The membership at the Annual General Meeting will be asked to vote to appoint the Auditor for the FSNA Ottawa Branch for 2010.

The Board of Directors will be recommending that the firm of Watson Folkins Corey LLP, Chartered Accountants, be appointed Auditor for the fiscal year 2010; this is the same firm that was approved as Auditor for the Branch's fiscal year 2009 at last year's Annual General Meeting.

NOTE

Due to the requirement for voting, which will take place during the first part of the meeting, it will be necessary to verify attendees' eligibility to participate in the voting. To facilitate the verification process, members are asked to bring their FSNA membership cards with them. There will also be a process available at the doors to enable those without their cards to validate their membership in good standing.

very informative questions and answers document.

The kit and Q&A package deal with the two types of Powers of Attorney, which are very distinctive, as follows:

• Continuing Power of Attorney for Property — a legal document in which a person gives someone else the legal authority to make decisions about their finances if he or she becomes unable to make those decisions themselves. It is called "continuing" because it can be used after the person who gave it is no longer mentally capable.

POWERS OF ATTORNEY

Similar to making sure one has sufficient insurance coverage and an up-to-date will, it's important for federal retirees to ensure that they have properly completed Powers of Attorney in case of an unforeseen accident or illness. The Government of Ontario has produced an excellent kit on this subject with step-by-step instructions and forms for completing legally binding Powers of Attorney. In addition, the Office of the Public Guardian and Trustee has produced a

• Power of Attorney for Personal Care --- a legal document in which one person gives another person the authority to make personal care decisions on his/her behalf if he/she becomes mentally incapable. This includes health care, nutrition, shelter, clothing, hygiene and safety.

A few key points:

 In order to have a proper Power of Attorney for both your "financial" and "health" concerns, you will need to complete two separate Power of Attorney documents.

- The word "attorney" does not mean "lawyer". The attorney can be a relative, friend or someone that you trust implicitly. Remember, however, that giving a Power of Attorney is a very serious matter, so don't enter into it lightly.
- You may name more than one "attorney" if you wish. If so, they must act jointly unless you specifically give them permission to act separately.
- You can also appoint a substitute attorney who will have the same authority and powers as the attorney he or she replaces.
- If you wish, you may limit the powers that the attorney is allowed to make on your behalf (and also give specific instructions).

The Government of Ontario material (marked "not for sale") may be found at the following web address:

http://www.attorneygeneral.jus.gov.on.ca/en glish/family/pgt/poakit.asp Alternatively, call the Ottawa Office of the Ministry of the Attorney General at 613-241-1202 or 1-800-366-0335 and they'll mail you a copy free of charge. Completing the forms is a rather simple process that should take less than an hour. However, the benefit to you and your family could be enormous.

If you live in Quebec, the procedure is different, but not unlike that in Ontario. A Power of Attorney, called "Mandate in case of Incapacity", can be created for continuing

care. It is distinct from a general or a specific mandate, which are Powers of Attorney made by a person who remains in control of their faculties but who wishes to designate someone to act for them. Given Quebec's Civil Code, it is recommended to work with a Notary to establish a proper "Mandate in case of Incapacity". Information about this procedure is available from the Quebec Ministry of Justice web site:

http://www.aines.info.gouv.qc.ca/en/fiche.as p?sujet=4

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

COMITÉ DIRECTEUR DES AFFAIRES FRANCOPHONES – EVENTS

The Council on Aging of Ottawa 101-1247 Kilborn Place Ottawa (ON) K1H 6K9

Lunch & Learn (French only)

Topic: Bereavement and funeral pre-

arrangements

Date: Thursday April 8, 2010 **Time:** From 12:00 p.m. to 1:30 p.m.

Location: The Council on Aging of Ottawa **To register:** Lucie Chênevert (613) 789-3577,

ext. 24

lucie.chenevert@coaottawa.ca

The Annual francophone Forum

Topic: A City for us...with all of you

Date: Thursday May 27, 2010 **Time:** 8:30 a.m. to 3:30 p.m. **Location:** 101-1247 Kilborn Place

To register: Lucie Chênevert (613) 789-3577,

ext. 24

lucie.chenevert@coaottawa.ca