



ACA News

Please
complete
member
survey:
P. 21-23

Vol. 44 No. 3

Serving Alberta's Seniors since 1967

June-August, 2011

A time for growth

Annual report issue: Seniors discuss vital issues



Photos: Kathie Neu Organ

Spring blossoms brighten the day as the ACA annual general meeting gets underway at the Golden Circle, Red Deer, right, May 31.



ACA News

ACA News is published by the Alberta Council on Aging.

Publisher & Editor:

ACA Executive

Editorial Services:

BizEdmonton Inc.

ACA News reserves the right to condense, rewrite and reject material.

Deadline for submissions for our next issue is Sept. 30, 2011.

ACA Staff

Executive Director:

Gary Pool, acting

Assistant to the Executive

Director: Daniela Hildebrand

Director, Age-Friendly

Program Development:

Kathie Neu Organ

Administrative Assistant:

Nadia Willigar

Alberta Council on Aging

Box 9, 11808 St. Albert Trail
Suite 232, Circle Square
Edmonton, AB, T5L 4G4.

Phone: 780-423-7781

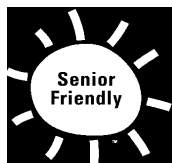
Fax: 780-425-9246

Toll Free: 1-888-423-9666

info@acaging.ca

website: www.acaging.ca

Annual membership dues, which include a subscription to **ACA News**, are \$60 for organizations; \$20 for households.



Board of Directors 2011-12

A registered charitable organization since 1967,
the Alberta Council on Aging works to improve
the quality of life for Seniors.

ACA Mission: To empower and educate Seniors and government to
support the quality of life for Seniors and encourage their full
participation in all aspects of society

PRESIDENT

Gary Pool
Morinville
780-939-4842
info@acaging.ca

TREASURER

Frank Hoebarth
Calgary
403-282-7986
info@acaging.ca

VICE-PRESIDENT
vacant

PAST PRESIDENT

Floyd Sweet
Vermilion
780-853-4252
info@acaging.ca

DIRECTORS

REGION 1

Yvonne Dickson
Grande Prairie
1-888-423-9666
info@acaging.ca

REGION 2

Diane Walker
Cold Lake
780-639-3868
info@acaging.ca

REGION 3

TBA

REGION 4

Norm Bezanson
Edmonton
1-888-423-9666
info@acaging.ca

REGION 5

Bev Hanes
Red Deer
1-888-423-9666
info@acaging.ca

REGION 6

Frank Hoebarth
Calgary
403-282-7986
info@acaging.ca

REGION 7

Murray Campbell
Lethbridge
1-888-423-9666
info@acaging.ca

REGION 8

Beth Turner
Redcliff
1-888-423-9666
info@acaging.ca

REGION 9

Floyd Sweet
Vermilion
780-853-4252
info@acaging.ca

Canadian Publication Mail Product Agreement No. 40028759

Return Undeliverable Canadian addresses to:
Box 9 — 11808 St. Albert Trail, Edmonton AB, T5L 4G4

www.acaging.ca

ACA News

Published by the Alberta Council on Aging

June-August 2011

The future for Alberta's Seniors

Our thanks to those who made our Red Deer meeting a success

The Alberta Council on Aging held its 44th Annual General Meeting in Red Deer on May 31 at the Golden Circle, with Mary Anne Jablonski, Minister of Seniors and Community Supports, as our keynote speaker.

Speaking on behalf of Premier Ed Stelmach, Jablonski addressed how the government's five-year Health Action Plan reflects their commitment to helping keep Seniors in their community. Further, she identified other targets that the government wants to achieve in five years, as well as the Seniors Drug Plan, Alberta Seniors Benefit program, and their efforts to protect vulnerable adults.

(For details on these, please see excerpts from Honourable Jablonski's speech on page 10.)

Our featured speaker for the afternoon was Dr. Raj Sherman, MLA Edmonton-Meadowlark and Alberta Liberal Party Leadership Candidate. Dr. Sherman addressed what he believes as major issues for Albertans. These include: responsible government, stable economy, health care, and education.

The concerns he addressed specific to Seniors included: strengthening community supports, home care and supports, community lodges, sub-acute and rehab care, palliative and long-term care. (See report on page 11).

Jablonski and Sherman each took several questions at



Hon. Mary Anne
Jablonski



Dr. Raj Sherman

the closing of their presentations. These concerns will be featured in our next edition of *ACA News* along with topics of interest as identified by ACA members through the enclosed survey (see pages 21 to 23).

On behalf of the ACA Board, I extend our deep appreciation to Mary Anne Jablonski and Dr. Raj Sherman for their time and information-rich sessions. I also want to thank the Central Alberta Council on Aging for their help in co-ordinating this event, as well as hosting a reception for the ACA Board, the Golden Circle for their conference space, coffee, lunch and snacks.

We greatly appreciate our sponsors for their generous support of this event, as well as the participating exhibitors, and all the volunteers who helped make this event possible. Thank you!

Gary Pool, President

On behalf of the Alberta Council on Aging, I extend our deepest sympathies and condolences to the family of Dave Conroy who passed away on May 15, 2011, at age 91. Dave was president of ACA in 1997-98 and served the board in several other positions before and after his term as president.

In lieu of flowers and donations, the family requests that you phone your MLA, and request to bury the power lines, and finish the hospital in Sherwood Park.

Gary Pool, President

Visit the Alberta Council on Aging online at www.acaging.ca

ANNUAL REPORT

ACA in our prime at 45

In preparation of this piece for the 44th annual report in the ACA News, I pondered the facts that we are now entering our 45th year in operation, the baby boomers are now reaching age 65, ACA membership is steadily increasing, and, seemingly in no time, we will be celebrating our 50th anniversary. In reflecting on ACA's history and planning for the future, I am mindful that we exist because of dedicated, passionate volunteers who believe in ACA's mission.

As President of ACA these past two years, I have witnessed first-hand the dedication and considerable contributions of time and energy that our volunteers throughout this province and Canada have made. Some have a talent for visionary work and planning, some for leading others, and some are gifted at research and effectively sharing information. Some have a great talent for, and commitment to, advocating, some for developing programs, for analyzing policy, for budget planning and fiscal matters, for reporting, for collaborating, and some for fund development. Every member who does anything from fundraising to filing to educating and leading is valued and all are essential members of the ACA team that keeps us moving forward on behalf of Seniors.

