



# FABCO PRESS



Local 195

## Protecting Your Family And Protecting Your Estate

During times of uncertainty in our lives, much like the times that many of us are going through during this period of adjustment, two things have always been (and will continue to be) constants – taxation, and mortality. How you choose to handle your personal finances while you are alive is your own business, but have you given much thought to how your finances will be handled after you have passed away? Shockingly, a large portion of society has not *legally* prepared themselves and their estates for this eventuality. The consequences of not having a legal direction for your worldly possessions after you pass on can be severe, and leaving it to your surviving loved ones is both unfair and costly. Unfair because those who are left to grieve your passing should not be burdened with a lengthy quagmire of legal hurdles to overcome to receive what is (or should be) rightfully theirs.

Costly because without a legal will, and predetermined power of attorney over your estate, the government will be the recipient of most of it, and will force your remaining loved ones a lengthy and costly legal struggle to sort it all out.

Most people assume that if you don't have a will when you pass away that everything will automatically go to your next of kin, however, this is far from the case. You can read more about this subject at: <http://www.lawdepot.com/contracts/canada-last-will-and-testament/faq/>

Of immediate importance after your demise will be a funeral, which in Ontario can range in price from \$7500 to \$10000 for a basic funeral package. If you don't have a will, directing a portion of your estate to cover the cost of your funeral, this cost will be passed on to those who cared about you, who are probably not prepared to take on this cost out of pocket.

We all work very hard to provide for our families and love ones while we are alive, take the time to sit down with your family and discuss ways that they will be provided for and taken care of after you have passed away. There are many ways to prepare your estate, some costly, some not. How your estate is handled should be left up to you and your loved ones, and I urge you to take the time to visit this issue with your family.

For more information on how to prepare a living will, you can visit:

- <http://www.legalwills.ca>
- <http://www.truehelpfinancial.com>
- <http://www.lawdepot.com>

Remember that a small amount of preparation on your behalf now can save your loved ones an unnecessary hardship after you're gone.

-by Kelly Nicholls

## OSAP

With limited funding available through second career and other government programs, more and more students are looking for other options to help offset the cost of retraining.

OSAP is one of those options. This program provides for grants and loans for students enrolled in full time post secondary education courses. The loans are based on need and takes into account the following items.

Tuition and fees, textbooks, equipment, child-care and living expenses. The formula also factors in individuals resources and looks at current income and assets as well as spousal income and assets.

These loans are interest free as long as you are in school. Afterwards interest is calculated at Prime plus (between 1 and 2.5%). Interest begins to accrue as soon as your education is complete, however payments are not required until 6 months afterwards so as to allow you time to find employment.

## Inside this issue:

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To find out more or to determine your eligibility, talk to your peer counselor or visit the webpage at [www.OSAP.gov.on.ca](http://www.OSAP.gov.on.ca)

# What's on in June



## 52nd Annual Target Fireworks

Jun 21, 2010 - The largest annual summer tradition in Detroit and Windsor – the Target Fireworks – will take place on Monday, June 21st. The Target Fireworks, choreographed by Zambelli Fireworks Internationale, is one of the most spectacular and largest fireworks displays in the world with more than 10,000 pyrotechnic effects lighting up the international skyline over the Detroit River.

Hours: 10:06 p.m.

Cost: Free

[www.theparade.org](http://www.theparade.org)

Phone 313-432-7831 for more information.

## Electronic Waste Drop Off Days

Jun 7, 2010 to Jun 14, 2010 - Drop off all of your electronic waste at E.C. Computers, 554 Notre Dame, Belle River. Located on main street across from National bank. Event will benefit Computers for Kids, a non-profit charity organization.

Hours: Monday-Saturday: 10AM-7PM, Sunday 11AM-4PM

Cost: N/A

Venue: EC Computers, Belle River

## Computer and Electronic Recycling

Jun 16, 2010 to Jun 19, 2010 - presented by myoldPC.ca and RONA. Bring your computers, computer parts, TVs, VCRs, DVD players, stereos and more!

Hours: 8:00am to 6:00pm

Cost: N/A

Venue: RONA on 7350 Catherine Street, Windsor



## Carrousel of Nations

Jun 11, 2010 to Jun 13, 2010 - Hosted by the Multicultural Council of Windsor and Essex County, the Carrousel of the Nations supports Windsor-Essex's unique multicultural identity and flavour and dominates the last three weekends in June. Celebrating its 25th anniversary, the Carrousel of the Nations offers festival-goers fine food, music and warm hospitality.

Hours: Fri 6 pm-11 pm; Sat 12 pm-11 pm; Sun 12 pm-10pm

Cost: \$5

Venue: Riverfront Festival Plaza, Windsor

[contact@themcc.com](mailto:contact@themcc.com)

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

Phone 519-255-1127 for more information.



## Foreign Professionals Enhanced Language Training

Jun 14, 2010 to Aug 6, 2010 - New Canadians' Centre of Excellence Inc Global Business Centre is offering the Enhanced Language Training Program for Internationally Trained Professionals. It provides training and support at NO COST to permanent residents and convention refugees looking to enhance their career opportunities. Eligibility requirements: English proficiency assessed at LINC Level 5.

Hours: 9:00 to 3:00

Cost: N/A Venue: 2800 Tecumseh Road East 2nd Floor, Windsor

[odugal@ncce1.org](mailto:odugal@ncce1.org)

[www.ncceinc.org](http://www.ncceinc.org)

Phone 519-988-1300 for more information.



