



October 2022

AFTERWORDS

Newsletter of Active Retired
Members
Chapter 11

And in this issue ...

AfterWords is the official publication of the Active Retired Members of OSSTF, Chapter 11 Thames Valley (ARM C11). Opinions expressed are those of the author and do not necessarily reflect the policies of ARM C11 or OSSTF.

The concentration is on YOU — your hobbies, your health, and your passions!

- First, let's catch up with some of the beautiful pictures you submitted for the contest focused on YOUR "first day of school" in September 2022. If yours is still missing, the fault is entirely mine. PLEASE send it to djanitis@gmail.com again and I will do the wet noodle-lashing myself...
- Your photos and those you sometimes share on social media reveal that nature is one of your passions. In SW Ontario, we have precious wetlands and have learned to appreciate their beauty. Perhaps some of the facts about their importance can be shared with others ...Premier Ford, for instance?
- Hands up if someone you know or love contacted COVID this last month. With our current government reluctant to share warnings and safety measures, I'm adding a few here for you.
- Had reason lately to appreciate your insurance coverage? Learn a little more from our OTIP friends about what makes it special.

But Chapter 11 members found many exciting activities during the summer that they shared with us!

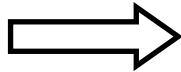


Enjoy sharing September 6th, 2022 with a few of
your ARM colleagues in Chapter 11

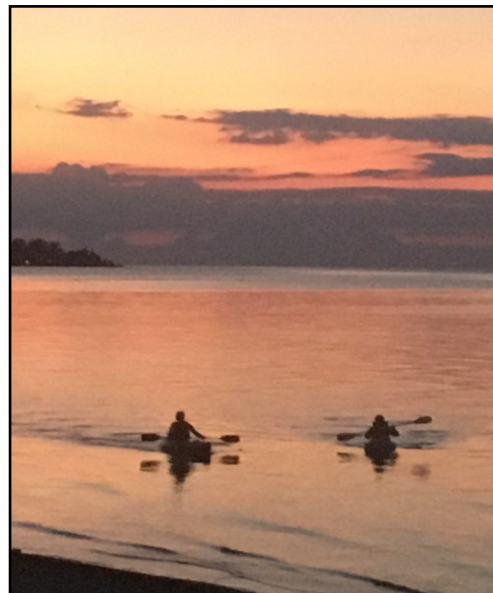


Diana Rajala and Ken were appreciating nature west of Ontario—in Waterton National Park. The exquisite backdrop must have made every one of those beverages taste even more delicious.

And your editor-compiler was preserving the bounty of Ontario tomatoes in her favourite recipe for salsa! Thomas Bros had a bumper crop—where do you source SW Ontario's best tomatoes for those winter delights?



Every beautiful ripple of that lake at sunset must be enhancing the kayak adventures of Katie Fox and her family.



All right—most of our members seemed to be close to nature in SW Ontario on September 6th, but Michelle Bottner and her sweetie did something far more exotic—they were at a Hindu wedding in Sonoma, CA.. Can't wait to hear about happy friendships, stunning settings, and great food on THEIR Sept.6th adventure!

And when you funnel your favourite reading material into an original novel of your own—Sept. 6th finds you busy preparing for the launch of “Deadly Intersections”. The multi-talented Joe Wilson created a thriller that reminds you subtly of the nuances of growing up– and growing old– in SW Ontario.



Denise Thompson and her Mandeville

And TWO Chapter 11 women were creating beauty in their gardens– a setting for their own!



Past president Mary Lou, busy as ever!



To your left—the energetic Harv Cowan keeps teaching—and modeling for his loved ones—the value of keeping active in this beautiful country. Algonquin Park is a special and revitalizing place for so many of us.



And who more precious to keep teaching than your own grandchildren? Ferne Kochberg spent the day with her two at the park.

What is a wetland? An ecologist explains



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Disclosure statement: Jon Sweetman receives funding from the US EPA for work on wetland restoration. He is affiliated with the Society for Freshwater Science, the Ecological Society of America, and the Society of Wetland Scientists

Wetlands are areas of land that are covered by water, or have flooded or waterlogged soils. They can have water on them either permanently or for just part of the year.

Whether it's year-round or seasonal, this period of water saturation produces hydric soils, which contain little or no oxygen. But this doesn't mean that they are lifeless: Wetlands are full of unique water-loving plants and wildlife that have adapted to wet environments.