Over the past year, volunteers have provided significant help in both good and not so good times. After last year's Annual General Meeting, we had a period with no full-time office staff. During the months of June, July and August the office was staffed solely by volunteers, processing new memberships and handling daily operations, researching, writing and preparing the *ACA News*, assessing programs, and recruiting new office staff. Additionally, the ACA was advised of a rate increase for the office space, and a search for a new office was launched. After reviewing numerous potential sites, a five-year lease was signed and preparations for an office move to the present location were implemented.

In addition to these activities, volunteers have helped in many ways that have supported other programs.

Much effort went into the Preventing Elder Abuse Through Education (PEATE) program, which ends in November. We have reprinted the Fraud Prevention and Helping Hands booklets and continue widespread distribution. The Multi-Cultural Guide has been completed and that is also in distribution. Copies of the Fraud Prevention guide and DVD have been provided to our members, many Seniors' residences, some Seniors' centres, a number of Family and Community Support Service (FC&SS) groups and a number of conferences. To date, we have received nothing but good feedback. If you know of any individuals or groups who could use copies of these documents please let us know.

This past year has also shown a resurgence of interest and need for the Senior Friendly™ Program. An informal assessment of the program — coupled with a surge of requests for Senior Friendly™ training and business/community designations throughout Canada — brought to light the need for Senior Friendly™ trainers, updated policies and procedures, as well as training materials, practices and venues. These efforts and insights have been accomplished by an experienced gerontologist, volunteering considerable time to get us to this new, exciting growth; additional volunteers were recruited; and a Senior Friendly™ Advisory Committee was re-activated to provide expertise and guidance in these developments.

In an effort to support the evolving and growing needs of businesses and communities seeking to become age-friendly, immediate and long-term needs for training and program development were recognized, as well as the need for building stronger collaborative networks. As such, a conceptual framework for a collaborative demonstration project was designed to assess the effectiveness of the existing Senior Friendly™ Program and develop a more cost effective, accessible, and sustainable one. The communities and businesses that have contacted ACA this past year have been invited to participate in this demonstration project.

During the next year, ACA will assist the communities and businesses in becoming age-friendly, and through collaborative feedback, enhance the age-friendly training tools and processes in the Senior Friendly™ Program. The demonstration project will provide the base for



ANNUAL REPORT

updating and revising materials and processes to optimize program flexibility, accessibility, and technical currency.

In the spirit of sharing knowledge and insights gained with the greater community, participants will be invited to plan and participate in showcasing their successes at an Age-Friendly Communities Development Conference proposed for the end of the project: Spring, 2012.

An operational plan for Senior Friendly™ reflecting the evaluations and collaborative input of this project supporting a sustainable, cost effective, and accessible Senior Friendly™ Program will be presented to our Board for consideration. Funding for this is provided by a number of sources including in part, CIP, Lottery Funds and project revenue.

The Alberta Council on Aging (ACA) held one of its major fundraising events at Yellowhead Casino in Edmonton, April 25 and 26. More than 24 ACA member volunteers generously served 255 volunteer hours in a variety of complex and overarching roles including general manager, banker, cashier, chip runners, count room supervisor, and count room staff! Without their enthusiasm and overwhelming support, this two-day casino event would not have been possible. Proceeds from this event support a variety of ACA programs and projects, including the ACA News publication.

With all of the above activities, the office has been very active over the past 8 months. We see this increase in activity carrying forward through the foreseeable future. We need additional volunteer support in a number of areas. For instance, we would like to make improvements on our website and make the *ACA News* available through the internet. This may be of special interest to our members who head south for the winter. We could use some help with the newsletter, particularly writers and reporters. Much of the present work is done through the web, and we welcome input from members not only from cities, but, importantly, from rural and remote areas.

In addition, we invite anyone who wants to get involved with Senior Friendly™ to call. There are many volunteer opportunities.

A variety of training programs and educational programs are being set up through webinars. These will be available later this year. Meanwhile, we are seeking volunteers who would like to participate in the planning and development of these projects

Through the successes and challenges of this past year, it has been a great pleasure serving as ACA's President. The policy and program initiatives presented over the past several months promises another active year, and I look forward to working with you on these.

In closing, the ACA's 50th anniversary is quickly approaching, and we look forward to planning for, and celebrating, successes made possible by our volunteers! ACA is about people and enhancing quality of life through education and empowerment. As President, my mission has been to try to facilitate change in a way that will incorporate better use of technology and help make ACA's endeavours more inclusive, accessible, and sustainable. The strength of ACA lies in the commitment of its members and participation in supporting the ACA mission.

I am asking all of our members to consider realizing personal volunteerism goals through ACA — be it in serving on a board, a committee, reporting for *ACA News*, training, educating, fund development, or planning — and consider calling us. We look forward to hearing from you!

On behalf of the ACA Board, I extend our sincere gratitude and appreciation to everyone who has contributed to ACA's work in senior related matters, be it your gift of money or generous gift of time.

Thank you very much for your inspiring commitment and ongoing support!

Respectfully submitted by Gary Pool,
President

ACA thanks the following supporters of our annual general meeting

- ABC Country Restaurant, Red Deer
- Alberta Seniors and Community Supports, Minister Mary Anne Jablonski
- Alzheimer Society, Red Deer

- Donna Dunham, Tim Horton's, Red Deer
- Johnson Inc.
- Philips Home Healthcare Solutions (Lifeline)
- Shoppers Home Health Care, Red Deer

ANNUAL REPORTS

Treasurer's Report

The past year has been interesting for ACA and its finances. A considerable investment of time, energy, and expertise has been expended in an effort to get our financial house in order. A special thank you is due to all who assisted in this effort.

Despite the challenges of the daily accounting, I am pleased to say that we came through the year in relatively good shape and have an audit, which shows we ended the year with a small surplus.

However, the financial health of ACA is always a bit precarious. The reason for this is twofold: First, membership must be increased to ensure ongoing stability — this remains a challenge for all of us. Second, our office and salary expenses have been reduced, partly due to not having an executive director for a portion of the year, an issue that the board has been struggling with.

Respectfully submitted
by Frank Hoebarth, Treasurer

Policy Advisory Committee

The Committee struggled to accomplish its goal, to analyze and make recommendations to improve the continuum of care for Seniors. Too global, focusing on the negative and a lack of data to make our case!

