

*The Tumbler**

**A rock that has been ground and polished into a semi-precious gemstone*

Bits & Pieces for March 2018

March Break already! Memories of the annual OSSTF meeting, AMPA, in Toronto come to mind. Spring must be coming soon. Winter has been long this year, even though there was not a huge amount of snow. Bring on the warmer weather.

This past weekend brought the surprise of the Conservative Party electing Doug Ford as its leader. When he announced he was a candidate I never dreamt he would be a serious contender. We must work hard locally to make sure he does not become our next premier. His plan is to cut, cut and cut spending. This could mean we could see cuts in good existing programs in health care, seniors' government programs, as well as those programs directly benefiting the classroom and special needs students. Now that we are retired, I would suggest we make time to work with our local candidate of choice to insure the Conservatives are not successful on June 7.

There are some things that our ARM executive locally is planning for the next couple of months that you might be

interested in attending. This month on March 20 at 3:30 in the Lively Office, because of popular demand, Carolyn Otto is returning to do her workshop on Tips and Tricks with iPad and phones. We have also invited Kyle Craftchick, an Occasional teacher with the Rainbow Board to work with the group who owns android devices. Call or e-mail Donna in the D3 office, 705-692-3923 to reserve your place.

April is the month of our Annual General Meeting. There will also be a luncheon and a speaker after the meeting. We will be holding elections for a new executive. The date is Tuesday, April 24 at 11:00 am at the Sudbury Curling Club in Minnow Lake. Reserve your ticket (\$10) by calling Donna at the D3 office 705-692-3923. Our speaker will be from the Dementia Society and comes highly recommended.

In May, we will be back in the Memory Garden at the District Office in Lively. Our plans for furthering our gardening efforts are dependent on the weather, so stay tuned. We are still in need of donations of perennials for a bright sunny area. Also, this year we hope to install a plaque in memory of the teachers who came before us.

We encourage any of you receiving this newsletter and do not have an ARM Extended Health Care Plan or are not already voluntary OSSTF members, to join ARM by completing the following application for voluntary OSSTF membership at <http://www.osstf.on.ca/membership/voluntary-membership.aspx>.

Enjoy reading this March/April ARM newsletter.

ARM D3 EXECUTIVE CONTACT INFORMATION

President – Lee Ferguson
lferguson@isys.ca
Secretary/Newsletter – Roma Shewciw
rnsheiw@gmail.com
Member without Portfolio – Val Lalonde
vlalonde551@gmail.com
Ad Hoc Social Committee –
Sylvia Bass- syl_bass@hotmail.com
Pat Miller – patrouschio@gmail.com
Ad Hoc Membership Committee –
Pat Beatty
Lee Ferguson –
Ad Hoc Finance Committee –
ARM Council Representative (2 y) – Lee
Ferguson

This newsletter was set up by Roma Shewciw with help from, Lee Ferguson, Pat Beatty, and Donna McKinnon. The opinions expressed in the newsletter are those of the author and do not necessarily reflect the views/policies of OSSTF District 3.

Contact us at rnsheiw@gmail.com or lferguson@isys.ca

PASSAGES

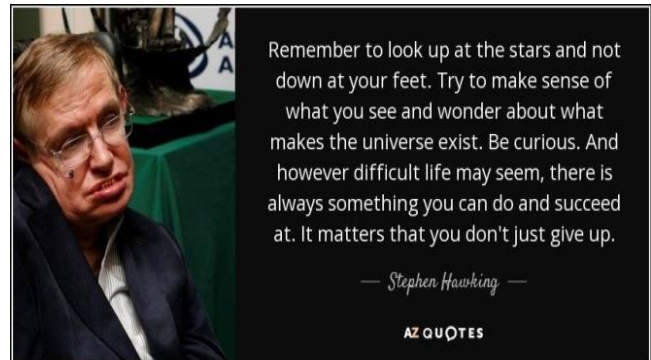
We extend our sympathies to:

The family of Patrick Ovens who passed away on February 26th.

The family of Leonard James “Len” Thompson who passed away on January 23.

The family of Edward ‘Ed’ Marcoritto who passed away of March 14.

Stephen Hawking



Valerie Lalonde, George Lalonde, Diane Abols and Pat Beatty made up the ARM team at the OSSTF Curling Bonspiel. At the end they had 11 points. The other team had 15.

All funds raised went to the Sudbury Food Bank. Well done.

My first job was working in an Orange juice factory, but I got canned. Couldn't concentrate.



UPCOMING EVENTS

March

17 - St. Patrick's Day 

20 - **Tips and Tricks**
3:30 pm with Carolyn Otto and
Apple Devices
4:00 pm with Kyle Craftchick and
Android Devices

23 - Breakfast at Gloria's
9:00 am

27 - Executive Meeting
2:00 pm. OSSTF Office

30 - Good Friday

April

1 - Easter Sunday

24 - Annual Meeting

27 - Breakfast At Gloria's

Then I worked in the woods as a lumberjack, but just couldn't hack it so they gave me the axe.



Next I tried working in a muffler factory but it was too exhausting.



BEST KEPT SECRET



Left Lee Ferguson, Sandy Walsh

On Tuesday, February 27th Sandy Walsh from the Educators Financial Group gave a presentation at the OSSTF office. Sandy did an excellent job in explaining some of the best methods in keeping your money. This included tips on income splitting, when it is best to take out your CPP, OAS, RRIF and TFSA's. After the presentation people were able to ask many questions that were of particular interest to them.

I found the information about TFSA particularly interesting. For example an individual contributing \$200 a month to a TFSA for 20 years (assuming an average annual return of 5.5 percent) will accumulate about \$18,295 more in savings than if the investment had been made in a taxable savings vehicle. It seems to be a better option than RSP's.