Wetlands can take many different forms, depending on the local climate, water conditions and land forms and features. For example, swamps are dominated by woody trees or shrubs. Marshes often have more grasslike plants, such as cattails and bulrushes. Bogs and fens are areas that accumulate peat – deposits of dead and partly decomposed plant materials that form organic-rich soil.

Trillions of dollars in ecological benefits

Wetlands are important environments for many reasons. They provide ecological services whose value has been estimated to be worth more than US\$47 trillion per year.

For example, wetlands support very high levels of biodiversity. Scientists estimate that 40% of all species on Earth live or breed in wetlands.

Wetlands are critical homes or stopovers for many species of migratory birds. In the central U.S. and Canada, for example, wetlands in the so-called prairie pothole region on the Great Plains support up to three-quarters of North America's breeding ducks.

The hunting and conservation group Ducks Unlimited works to conserve prairie pothole wetlands on North America's Great Plains.

Along with providing important habitat for everything from microbes to frogs to waterfowl, wetlands also work to improve water quality. They can capture surface runoff from cities and farmlands and work as natural water filters, trapping excess nutrients that otherwise might create dead zones in lakes and bays.

Wetlands can also help remove other pollutants and trap suspended sediments that cloud water bodies, which can kill aquatic plants and animals.

Because wetlands are often in low-lying areas of the landscape, they can store and slowly release surface water. Wetlands can be extremely important for reducing the impacts of flooding. In some places, water entering wetlands can also recharge groundwater aquifers that are important for irrigation and drinking water.

Wetlands also act as important carbon sinks. As wetland plants grow, they remove carbon dioxide from the atmosphere. Then they die, sink to the bottom of the wetland and decompose very slowly.

Over time, the carbon they contain accumulates in wetland soils, where it can be stored for hundreds of years. Conserving and restoring wetlands is an important strategy for regulating greenhouse gases and mitigating the impacts of climate change.

Resources at risk

Despite the many valuable services they provide, wetlands are constantly being destroyed by draining them or filling them in, mainly for farming and development. **Since 1970, the planet has lost 35% of its wetlands, a rate three times faster than the loss of forests.**

Destruction and degradation of wetlands has led to the loss of many organisms that rely on wetland habitat, including birds, amphibians, fish, mammals and many insects. As one example, many dragonfly and damselfly species are declining worldwide as the freshwater wetlands where they breed are drained and filled in. A marsh or bog may not look like a productive place, but wetlands teem with life and are critically important parts of our environment.



I looked at the website that I used to consult daily over the past 18 months– and realized that vigilance is still needed, no matter what our elected politicians seem to tell us. I recommend a frequent look at the world statistic– and our local ones, if you can find them– to realize that the virus and its variants are still very much with us:

<https://www.worldometers.info/coronavirus/>

Today's world numbers—October 22, 2022:

CORONAVIRUS CASES

632,598,460

DEATHS

6,581,914

RECOVERED

611,362,858

Along with a reminder about another booster shot to schedule—and I will! - I found a LEADNOW campaign in my email this morning, asking me to sign a petition:

Because only a small fraction of Canadians are still wearing masks regularly, and infection rates over the summer plateaued at a high level, most indoor and crowded outdoor spaces are exposing the people who frequent them to SARS Cov-2 on a daily basis. With the growing number of workplaces calling their WFH staff back to the office, this effect is being amplified.

Many of the workplaces where people are at the highest risk for exposure, such as restaurants, meat packing plants, and grocery stores, not only pay some of the lowest wages in our country, they have not upgraded their ventilation, nor do they supply adequate PPE to their workers. **People making at or close to the minimum wage cannot afford the daily supply of N-95-type masks recommended by PHAC.**

The Rapid Antigen Test kits that are being freely distributed have become one of the only tools most Canadians have left to mitigate the spread of Covid 19. Not just to confirm that one's symptoms are Covid, but to detect asymptomatic and presymptomatic infections, which, before most isolation measures were dramatically eased, were responsible for over half of all transmission throughout the pandemic.

The newsletter asks you to go to the Leadnow website to learn more about their campaign to have the federal government continue funding rapid tests for all Canadians:

<https://you.leadnow.ca/petitions/the-federal-government-needs-to-continue-free-rat-distribution-to-the-provinces?source=1>

Many people at the highest risk of being exposed at work or school cannot afford to purchase RATs to test themselves for COVID-19 so they can avoid exposing others.