Fellow Director, Frank Hoebarth, offered a different perspective at our last Board meeting:

- Consider ACA's philosophy relative to Seniors and their needs.
- Consider the value of Seniors in our society.
- Review the need level for Seniors relative to Aging in Place, economic factors and current AHS service levels for home care, etc.

The project focuses from the positive to unfulfilled needs for those Seniors requiring more service. These goals are very much more achievable for the new term.

Respectfully submitted, Floyd Sweet, Chair

Region 1

The newly appointed director for Region 1 is Yvonne Dickson from Grande Prairie. Congratulations Yvonne and welcome! We look forward to working with you.



Yvonne Dickson

Region 2

Region 2 had a very successful and highly rewarding year. In March 2010 we had our first casino and received our funds in May 2010. Finally we had some money to offset costs associated with trying to serve Seniors in northeast Alberta. Meetings were held in Fort McMurray, Cold Lake, Smoky Lake, and St. Paul. We intend to go to four different locales for 2011-12.

The main issue that Seniors in Region 2 identified was the poor quality of food being served in publicly owned hospitals and nursing homes since the introduction of the Provincial 21-Day Menu.

Under this plan, pre-packaged and frozen food arrives from a distribution centre in Calgary. Seniors are the primary consumers of this food as they make up most of the residents in long-term care and are the primary users of Meals on Wheels.

Region 2 held its Annual General Meeting in Elk Point in May 2010. This was our initiation into the problems inherent in the food plan.

The Regional executive was instructed to send a letter of concern to the various government departments as well as opposition leaders. In a matter of a few days, almost 600 people signed the letter of concern. Many Seniors also wrote their own letters, called their MLAs, wrote letters to the editor, and so on.

What Region 2 was to discover was that there was a groundswell of support from concerned Seniors from throughout the entire province. As a result, the program was reviewed in August 2010. Although small measures were offered to improve the menu plan, the food situation continued to cause concern. The Seniors in Smoky Lake instructed the regional executive to send another letter to all politicians involved. This resulted in a hospital and continuing care centre in Smoky Lake having an Accommodations Standards review. We were pleased that this review confirmed that a number of our concerns

Comments and letters: ACA News
Box 9 — 11808 St. Albert Trail,
Edmonton AB, T5L 4G4.
info@acaging.ca

ANNUAL REPORTS FROM THE REGIONS

were legitimate. But the work must continue to either replace this plan with on-site cooking or to improve it significantly.

Alberta Health Services, as a part of their external review, issued “10 Ways to Immediately Respond to Local Meal Preferences.” Some of the 10 items on the list are being addressed but most are not, at least on a consistent basis. The work on the Provincial 21-Day Menu will continue to be front and centre in Region 2.

The other major issue has been with the Continuing Care Strategy. Fort McMurray, Alberta’s third largest and fastest growing city, has virtually no housing or care options for Seniors. There is a lodge known as Rotary House and Seniors needing long-term care are housed on the third and fourth floors of the Northern Lights Healthcare Centre. A promised long-term care centre was scrapped a couple of years ago and a public-private partnership facility was eventually explored.

The Requests for Proposals process was not successful so the provincial government has decided once again to build a facility themselves. Region 2 has been supportive of the needs of Seniors in Fort McMurray-Wood Buffalo and sent a letter to the Ray Danyluk, Minister of Infrastructure, encouraging government to fast-track this project.

In Cold Lake, a private-public-partnership Assisted Living Facility is in the works. The contract for this facility was awarded two years ago and finally this May saw the shovels in the ground. Completion date is still probably about two years away.

Region 2 is supportive of the needs of Seniors in Cold Lake and will be closely monitoring the development of this facility. Government subsidies will be available for low-income Seniors.

A major part of the Continuing Care Strategy has not been implemented. The promise to assist Seniors to remain in their own homes by increasing home care, increasing respite services, and training of family caregivers has not been addressed. This part of the strategy is crucial in meeting the needs of an aging population. Region 2 will continue to work with government to ensure that the strategy fulfills its promises.

We have two Health Advisory Councils in our Region 2. Chairpersons of both councils have made presentations at our meetings and have been responsive to the concerns of Seniors. We thank the two chairpersons, Iris Kirchner of Fort McMurray, and Diana Anderson of Elk Point.



Also, we thank the Seniors’ Advisory Council of Alberta through their Senior representative, Diana Anderson for northeast Alberta for addressing Senior concerns from our region. Mary Jane Tkachuk, Senior Benefits Officer, with Alberta Seniors and Community Supports has provided us with much valuable information.

Starting this fall, our executive will expand to include area representatives from Cold Lake, Smoky Lake, Fort McMurray, and Athabasca-Lac La Biche. We look forward to improved communications throughout our vast region.

Thank you to the executive of Region 2 for your time, commitment and concern about Seniors. Finally, thanks to the wonderful Seniors throughout northeast Alberta who continue to inspire and support me.

Respectfully submitted by Edith Read,
President, Region 2

ANNUAL REPORTS FROM THE REGIONS

Region 4

Region 4 includes Edmonton, St. Albert, Spruce Grove, Stony Plain, Sherwood Park, Leduc, Morinville and Gibbons. While there were no Region 4 meetings this year, we were involved in many activities.

Region 4 provided the people for the successful casino held in April. This casino is a significant funding source for ACA operations for the next two years. Region 4 people were involved with meet-and-greet activities at two Seniors' lodges and several Seniors' centres.

We are also involved with two joint activities on Seniors' issues. The first was the Seniors Task Force of Public Interest Alberta (PIA).

The second is Alberta Network of Senior Related Organizations (or ANSRO). which includes, in addition to ACA, the Alberta Continuing Care Association, Alberta Gerontology, Alberta Home Care, Alberta Senior Citizens Housing Association, Edmonton Seniors Co-ordinating Council, and Seniors Association of Greater Edmonton (SAGE). The goal of ANSRO is Seniors First: Ensuring Alberta's Seniors are afforded the opportunity to insure a wholesome quality of life.

Senior Friendly™ also has been active in our region. Edmonton Public Library and Edmonton Transit maintain their Senior Friendly™ status with ongoing training. We are working with several other groups that have expressed interest in our Senior Friendly™ program.

