

Once ABMA has given its authorization, it is recommended that you contact the Education Counsellor in The Posting Centre (ABMH) which can take measures to soothe the child's relocation.

For information concerning relocation of a dependant student during the long school holiday recess refer to FSD 15.38 on page 59.

## **FSD 51 — Family Reunion**

FSD 51 is intended to bring your dependants home to you at the mission up to three times a year. This Directive can be used in rare post-related circumstances for you and/or your spouse to travel to your child's location but special approval is required. Provision is also made for assistance for telephone calls from dependant children to the employee's mission.

## **Education Summary**

The provisions of FSDs 34, 35 and 51 do not apply in all cases. This is particularly true where educational facilities at the mission are compatible but your child is in primary school in Canada, or either primary or secondary school at a third location. Check out your entitlements carefully!

## **1.4 Taking Elderly Parents on a Posting**

The decision as to whether to take a parent or relative with you on posting requires careful thought and deliberation. Climate, culture, health risks, health facilities, language and available social networks need to be considered. For many frail older people, any move to a new environment can cause stress. A move to a foreign environment generally involves disruption of the lifestyle that was left behind in Canada and could lead to the parent feeling isolated in the new environment. Each case must be decided individually after weighing all the factors involved.

It should be noted that the employee who wishes to take an elderly parent on posting is required to consult the Department concerning the necessary requirements and procedures to have the parent designated as a dependant for the purposes of the Foreign Service Directives. The granting of dependency status for the elderly parent does not automatically permit him or her to accompany the employee on posting. The elderly parent dependant is subject to the same regulations under the FSDs as the employee, spouse and children. For example, medical clearance must be obtained before permission to travel to the mission is given.

## **1.5 Looking After Your Financial Obligations**

Go to your new posting with a clean slate. Pay all of your bills before you leave and make proper arrangements to ensure that continuing obligations will be covered by standing order, a series of post-dated cheques, or some other mechanism. Unpaid debts tend to follow you wherever you go and can give other people the wrong impression about your integrity.

### **Insurance**

This is an appropriate time for you to review the extent of your life insurance coverage. Traditional life insurance products fall into one of two basic types. Term insurance is the less expensive of the two; it provides more insurance protection at lower costs, but the premiums do not build up any cash or loan value. Protection ceases if the term insurance is discontinued; if it is continued, costs normally increase as the insured person becomes older.

Whole life insurance provides less insurance protection for the same amount of money, but it accumulates a cash or loan value so that the policy may be borrowed upon or used as collateral for a loan. Even if payments are discontinued, some amount of insurance remains in force until the death of the insured.

But you must research the features carefully, and compare the service fees and penalties charged by different companies offering the same product. Most life insurance companies offer estate planning services to assist people with their life insurance needs and plans. Remember that you may be entitled to participate in Group Plans through your collective bargaining unit or employer.