Much of our transmission is still occurring from those who are asymptomatic, pre-symptomatic, or post-symptomatic. Many people are contagious for days, and sometimes even more than a week, post-symptoms. RATs can help you determine if you're no longer infected before you return to work or visit someone at high risk for severe disease.

Since the easing of many mitigation efforts, the spread of COVID-19 plateaued at a high level over the summer, but is now creeping up again. We have also already surpassed the number of COVID-19 deaths we had in either of the first two years of the pandemic.



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COVID-19 rapid tests can breed confusion – here's how to make sense of the results and what to do, according to 3 testing experts

As fall temperatures set in, cold and flu season gets into full swing and holiday travel picks up, people will undoubtedly have questions about COVID-19 testing. Is this the year people can finally return to large gatherings for traditional celebrations? What role does testing play when deciding whether to go out or stay home?

Adding to the confusion are personal accounts of people who are experiencing confusing or seemingly contradictory test results.

We are part of a team that has developed and tested SARS-CoV-2 tests since the early days of the pandemic. Additionally, some of us are infectious disease specialists with decades of experience. Our insights from both the cutting edge of rapid testing research as well as our clinical perspectives from working directly with patients can help people figure out how to make the best use of rapid tests.

Multiple negative tests, then a positive - why?

SARS-CoV-2, the virus that causes COVID-19, takes time to build up in the body, like many other viruses and bacteria that cause respiratory illness. Typically it takes two to three days to test positive after exposure. Our research group has demonstrated this, as have others.

Rapid tests detect parts of the virus that are present in the sample collected from your nose or mouth. If the virus has not replicated to a high enough level in that part of your body, a test will be negative. Only when the amount of virus is high enough will a person's test become positive. For most omicron variants in circulation today, this is one to three days, depending on the initial amount of virus you get exposed to.

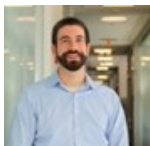
Why do some people test positive for extended periods of time?

It's important to clarify which type of test we're talking about in this situation. Studies have shown that some people can test positive for a month or more with a PCR test. The reason for this is twofold: PCR tests are capable of detecting extremely small amounts of genetic material, and fragments of the virus can remain in the respiratory system for a long time before being cleared.

When it comes to rapid tests, there are reports that some people test positive for an extended period of time with the current strains of the omicron variant compared with earlier variants. Several studies show that most people no longer test positive after five to seven days from their first positive test, but between 10% to 20% of people continue to test positive for 10 to 14 days.

But why it takes longer for some people to clear the virus than others is still unknown. Possible explanations include a person's vaccination status or the ability of one's immune system to clear the virus.

In addition, a small number of people who have been treated with the oral antiviral drug Paxlovid have tested negative on rapid antigen tests, with no symptoms, only to "rebound" seven to 14 days after their initial positive test. In these cases, people sometimes experience recurring or even occasionally worse symptoms than they had before, along with positive rapid test results. People who experience this should isolate again, as it has been shown that people with rebound cases can transmit the virus to



The researchers – from the University of Massachusetts and the Johns Hopkins Medical School



Why do I have COVID-19 symptoms but still test negative?

There are several possible explanations for why you might get negative rapid tests even when you have COVID-like symptoms. The most likely is that you have an infection of something other than SARS-CoV-2.

Many different viruses and bacteria can make us sick. Since mask mandates have been lifted in most settings, many viruses that didn't circulate widely during the pandemic, like influenza and Respiratory Syncytial Virus, or RSV, are becoming common once again and making people sick.

Second, a mild COVID-19 infection in a person that's been vaccinated and boosted may result in a viral level that's high enough to cause symptoms but too low to result in a positive rapid test.

Finally, the use of poor technique when sampling your nose or mouth may result in too little virus to yield a positive test. Many tests with nasal swabbing require you to swab for at least 15 seconds in each nostril. A failure to swab according to package instructions could result in a negative test.

Our previous studies show that if you are symptomatic and do two rapid antigen tests 48 hours apart rather than just one, you are more highly likely to test positive if you are infected with SARS-CoV-2.

Self-swabbing: It sounds kind of cringy, but it's really not so bad.

Do rapid tests work against the current strains of SARS-CoV-2?