We will be setting up a Region 4 information meeting in the fall. Volunteers who could help with Region 4 activities would be appreciated. We also need volunteers to help co-ordinate activities with other groups involved in Senior's activities. With increased activity in Senior Friendly™, we will be looking for teachers or auditors in the Senior Friendly™ program. These activities could range from an involvement of 5 to 10 days over a year or more. Note that for either the teachers or auditors, we would provide the initial training.

If you are interested, please call our office at (780) 423-7781 or e-mail us at info@acaging.ca.

Respectfully submitted by Gary Pool,
Director Region 4

Region 5

The Central Alberta Council on Aging (CACA) board continues to be active in the Red Deer area.

In the fall of 2010, a committee was struck to review our goals, priorities and committees. To that end the entire board participated in workshops to draft and finalize our work plan for this year and the future.

We continue to conduct five successful member and public meetings each year and the board meets regularly between those five meetings. Our external focus is to maintain an effective presence in the community.

To that end, members of our board:

- Made a presentation to the David Thompson Health Advisory Council

- Took part in the City of Red Deer's Affordable Housing Initiative, which has translated into our members continuing on all seven initiatives or areas which were recommended from the initial research and meetings with city representatives.

- Co-hosted, in partnership with Public Interest Alberta and Friends of Medicare, one of the two election forums held in our federal riding.

- Attended a session of the provincial legislature to be on hand when a petition was presented by Dr. Swann, Opposition leader at the time. We were introduced by the NDP and the Liberals.

- Have toured some of the Seniors' residences and are becoming acquainted with the various facilities. It provides us with a better insight as to what is available in our area and is creating a better rapport with their management and staff. We have used two of their private dining rooms for small meetings of our committees and it has gone quite well.

Earlier meetings this term focused on presentations on home care (by Alberta Health Services), taxation by a Revenue Canada representative from Calgary and financial support available to Seniors by a Community Support representative. To wrap up our meetings this term we piggy-backed onto the Golden Circle's Senior Week June 7th Games Day.

Representing the ACA, I attended a PIA Conference March 31 to April 2 and had an educational and entertaining few days with so many like-minded individuals working to improve so many areas of our society — including health care, the environment, greater democracy, water rights and, of course, Seniors' care.

The other initiative I have been involved with on ACA's behalf is a project in partnership with other Senior organizations to develop a better system to assist Seniors throughout government departments. At this

ANNUAL REPORTS FROM THE REGIONS

time it is called ANSRO — Alberta Network of Senior Related Organizations and has been spearheaded by ASCHA— Alberta Seniors Citizen Housing Association. It is very promising and we hope the project works. .

Respectfully submitted by Bev Hanes
Director, Region 5

Region 7

The 2010-11 year has been very progressive in a number of areas and the number of new members has been increasing each year. New initiatives involving the Senior Friendly™ program have been adopted by a number of local agencies and presented to a large number of groups including Senior's centres in Lethbridge, Claresholm, Coaldale, Magrath and Cardston. Presentations to several Seniors' homes have also been made, all of which appreciated the connection to ACA.

Other initiatives included the distribution of "Seniors fraud" and "elder abuse" materials along with presentations to many groups on both subjects. All who attended the presentations were delighted with the information.

The City of Lethbridge and their Community and Social Development department have been engaged with their own Senior's advisory council, which is made up of community agencies including regional police. Other discussions included creating affordable housing for Seniors and complaints about food quality in Seniors' homes.

The voice of the ACA is integral in bridging the community and the social needs of its Seniors. Social development priorities through focus groups can be utilized to augment the literature already provided from government and ACA.

Creating a central information source through education is paramount to the protection and the health of wellness of all Seniors in Alberta and many roads to this end have been created.

Respectfully submitted by Murray J. Campbell
Director, Region 7

Region 8

As the Region 8 appointed representative to the Alberta Council on Aging Board, I have continued my efforts to meet members of the Seniors Groups in our region.

I visited the Brooks, Tilley and Foremost Seniors

groups this year to speak about Alberta Council on Aging and to distribute the Seniors Guide to Fraud Prevention package to those who had not yet received it. I was warmly welcomed by these groups and enjoyed meeting and talking with the seniors who attended. In the fall, I will be visiting the Bow Island Seniors group.

As a representative of the ACA, I continue to be a member of the Medicine Hat Community Response to Abuse and Neglect of Elders committee. The Medicine Hat Veiner Centre Senior Services Strategic Planning Process committee is a new consultation group that I have been asked to attend as a representative of the ACA. With over 30 interested stakeholders involved, it promises to be an interesting and informative project.

One of my goals with these visits and committee memberships is to increase the profile of ACA in our district with the hope for an ACA chapter in Region 8.

It has been interesting this year to be a member of the Senior Friendly™ Committee. Much work has been done to rejuvenate this program. Hopefully this effort will result in a expansion of the Senior Friendly™ project in the coming year.

Respectfully submitted by Beth Turner
Director, Region 8

Region 9

Region 9 is very large: Edmonton to Saskatchewan border, and the North Saskatchewan River to 780 dialling line south of Camrose.

Two of the chapters are functioning very well with executives that arrange informational and educational sessions, cycling from Senior Centre to Senior Centre. Seniors are happy to not have to drive too far, but to hear about government services and a brief talk with their Director, usually outlining emerging issues — the Health Act, long-term care beds, and Government of Alberta responses to ACA initiatives. Seniors are educated and encouraged to contact their MLAs with their questions and points of view.

And don't forget the food! Senior Centre volunteers are happy to share their culinary skills with locals and visitors.

We are searching for my replacement for May 2012. Seniors are a class apart: wisdom, optimism, wonderful sense of humour and strong independence.

Respectfully submitted by Floyd Sweet
Director, Region 9

ANNUAL MEETING

Minister stresses commitment to Seniors

With grateful appreciation to the Minister of Seniors and Community Supports, the Honourable Mary Anne Jablonski, the following is an excerpt from her presentation at the ACA's Annual General Meeting May 31 at the Golden Circle in Red Deer. The views expressed in this transcript do not necessarily reflect those of the Alberta Council on Aging.



Hon. Mary Anne Jablonski
speaks to Seniors
in Red Deer

Albertans have told us their preference is to age in their own homes or in community-based, home-like settings. We want to ensure that the continuing care system is flexible and responsive to the changing needs and expectations of its clients, to new models of care, and to emerging best practices.

This is so important because our demographics are changing. The year 2011 is the first in which baby boomers start turning 65. By 2030, one out of five Albertans will be 65 or older, and the average age of Alberta's population will continue to increase.