# Dealing With Gaps In Your Resume

## Re-entry: More tips from the experts

- Invest in skills upgrading:** Staying up to date and having certifications demonstrates initiative and makes you more valuable.
- Attend industry events:** Staying in touch socially and professionally is a great confidence-builder and highlights your enthusiasm.
- Volunteer:** Non-profits are great networking opportunities, and organizing and fund-raising count as work experience.
- Learn from the experience:** Coming up with lessons learned from non-work activities can be ways that you can show you've gained insights from your time away from the work force.
- Hone your pitch:** Ask friends in your industry or a career coach for advice on how to come across as confident when explaining your experiences in an interview.
- Be personal:** Your chances of finding a job that isn't being advertised expand when you network face-to-face rather than by computer.
- Be flexible:** In this tight market, you may not find a job that is an exact match with the one you held before. Broaden your search and come up with ways to show how your skills can be transferred.
- Be a quick study:** Demonstrate you are aware of the pressing issues of the field you want to re-enter. The Internet and networking can be great ways to gain the knowledge.
- Stay positive:** Don't get discouraged by a few rejections. Everyone is facing a longer job search.

Wallace Immen

# Unemployment Help Centre

We invite you to utilize our Job Development Placement Support services to access employment opportunities. You will have an opportunity to foster and enhance your skills in conjunction with your individual career goals. This endeavor will be achieved through subsidized and non-subsidized on-the-job training placements, job trials, and job shadowing. In addition to our placement services, we also provide in-depth follow-up, and qualified Job Developers are available for consultation. We strive to ensure that both the employee and employer work in a harmonious and team focused environment. We have built trusting and loyal relationships with employers and provided quality professional services for over 25 years in Windsor and Essex County.

Eligibility requirements are as follows:

- Men and Women who are in receipt of Ontario Works or have been unemployed for a minimum of 6 months.
- Must be 25 years of age or older.

Are not eligible for or not receiving Employment Insurance (E.I.).

Note: Some exceptions may apply.

For more information, [contact us](#).

**EMPLOYMENT  
ONTARIO**

This *Employment Ontario* project, program or service is funded by the Ontario government.

# Finding a Job Using Service Canada and the Internet

There are a number of tools available to help you search job listings, create a résumé, choose a career, and assess your skills.

**Job bank** helps you find jobs across Canada and has listings that are updated daily. You can advertise your profile to employers and receive a list of matching jobs.

Students can search the **Student Job Bank** to find work opportunities especially for them, or visit their local Service Canada Centre for Youth to see listings for students and youth (most **Service Canada Centres for Youth** are open from May to August).

The **Aboriginal Job Centre** lists employment opportunities across Canada that are available to Aboriginal people. Listings can be searched by location, job sector, or key word.

## Government jobs

**jobs.gc.ca** is the official Web site for all Government of Canada jobs open to Canadians outside the public service.

Hundreds of jobs are available in the **Canadian Forces** as members of the Army, Navy, and Air Force, and in the **Department of National Defence** as a civilian public-service employee. **Special recruiting programs** are offered to Aboriginal people who are interested in full-time employment with the Canadian Forces.

The **Canada Revenue Agency** has full-time and part-time work in offices across the country, requiring a wide range of skills.

**Parks Canada** has many unique and challenging jobs in national parks, national historic sites, and offices across the country.

The **Royal Canadian Mounted Police** (RCMP) is looking to fill vacancies of regular members, civilian members, and public-service employees.

**Government Jobs – Department and Agency Direct Hiring** offers links to other federal departments and agencies that offer recruiting and job-opportunity information on their sites.

# Contact Information

## Overcoming the Stress of Unemployment Workshop

Hosted by Canadian Mental Health Association  
2 Hour Workshop **June 17 @ 1:30pm**  
Topic: Stress Reduction Techniques  
Communication Skills - Coping Strategies - Self-care

If you are interested in participating in this program please contact us  
@ 519-256-4597

## Heinz Dates for June & July

Open to CAW 195 Amalgamated  
Employees/Members  
Purchase a variety of products at a  
discounted price!



Store Hours  
**June 28, 29, 30.**  
**July 5, 6, 7, 10**  
Monday thru Wednesday  
9:00am - 4:45pm  
Saturdays  
8:00am - 11:45am  
85 Wilkinson Drive,  
Leamington  
(AMCO Storage Building)

## NEW WEBSITE

Our new look website will start on Tuesday, June 1st! Same web  
address. Changes to our Job Leads page:

\*New job categories\*  
Machinists -  
- Health Care & Services -  
- Information Technology -  
Welding jobs now in Skilled Trades

## SPRING CLEANING

It's that time of year again **SPRING !!**  
That means **SPRING** cleaning time !!

HERE IS WHAT WE CAN DO FOR YOU

- Clean any facility
- Clean your back & front yard
- Cut grass
- Gardening
- Junk removal
- Pick up old appliances & scraps
- Yard waste removal

REFRESH RENEW CLEAN UP !! GET RID OF THAT UNWANTED STUFF  
TODAY !!

FAST FRIENDLY RELIABLE SERVICE !

CALL RAUL TODAY (519) 977-7513 (Former CAW Member)

## FABCO Adjustment Committee

- 1801 Walker Road,  
Windsor, N8W 3P3
- Tel: 519-256-2974 or 256-6142
- Fax: 519-977-9076
- E-Mail Address  
fabcoadjustment@yahoo.ca
- Chairperson:  
Ken Maheux
- Employment Counselor:  
Sue Kelsh
- Advisor:  
John Toth
- Peer Helpers:  
Gerald Peeler

**THIS ADJUSTMENT  
COMMITTEE IS MADE  
POSSIBLE THROUGH  
FUNDING FROM THE  
PROVINCE OF ONTARIO**

