshop handout will be available on request (by email) from the USCO.

**Other Business** – Delegate Pearl Foubert asked that consideration be given to avoiding the use of bottled water as an environmental issue and increased cost on the municipality for disposal of the plastic bottles.

**Completion of Agenda**- All items on the agenda have been completed.

**Dismissal of Committees** – All Convention Committees were dismissed and thanked for their work by Marie Smith.

**Presentation of the Gavel** – Marie Smith turned over the gavel to incoming President, Ken Cunningham. Ken Cunningham thanked Marie for her assistance in training him for the office of President.

**Draw for Banner** – The “Continuing to Care” banner was won by Edna Skoretz of the Brantford Seniors.

**Closing**- The delegates were led in singing “May the Lord...” and “God Save the Queen”

**Adjournment** – The 51<sup>st</sup> Annual Convention adjourned at 10:35 am.