By then there could be more grandparents than grandchildren.

Our government has made a commitment to the people who helped build this great province. A commitment that Alberta Seniors will age with dignity, respect and independence.

The government's Five-Year Health Action Plan ... is the most progressive approach to renew and strengthen the publicly funded health system ever put in place by any provincial government in Canada.

Our ultimate goal is to create the best-performing publicly funded health system in Canada. We will do that through a number of strategies. We will improve access

and reduce wait times. We will strengthen primary care. We will work to ensure Albertans are healthy and stay healthy. We will build one health system, and we will provide more choice in continuing care.

The continuing care strategy outlined in *Becoming the Best: Alberta's Five-Year Health Action Plan*, includes: adding 5,300 more continuing care spaces in Alberta over five years; strengthening the home care program to allow more Seniors the opportunity to remain in their homes; exploring technology to support Seniors' independence; increasing support to caregivers; developing strategies to ensure quality care and patient safety; and enhancing continuing care access, co-ordination and standards.

Let me take a moment to describe some of the things we are doing to make that happen. This government is committed to the implementation of the province's Continuing Care Strategy: *Aging in the Right Place* by increasing the supply of affordable supportive living spaces for Seniors and persons with disabilities.

In 2010, we opened 800 continuing care beds. By the end of March 31 this year, another 1,000 opened, and an additional 1,000 will open in each of the next two years. Since the year 2000, we have added 6,000 new spaces – and the majority of new spaces have been within supportive living.

So what are some of the other targets we want to achieve in five years?

By 2014-15: Albertans needing a new hip will see wait times cut by 60 per cent; cancer patients will have wait times to see a radiation specialist cut by 70 per cent; and emergency department patients being admitted to a hospital bed within eight hours will have increased to 90 per cent. So, we have set the bar very high.

Another topic of importance to many Seniors is the cost of medication and the Seniors' Drug Plan. As you know, the Minister of Health and Wellness deferred implementation of the new Seniors' Drug Plan to: make necessary legislative and regulatory changes; and ensure alignment with other govern-

ANNUAL MEETING

ment programs. In the meantime, all Seniors will continue to receive the same coverage as before for their prescription drugs.

I would like to talk about what my ministry is doing to help protect vulnerable adults in Alberta, including seniors. The Protection for Persons in Care Act came into effect in July 2010. It is a key piece of legislation that helps prevent the abuse of

adults who receive government-funded care or support services.

I would like to thank you for the opportunity to speak with you today. Do you know the saying, "I'm not getting older, I'm getting wiser?" Well, Alberta's population is about to grow to be the wisest it has ever been. I look forward to hearing the wise counsel of Seniors and those who support Seniors.

Prescription for health care

Seniors victim of 'criminal' backlogs, says Dr. Raj Sherman

The following article by Brenda Kossowan was printed in the Red Deer Advocate, June 1, 2011. With grateful appreciation to the Red Deer Advocate for permission to reprint this article, we welcome your thoughts and comments. The views expressed in this article do not necessarily reflect those of the Alberta Council on Aging.

"Criminal" backlogs in emergency departments are directly related to the large number of Seniors getting the wrong treatment in the wrong facilities, says an Edmonton MLA ousted last November from the Tory caucus.

Emergency room physician Raj Sherman, MLA for Edmonton-Meadowlark, spoke to a packed house at Red Deer's Golden Circle on Tuesday, hosted by the Alberta Council on Aging, Friends of Medicare and the Central Alberta Council on Aging.

Alberta offers world-class health treatment, Sherman told an audience of about 150 people, including Red Deer MLA Cal Dallas.

But extremely long waits in emergency departments, along with the lack of family physicians, are huge obstacles for people trying to get access to those treatments, he said.

Obviously, the best way to resolve an ailing health system is to not get sick in the first place, he said.

Solutions to the current crisis in emergency rooms starts with enhancing home care and long-term care for Seniors, particularly those in the low and middle income groups, said Sherman.



Photo Jeff Stokoe, Red Deer Advocate

Edmonton MLA and emergency room Dr. Raj Sherman speaks with Shirley Thomas of Red Deer prior to giving his presentation at the ACA annual meeting on May 31.

Right now, too many hospital beds are filled with Seniors who should be under care at home or in long-term care facilities, he said.

Sherman's prescription for health care also involves more emphasis on developing a healthier population.

Sherman said he will run in the next election, likely as an independent, where he believes he can have the most impact. "My goal is to keep everybody focused on the issue while they do their politics. As an independent member, I will ensure that we don't drop the ball again."

(Editor's note: Dr. Sherman has since announced he is running for the leadership of the Alberta Liberals.)

Scenes from our AGM



Seated from left to right: Margie Lunt, Margaret Day, Fran Lees, Floyd Sweet, Shirley Thomas
Standing from left to right: Kathie Neu Organ, Doug Janssen, Frank Hoebarth, Norm Bezanson, Viggo Nielsen, Yvonne Dickson, Diane Walker, Daniela Hildebrand, Beth Turner, Gary Pool, Beth Hanes.

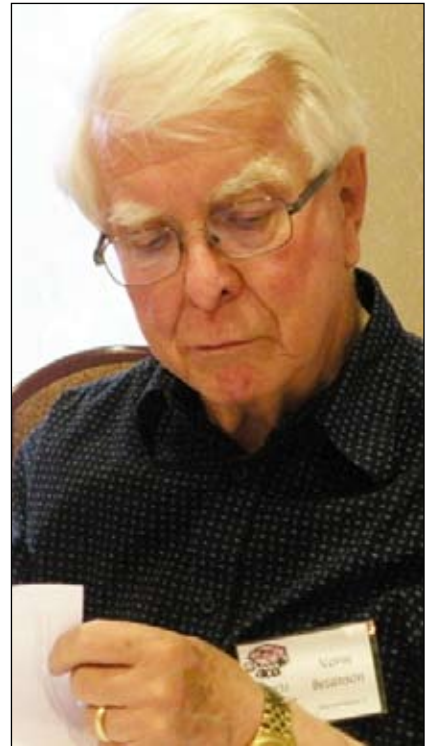


Tom Skoreyko reads the latest edition of the ACA News.



From left, Gary Pool, Margaret Day and Norm Bezanson enjoy refreshments at the wine and cheese get-together.