Multiple studies have examined the performance of rapid tests against the omicron variant.

Fortunately, these studies show that all the rapid tests that have been authorized for emergency use by the U.S. Food and Drug Administration detect the current omicron variants just as well as previous variants such as alpha and delta. If a symptomatic person tests positive on a rapid test, they likely have COVID-19. If you are exposed to someone who has COVID-19, or have symptoms but receive a negative test, you should take another test in 48 hours. If you then test positive or if your symptoms get worse, contact your health care provider.

What's the best way to use and interpret rapid tests before gatherings?

Testing remains an important tool to identify infected people and limit the spread of the virus. It's still a good idea to take a rapid test before visiting people, especially older people and those with weakened immune systems.

If you believe you may be infected, the FDA recently updated their testing guidance largely based on data our lab collected. The testing regimen most likely to identify if you're infected is to take two tests 48 hours apart if you have symptoms. If you don't have symptoms, take three tests, one every 48 hours.

Does a positive test mean you can spread COVID to others?

The Centers for Disease Control and Prevention recommends that if you test positive for COVID-19, you should stay home for at least five days from the date of your positive test and isolate from others. People are likely to be most infectious during these first five days. After you end isolation and feel better, consider taking a rapid test again.



If you have two negative tests 48 hours apart, you are most likely no longer infectious. If your rapid tests are positive, you may still be infectious, even if you are past day 10 after your positive test. If possible, you should wear a mask. Multiple studies have shown a correlation between the time an individual tests positive on a rapid test and when live virus can be collected from a person, which is a common way to determine if someone is infectious.

Testing is still an important tool to keep people safe from COVID-19 and to avoid spreading it to others. Knowing your status and deciding to test is a decision that individuals make based on their own tolerance for risk around contracting COVID-19.

People who are older or at higher risk of severe disease may want to test frequently after an exposure or if they have symptoms. Some people may also be worried about having COVID-19 and transmitting it to others who may be at higher risk for hospitalization. When combined with other measures such as vaccination and staying home when you're sick, testing can reduce the impact of COVID-19 on all of our lives in the coming months.



On the left, a rapid antigen test ... on the right, a posting a few minutes ago by a Facebook friend who just returned from a wonderful holiday ...



And from one of my favourite Facebook pages, "Classic Art Memes Moderated"





And now, helpful words from the insurers that take such good care of us!

Don't miss out on discounts from Edvantage, your exclusive savings program! Register for your Edvantage account today to access your favourite discounts, get deal alerts and view or download your Edvantage member card.

Register now: <https://bit.ly/35zDbN8>

#OTIPUpdate



Comparing an insurance broker to a direct writer = and what makes OTIP different

When shopping for insurance it's not only important to understand the coverage you're looking for, but also your options for where to purchase your insurance. The two most popular options are direct writers and brokers, and understanding their differences may impact your decision when purchasing a policy.



What is a direct writer?

A direct writer offers policies from a single insurance provider. The agents that sell for a direct writer are limited in the options that they can provide you with the coverages that their company offers. Direct writers promote their ability to provide lower cost offerings and a quicker and streamlined service since they are only dealing with their policies. As you are dealing directly with an insurance provider, you may not always speak with the same agent or representative when service is needed, and the options to find or change coverage may not always be available from the same provider.

What is an insurance broker?

Insurance brokers have access to several providers and can shop around to find you the best coverage and value for your policy. This allows a broker to continuously look for the best option for you, including when your policy renews each year. You aren't stuck with the same insurance provider – if your premium goes up or you're looking to make a change in coverage - your broker will do the research and make a recommendation that makes the most sense.

What makes OTIP different as a broker?

Over 40 years of experience providing insurance to the Ontario education community has given us the opportunity to learn and grow with our members and understand their unique needs. Our highly trained brokers will take the time to walk you through your coverage options, and they do not work on commission, ensuring that we are providing unbiased advice and the best possible service.

With access to a wide variety of insurance providers, we can find coverage for just about anything you need at the best possible price.

We support our members throughout the entire process, including pre- and post-purchase service, and in the event of an accident, our members also have access to our exclusive claims team, Curo Claims, 24/7, 365 days a year.

If you're shopping for insurance, contact an OTIP insurance broker today at [1-866-561-5559](tel:1-866-561-5559) to experience the benefits of working with an insurance broker for yourself.

