

5.8 Retirement and Superannuation

Yet another stage in your life may soon be presenting itself — your retirement. It's now the time to delve into all those things you've just never had the time to do before. But it's important to get all of those administrative details out of the way first. Whether you are abroad or at headquarters, you are strongly encouraged to give Superannuation (ABPS) approximately six months notice of your intent to retire. In return, ABPS will send you a detailed letter along with an estimate of your superannuation entitlement.

You are also encouraged to attend the Retirement Planning Seminars scheduled by ABPS throughout the calendar year, or to watch the Retirement Planning videotapes, which are available at the Mission. (You will find that the seminars are useful at any stage in your career.)

5.9 Caring for the Elderly

As a result of the geographic mobility of both young and old alike, there has been an increasing need for families to face the challenge of long-distance care of elderly parents or relatives. For foreign service families who are more mobile and who are often at a greater distance from relatives than most, long-distance caring can be difficult and stressful. Although some may find the subject distasteful, discussion and consideration of potential problems and careful planning before going on posting can considerably lessen the stress of any crisis situation that might arise. In planning and making decisions about the care of elderly parents or relatives, the following points might be considered:

Identifying potential problems and determining how they can be solved. For example, "worst-case" scenarios could be drawn up and contingency plans could be made for situations such as: a sudden illness or accident, where the elderly parent requires special care or hospitalization; death of the parent or close relative while you are abroad.

Communication between family members. It is important that all family members concerned (including elderly parents) discuss such things as how to allot time and resources for care-giving amongst the adult siblings who are seeing a parent through old age. People such as lawyers, other family members, and religious organizations should also be kept informed of parents' wishes.

Needs and wishes of elderly parents. Determine what parents' needs and wishes might be concerning living arrangements, type of care, financial matters, funeral arrangements or wishes to donate organs or tissues for science or transplant.

Financial arrangements. Make arrangements so that assets can be made available if necessary. For example, if appropriate, arrange for a power of attorney before going on posting.

Network to watch over elderly parents or relatives. Establish a network of friends, neighbours or family to keep a discreet eye on your relative and to contact you in case of an emergency. Ensure that these people have your name, address and telephone number and the telephone number of the Department's Employee Assistance (EAP) Program officers.

Being informed about available resources. Families need to explore the resources in the community where their parent or relative lives. Information concerning home care programs, special services to seniors and case management can be obtained by contacting the Information Bureau or Community Information Centre in your local municipality. (These centres exist in most cities and towns in Canada.) Hospitals, social workers and professionals in the field of aging, as well as the Employees Assistance Program Counsellors at External Affairs may also provide useful information. Knowing what is available in case you need it will save you stress and facilitate your ability to make quick and effective decisions if a crisis arises.

If you are uncertain as to the extent of a personal crisis, if it should occur with a parent, or wish to obtain further information before deciding to leave the mission, you can contact the EAP Counsellors at (613)992-6167, (613)992-1641 or (613)995-9547. Often a report from someone closer at hand to the