How to avoid five most common financial pitfalls for Seniors

The following was provided by Ombudsman for Banking Services and Investments (OBSI). With grateful appreciation to the OBSI for permission to reprint this article, we welcome your thoughts and comments. The views expressed in this article do not necessarily reflect those of the Alberta Council on Aging.

June is Seniors' Month in Canada, a time to celebrate Seniors and reflect on their issues and challenges. To help Seniors better manage their financial affairs, the Ombudsman for Banking Services and Investments (OBSI) released a list of common issues and problems he sees affecting them.

"Our tracking shows that approximately 55 to 60 per cent of complaints that come into our office are made by those 60 years of age or older," said Ombudsman Doug Melville.

"Many of their issues are shared by Canadians of all ages, but many others are specific to Seniors."

A frequent theme of these complaints is that the faith the Senior placed in somebody was either unwarranted or somehow violated.

"Seniors are generally more trusting of others, and unfortunately this sometimes leads to financial problems down the road," continued Melville. "While trust in others is admirable, it is important to heed that old expression: Trust, but verify."

Following are the top seniors issues as seen by the OBSI:

Delgating control of finances

It is common to see problems arise when a Senior lets a spouse or partner be solely responsible for managing the household finances. If that person passes away or the relationship ends, previously hidden issues come to light. Sometimes there is debt that was unknown, for which the Senior is now liable. Other times contracts were signed or transactions made jointly in the couple's name, of which only one person was aware. To avoid these problems, it is important at any stage of life to be fully aware and involved in managing your own finances, even if they are jointly handled with a spouse or partner.

Missing financial records

A number of complaints arise when a Senior (or relative) vaguely recalls or finds limited evidence of assets such as GICs or bonds held many (often very many) years ago, but neither the Senior nor their financial institution can account for what happened to them. Keep records up-to-date, store them in a safe place, and make sure that others know where the information is.

Grandparent scam

This common scam begins with a Senior receiving a phone call from someone claiming to be their grandchild or other relative. The scam artist says they are in trouble with the law or were in an accident, and they urgently need money sent to them by wire. The criminal asks the Senior not to contact other relatives about the situation, so the scam is discovered only after the money is gone.

Powers of Attorney

Sometimes people complain to OBSI about transactions that a holder of a Power of Attorney (PoA) is making on behalf of a senior. Other times, the holder of a Power of Attorney complains that a financial services firm would not honour the PoA and follow their instructions. Make sure that any Power of Attorney document clearly spells out the intentions of the person granting it and identifies which specific powers are being granted.

Unsuitable investments

Many people complain to OBSI that the investments recommended to them by their adviser were inconsistent with their personal and financial circumstances. For Seniors, with limited time to recoup any losses suffered as a result, the consequences are magnified. While as a general principle investors should be able to rely on their adviser and firm to make suitable investment recommendations, investors also have a responsibility to take steps to mitigate their losses once they realize (or should have realized) there was a problem. Make sure your adviser knows your circumstances and make sure you understand any documents you are signing.

NOTICE BOARD



Nadia Willigar left, and Daniela Hildebrand have been invaluable in keeping the ACA office humming.

Thank you, Nadia and Daniela

We have so many reasons to give thanks and appreciation to our staff, and we especially want to recognize all they have done these past months in processing the welcome increase in memberships, co-ordinating and overseeing the office move, and enhancing our administrative processes. Daniela, hired in September, welcomed the challenge of learning office procedures and helped co-ordinate the office move.

Nadia, who came on board in December, has helped with administrative tasks, particularly those associated with processing the significant increase in requests for membership.

When it comes to expressing appreciation, Albert Schweitzer once said, "At times our own light ... is rekindled by a spark from another person. Each of us has cause to think with deep gratitude of those who have lighted the flame within us."

All that you do is greatly appreciated!

Thank you to our supporters

Your supporter of the Alberta Council on Aging, be it through volunteering, monetary donations, or philanthropy, is an expression of faith in the work that we do. For this, we are most grateful.

Over the past fiscal year, we proudly acknowledged our contributors in the *ACA News* as a way of publicly

recognizing those who support us. We also thank those supporters who have chosen to remain anonymous and those who made memorial donations.

Your gifts help us fulfill our mission of empowering and educating Seniors and government to support the quality of life for Seniors.

We also extend sincere appreciation to the individuals, communities, businesses and organizations for recognizing the importance and impact that collaborations have on sustaining like endeavours.

We recognize the value of this supporting network and are fortunate to count you among our friends and look forward to our continued collaborations.

And thank you to our partners

We at ACA extend a huge thanks to our many partners who we collaborate with in our efforts to empower and educate Seniors and government to improve the quality of life for Seniors!

Alberta College of Social Workers
 Alberta Continuing Care Association
 Alberta Gerontology Association
 Alberta Home Care Association
 Alberta Retired Teachers' Association
 Alberta Senior Citizens Housing Association
 BizEdmonton, Inc.
 Bridgewater Police Department, Bridgewater,
 Nova Scotia
 Canadian Association of Retired People
 Capital Printing
 City of Edmonton Public Library
 City of Edmonton Transportation
 Creating Synergy Health Coalition of Alberta
 Edmonton Seniors Coordinating Council
 Friends of Medicare
 Health Sciences Association of Alberta
 Johnson's Inc.
 Plumber and Pipefitters Retirees
 Saint Albert Gazette
 Seniors Action Liaison Team
 Seniors Association of Greater Edmonton
 Seniors Community Health Council
 Seniors Housing Association of Alberta
 Seniors I Care-Hinton
 Seniors United Now
 United Nurses of Alberta
 University of Alberta School of Nursing
 Whitemud Citizens for Public Health

Hawkings Epp Dumont LLP

Chartered Accountants

Mayfield Square I
10476 Mayfield Road
Edmonton, Alberta
T5P 4P4

Telephone: 780-489-9606
Toll Free: 1-877-489-9606
Fax: 780-484-9689
Email: hed@hed-edm.com

INDEPENDENT AUDITORS' REPORT

To the Board of the Alberta Council On Aging
Edmonton, Alberta

We have audited the accompanying financial statements of the Alberta Council on Aging, which comprise the statement of financial position as at March 31, 2011, and the statements of operations, changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting principles, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Alberta Council on Aging as at March 31, 2011, and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

ALBERTA COUNCIL ON AGING
STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2011