The Educator's Financial Group has been offering complimentary financial planning plus a wide selection of investing and lending products (including mortgages) and services exclusively to

teachers, educational workers and their families since 1975. Because of this they have a better understanding of our pay structure, pension plan and retirement gratuity.

Try their Financial Kickstart Challenge by visiting www.educatorskickstart.ca that will instantly assess your financial health, give you advice and tips and help you reach your financial goals.

For more information about this Group contact Sandy Walsh at swalsh@educatorsfinancialgroup.ca.

Next I attempted being a musician but eventually I found I wasn't noteworthy.



WHY WE NEED ARM TO KEEP AN EYE ON OUR PENSIONS

My personal priority as President continues to be the defense of sanctity of our pensions. The non-teacher public, unfortunately, consider our pensions ill-deserved. We can easily explain how these forced savings have accumulated through smart investing by our trustees. Anyone who puts as large a percentage of earned income into a retirement savings plan that is run professionally as teachers have been forced to do, could generate a healthy retirement pension too. This is irritating but incidental.

The real danger is the notion that somehow our pensions are a pot that troubled governments can dip into in times of trouble. Both our federal Liberal government and Provincial Liberal government have spent foolishly. You cannot dig your way out of a hole by digging a deeper hole. The ultimate fate of misguided borrowing (think electricity rate relief provincially) or lavish spending (think federal infrastructure spending and subsidization of businesses such as Bombardier etc.) cannot be in a good place.

The history of this province is littered with pension abuse. Most recently, Sears employees woke to find that they were out of a job and just plain out of luck with their pensions. Oddly, senior executives gorged themselves on payouts and bonuses. The media report, today, October 1, the "Days after Lisa Okill turned 100, her son found out the health benefit and insurance his mother acquired after working 26 years with Sears Canada would be disappearing along with the company." Her son said that she was the first woman to manage a Sears location when the company entered Canada. "Her health benefits ended Sept. 30 her life insurance policy ended Sept. 30. because they're no longer paying the premiums to the group plan." Sears liquidation of all stores means that 12,000 jobs disappear from the remaining 130 stores, and the pensions of 16,000 retirees are compromised. If this can happen to a

national icon, one must ponder the implications.

You have also, recently, heard the cries of anguish a company in the recent tax change announcements by Federal Finance Minister Morneau designed to stop the “sprinkling” of money within businesses to reduce taxes. In a “response” article in the financial Post (Terence Corcoran: Oct. 5, 2017) a headline shrieked: “Millions of Canadians use equivalent passive-investment vehicles to duck billions in taxes. They’re called pension plans.” As you might guess, within the article is a predictable attack on the Teacher Pension Plan, among others. The claim is made that: Canada’s pension funds in 2015 held assets of \$1.5 trillion in assets invested tax free...the top eight funds include the Canada and Quebec pensions plans (\$600 billion), the Ontario Teachers’ Plan (\$263 billion), the Ontario Municipal Workers’ Plan (\$129 billion), and Alberta pensions held by AIMco (\$57 billion), all operating tax free.” This, of course, ignores the fact that these dollars are invested into the economy and businesses, and that, eventually, the dollars are taxed.

In addition, of equal concern, is a provision in a yet un-tabled federal bill (C-27) for the establishment of “target-benefit” pension plans to supplant the defined benefit plans. The clear intent is to supplant the defined benefit plans. The clear intent is to “tap” the resources and

take the heat off those who are reluctant to deliver on the pension obligations. The Canadian Labour Council is now beginning a response to this attack on pensions, all of which were set up in good faith. Read for yourself: More information is available at www.canadianlabour.ca Select “Issues and Research” then “Social and Economic Policy” then “Retirement Security” the “Canada’s unions call Bill C-27 a betrayal”. At risk, no doubt, there are folks who are still working and contributing to their pensions; however, it never pays to be too complacent. When Italy and Greece decided to raid the pension savings when those countries faced external pressures to bring their debt into control, there was protest, yes! Perhaps, it is a better idea to do what is necessary NOW to avoid any tendency by folks who are making bad fiscal decisions to raid pension plans to save their own skins. I hope that by being both vocal and active now, we can avoid hardship and pain later.

Written by Richard Clausi, President OSSTF ARM Chapter 24 for EXPERIENT Issue 2 Fall 2017.

He can be contacted at raclusi@kw.igs.net

Then tried being a Chef - figured it would add a little spice to my life but just didn't have the thyme.





THE IMPORTANCE OF CONTINUED MENTAL FITNESS TO AVOID MENTAL ILLNESS

When we think of fitness, we often envision things like treadmills, dumbbells and the physical activities we do to improve and maintain our physical health. Mental fitness, on the other hand, is a relatively new term that is beginning to gain popularity. Like its physical counterpart, mental fitness refers to the mental activities we do to improve and maintain our mental health.

By being proactive, we can combat physical and mental illnesses and often prevent conditions from worsening--and sometimes from developing (or redeveloping) all together.

To learn more, visit www.otip.com/Article23

Next was a job in a Shoe Factory.
Tried hard but just didn't fit in.



DEDICATED TO ENGLISH TEACHERS

who spent countless hours marking and correcting punctuation in essays and other papers.

Written By Daniel Victor

Friday Feb.9, 2018, The New York Times

Oxford comma case finishes with \$5 million for Maine drivers, as well as semi-colon victory

The dairy company in Portland Maine agreed to pay \$5 million (U.S.) to the drivers according to court documents...

... Oakland Dairy settled an overtime dispute with its drivers that hinged entirely on the lack of an Oxford comma in state law...

... The U.S. Court of Appeals for the 1st Circuit ruled that the missing comma created enough uncertainty to side with the drivers...

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