	<u>2011</u>	<u>2010</u>
<u>ASSETS</u>		
Current Assets		
Cash	\$ 220,388	\$ 130,885
Accounts receivable	2,575	26,975
Prepaid expenses	<u>3,461</u>	<u>-</u>
	<u>\$ 226,424</u>	<u>\$ 157,860</u>
<u>LIABILITIES AND NET ASSETS</u>		
Current Liabilities		
Accounts payable and accrued liabilities	\$ 9,446	\$ 3,141
Deferred contributions (Note 3)	<u>135,043</u>	<u>92,407</u>
	144,489	95,548
Net Assets		
Unrestricted	<u>81,935</u>	<u>62,312</u>
	<u>226,424</u>	<u>\$ 157,860</u>

ON BEHALF OF THE BOARD:

_____ Director

_____ Director

ALBERTA COUNCIL ON AGING
STATEMENT OF OPERATIONS
FOR THE YEAR ENDED MARCH 31, 2011

	<u>2011</u> Regular Operations	<u>2011</u> PEATE Program	<u>2011</u> Total	<u>2010</u> Total
Revenue				
Grants	\$ 22,463	\$ 56,589	\$ 79,052	\$ 88,946
Memberships	40,731	-	40,731	70,577
Sponsorships	32,929	-	32,929	24,097
Casino	20,197	-	20,197	53,085
Donations	11,506	-	11,506	21,475
Other	5,123	-	5,123	4,276
Program	<u>90</u>	<u>-</u>	<u>90</u>	<u>4,310</u>
	<u>133,039</u>	<u>56,589</u>	<u>189,628</u>	<u>266,766</u>
Expenses				
Office	28,968	32,089	61,057	65,550
Salaries and benefits	54,702	1,985	56,687	86,330
Member services	25,639	666	26,305	31,467
Occupancy	19,863	2,483	22,346	21,328
Program	3,790	7,500	11,290	27,308
Travel	9,751	147	9,898	15,068
Other	<u>(17,578)</u>	<u>-</u>	<u>(17,578)</u>	<u>18,928</u>
	<u>125,135</u>	<u>44,870</u>	<u>170,005</u>	<u>265,979</u>
Excess of Revenue over Expenses	<u>\$ 7,904</u>	<u>\$ 11,719</u>	<u>\$ 19,623</u>	<u>\$ 787</u>

ALBERTA COUNCIL ON AGING
STATEMENT OF CHANGES IN NET ASSETS
FOR THE YEAR ENDED MARCH 31, 2011

	<u>2011</u>	<u>2010</u>
Balance, Beginning of Year	\$ 62,312	\$ 61,525
Excess of Revenue over Expenses	<u>19,623</u>	<u>787</u>
Balance, End of Year	<u>\$ 81,935</u>	<u>\$ 62,312</u>

ALBERTA COUNCIL ON AGING
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED MARCH 31, 2011

	<u>2011</u>	<u>2010</u>
Operating Activities		
Cash from operations		
Excess of revenue over expenses	\$ 19,623	\$ 787
Change in non-cash working capital balances related to operations:		
Accounts receivable	24,400	(22,535)
Prepaid expenses and deposits	(3,461)	-
Accounts payable and accrued liabilities	6,305	(10,193)
Deferred contributions	<u>42,636</u>	<u>44,067</u>
Change in Cash During the Year	89,503	12,126
Cash, Beginning of Year	<u>130,885</u>	<u>118,759</u>
Cash, End of Year	<u>\$ 220,388</u>	<u>\$ 130,885</u>

ALBERTA COUNCIL ON AGING
NOTES TO FINANCIAL STATEMENTS
MARCH 31, 2011

1. PURPOSE OF ASSOCIATION

Alberta Council on Aging is a non-profit society incorporated under the *Societies Act* of Alberta. The Council provides support for seniors and their concerns in both rural and urban communities across the province of Alberta.

2. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared by management in accordance with Canadian generally accepted accounting principles. The precise determination of many assets and liabilities is

dependent on future events. As a result, the preparation of financial statements for a period involves the use of estimates and approximations which have been made using careful judgment. Actual results could differ from those estimates and approximations. The financial statements have, in management's opinion, been properly prepared within reasonable limits of materiality and within the framework of the accounting policies summarized below:

(a) Revenue Recognition

The Council follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Membership and other program related fees are recognized as received.

(b) Contributed Services

Volunteers donate services throughout the year to assist the Council in carrying out its activities. Due to the difficulty of determining their fair value, contributed services are not recorded in the financial statements.

3. DEFERRED CONTRIBUTIONS

Deferred contributions represent restricted operating funding received or receivable in the current year for which the corresponding expenses have not yet been incurred. Changes in the deferred contributions balance are as follows:

	<u>2011</u>	<u>2010</u>
Balance, Beginning of Year	\$ <u>92,407</u>	\$ <u>48,340</u>
Add: Casino Contributions	-	74,063
Grant Revenue	<u>130,424</u>	<u>23,089</u>
	130,424	97,152
Less: Amount Recognized as Revenue	<u>(87,788)</u>	<u>(53,085)</u>
Balance, End of Year	\$ <u><u>135,043</u></u>	\$ <u><u>92,407</u></u>
Comprised of:		
Casino	\$ 49,121	\$ 69,318
HRSDC/NHSP Grant	21,924	23,089
Community Initiatives Program Grant	<u>63,998</u>	<u>-</u>
	\$ <u><u>135,043</u></u>	\$ <u><u>92,407</u></u>

4. COMMITMENTS

The Council leases office space with annual lease payments and operating costs of approximately \$20,000. The current lease expires on November 30, 2015.

5. FINANCIAL INSTRUMENTS

The Council's financial instruments consist of cash, accounts receivable, and accounts payable and accrued liabilities. It is management's opinion that the Council is not exposed to significant interest, currency or credit risk arising from these financial instruments. Unless otherwise noted, the fair values of these financial instruments approximate their carrying values.

Meeting your needs

ACA wants to hear from you!

ACA Members: Your input is important and essential for us to better serve our members, communities and improve the effectiveness of our council. Please tell us about your priorities and preferences by completing the following three-page survey and faxing or mailing it to the address below by Aug. 15. Or, if you prefer, we have posted an online version of this questionnaire at:

www.surveymonkey.com/s/ACA2011Survey

Whether you chose to complete the traditional form below or the online survey, your answers will be anonymous and combined with responses from other participants. Results will be published in the ACA News this fall. Thank you very much for taking the time: we look forward to hearing from you!

1. How long have you been a member of ACA?
☐ 0-5 years; ☐ 6-10 years; ☐ 11-15 years; ☐ 16+ years
2. What was your primary reason for joining ACA? _____

3. Are you male or female? ☐ Male; ☐ Female
4. What is your age range?
☐ Under 55; ☐ 55-64; ☐ 65-74; ☐ 75-84; ☐ Over 85
5. Based on the ACA Regional Map on page 7, what Region are you from?
☐ 1; ☐ 2; ☐ 3; ☐ 4; ☐ 5; ☐ 6; ☐ 7; ☐ 8; ☐ 9
6. How important are the following ACA Member Benefits to you? Please rank each with **H being High Importance, M-Medium Importance, L-Low Importance, N-No Importance, and U-Uncecided** by circling the value that best reflects your response.

ACA Member Benefits	Value				
Cost of membership	H	M	L	N	U
Networking	H	M	L	N	U
Education	H	M	L	N	U
Advocacy	H	M	L	N	U
Volunteer Opportunities	H	M	L	N	U
Member discount benefits	H	M	L	N	U
ACA Newsletter	H	M	L	N	U

7. How important are the following to you as you age? Please rank each with **H being High Importance, M-Medium Importance, L-Low Importance, N-No Importance, and U-Undecided** by circling the value that best reflects your response.

	Value				
A. Having access to adequate financial resources to meet your needs	H	M	L	N	U
B. Being able to reside in the place that is appropriate for your circumstances	H	M	L	N	U
C. Having access to a range of continuing care services that enable you to reside in an environment that is appropriate for your circumstances	H	M	L	N	U
D. Being supported in maintaining optimum health as you age	H	M	L	N	U
E. Having access to safe, affordable, appropriate and accessible transportation options	H	M	L	N	U
F. Being supported in maintaining optimum independence in making decisions about your life and free from abuse	H	M	L	N	U
G. Being engaged as a full and welcome participant in your community	H	M	L	N	U
H. Being able to easily access Alberta government programs, services and supports	H	M	L	N	U
I. Other (please specify)	H	M	L	N	U

8. Of the options in question #7 above, please select 3 that are most important to you and check the corresponding letter below.

___ A; ___ B; ___ C; ___ D; ___ E; ___ F; ___ G; ___ H; ___ I

9. Below is a list of broad topic areas. If you were to attend a free, one-hour education seminar, which topic areas would be of interest to you? Please check all that apply.

- | | | |
|----------------------------------|------------------------------|----------------------------|
| ___ Healthy Aging | ___ Travel & Tourism | ___ Health Care Matters |
| ___ Senior Housing Options | ___ Transportation | ___ Fraud and Abuse |
| ___ Home Care | ___ Retirement Transitions | ___ Age-friendly Hospitals |
| ___ Financial Well Being | ___ Long-term Care Options | ___ Fall Prevention |
| ___ Safety | ___ Healthy Eating | ___ Comedy |
| ___ Creative Art | ___ Music | ___ History |
| ___ Living with Chronic Disease | ___ Age-friendly Communities | ___ Advocacy |
| ___ Addictions | ___ Recreation | ___ Sports |
| ___ Leisure | ___ World Wide Web | ___ Computers |
| ___ Other (please specify) _____ | | |

10. In regard to the ACA News, please tell us how satisfied or dissatisfied you are with the following by placing a check mark in the column that best reflects the level of your satisfaction:

	Very Satisfied	Somewhat Satisfied	Satisfied	Somewhat Dissatisfied	Dissatisfied	Undecided
Layout of the ACA News						
Overall content						
Timeliness of the information						
Helpfulness of the information presented						
Other: please specify –						

11. What is your level of interest in the ACA News?

- ☐ High interest (read regularly cover to cover)
☐ Medium interest (skim for articles of interest)
☐ Low interest (read occasionally)
☐ No interest
☐ Undecided

12. How much do you agree or disagree that the issues covered are important to ACA members?

- ☐ Strongly Agree; ☐ Agree; ☐ Disagree; ☐ Strongly Disagree; ☐ Undecided

13. Do you feel the ACA News effectively provides information important to the overall needs of the members?

- ☐ Yes; ☐ No; ☐ Don't know

14. How would you prefer receiving the ACA News? By:

- ☐ Regular Mail; ☐ Internet; ☐ Both; ☐ Other (please specify _____)

15. How many times per year do you believe the ACA News should be produced?

- ☐ 3 times; ☐ 4 times; ☐ 5 times; ☐ Other (please specify _____)

16. Additional comments / recommendations: _____

Thank you very much for taking time to complete and submit this survey! Your time and thoughtful input are greatly appreciated. If you have any questions or comments, please contact Kathie Neu Organ at kathie@acaging.ca. **Please mail or fax your responses by August 15, 2011, to:** Alberta Council on Aging, Box 9, 11808 St. Albert Trail, Suite 232, Circle Square Plaza, Edmonton, AB T5L 4G4.

Fax number: **780-425-9246**

enjoy of mind



All year, you dream about the chance to get away. Johnson will help you get there and enjoy yourself. With MEDOC® Travel Insurance you'll worry less no matter where you go. Contact us today for a prompt quote and put your mind at ease.

MEDOC® Travel Insurance

- Coverage regardless of age or health status*
- Year-round protection while travelling outside your province of residence or Canada
- Up to \$5,000,000 comprehensive Emergency Medical Coverage
- Up to \$8,000 Trip Cancellation Insurance
- Single or Family Coverage
- Monthly premium payments



 **Johnson Inc.**

1.866.60.MEDOC (63362) • www.johnson.ca/aca

*Your conditions, limitations and exclusions may apply, as outlined in your MEDOC® Travel Insurance Policy, available from Johnson Inc. A 90-day Health Stability Clause applies to pre-existing medical conditions. For Trip Cancellation Insurance to be in effect, the MEDOC® Plan must be purchased within 6 business days of booking your trip or prior to any cancellation penalties being charged for that trip. MEDOC® is a registered trademark of Johnson Inc. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada and is administered by Johnson Inc., Johnson Inc. and Royal & Sun Alliance Insurance Company of Canada share services externally. © 2008 JI