

# September 2022 AFTERWORDS

Newsletter of Active Retired Members Chapter 11



## In this newsletter ...

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.

- Only HALF of the lovely photos submitted for the "What will you be doing on September 6th?" contest. More to come next month!
- Time on your hands? The Home Country Folk Festiva is looking for volunteers and board members.
- The Tyee is a terrific independent news source based in BC. The editor was delighted to let me share this article about the special needs of the elderly in long term care.
- Do you still chair meetings? Attend lectures? Advise young people going into postsecondary education? Give them the wisdom of Cornell University and YOU—in cursive!
- Municipal elections are upon us but a federal one will loom soon. What do you know about Pierre Poilievre?
- Helpful news from our insurer...

But Chapter 11 members have found many exciting things that they now have time for!



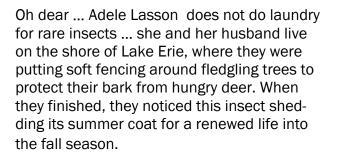
# Enjoy sharing September 6th, 2022 with a few of your ARM colleagues in Chapter 11



Bruce White sent a whole collage of summer activities. He and his wife grow TWO gardens- one for themselves and the other for the delight and learning of their grandchildren. What to do with all that bounty? Bruce told us that they have started a "date night" tradition of watching cooking shows to master new techniques and collect recipes for preparing the bounty of their gardens for happy consumption.

And does our new chapter president, Bryan Smith, look glum at one of his many late summer activities? No ... just exhausted! Bryan volunteers for the STICH Supper Club that provides free hot, nutritious and tasty meals for people in the Ingersoll area. Their new location is Trinity United Church where Bryan can be found – smiling and affable—helping with this work from 4:15 to 6:00 p.m.









And retiree Bronwyn Powell wasn't just fiddling away the summer— she has taken on another instrument to learn. The ukulele is enticing her fingers to play music of all types. Her sheet music indicates an eclectic taste in the art. Perhaps we can persuade her to perform— or teach the rest of us the basics—at a future ARM gettogether?

And Heather Jones? - does the mimosa in her hand indicate which gift card she's receiving for this photo?

Apparently Heather started a tradition on her cottage's island after retiring in 2014. For breakfast on the first day of school, neighbours on the island are invited over for blueberry pancakes, sausages, gallons of hot coffee – and mimosas.

What a wonderful way to toast the first school day with fellow retirees in a beautiful spot!

# Looking for Another Chance to use your Expertise and your Interest in Music?

# CALL FOR VOLUNTEERS



The Home County Folk League needs you!

We are looking for members of our community to serve on our Board of Directors and/or Committees.

The main task of the Folk League is organizing The Home County Music & Art Festival – London's longest running summer festival!

Are you a big thinker? Looking for an opportunity to give back to your community? Are you ready to join an enthusiastic group of volunteers? Visit <a href="www.homecounty.ca">www.homecounty.ca</a> or scan the QR below for all the info and short application form! Applications are due by October 14<sup>th</sup>.

### WE CAN'T WAIT TO MEET YOU!





# Why We Need a 'Prosocial' Revolution

We're dealing with two pandemics: COVID-19 and dementia. And losing to both.

Crawford Kilian blogs about the Politics of Dementia.



A recent report predicts the province will see a 218 per cent increase in the number of British Columbians living with dementia by 2050.

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The British medical journal *The Lancet* recently published a new <u>report</u> from its commission on the response to the COVID-19 pandemic. That response, the commission concludes, "has been nothing less than a massive global failure — a failure of rationality, transparency, norms of public health practice, operational co-ordination and international solidarity."

The commission blames "medical populism" for much of that failure: "simplifying the pandemic by downplaying its impacts or touting easy solutions or treatments, spectacularizing their responses to crisis, forging divisions between the 'people' and dangerous 'others,' and making medical knowledge claims to support the above."

To improve our failed response, the commission recommends "prosociality": "the orientation of individuals and government regulations to the needs of society as a whole, rather than to narrow individual interests." When individuals and groups pursue their own interest, "each member of the society ends up weakening the society as a whole." Pandemics, the commission says, "require co-operative responses rather than selfish — and self-defeating — behaviours."

The commission explains that co-operative responses to infectious diseases are built on five pillars: **prevention, containment, health services, equity, and global innovation and diffusion**— "to develop, produce and distribute new therapeutics and vaccines in an equitable and efficient manner." These five pillars apply to many other problems we face in public health, including one that Canadians prefer to ignore: the rapid growth in dementia cases. Prosocial policies may be the only way we can respond to that problem.

In 2020, the first year of the COVID-19 pandemic, about 410,000 Canadians were diagnosed with dementia. In that same year, according to a new report from the Alzheimer Society of Canada, 124,000 Canadians were diagnosed with dementia, for a total that year of 597,300 cases.

According to the report, the number of new cases will rise to 187,000 in 2030— "an increase of 51 per cent in the number of new cases per year and an overall increase of 65 per cent in the number of Canadians living with dementia." In other words, almost a million Canadians (and their families and friends) will be living with some form of dementia. By 2050, the number will rise to 1.7 million, "with an average of 685 individuals being diagnosed each day."

The report predicts dementia will hit Western Canada hardest because of rapid population growth: "Alberta and British Columbia are expected to have greater percentage increases in people living with dementia. Alberta will see a 286 per cent increase in the number of people living with dementia from 2020 to 2050. For British Columbia, this increase will be 218 per cent."

They will not be the only ones. The World Health Organization says about 55 million persons world-wide are now living (and dying) with the condition, most of them in low- and middle-income countries. WHO predicts that "this number is expected to rise to 78 million in 2030 and 139 million in 2050."

#### **COVID-19** increases dementia risk

Dementia may be an even bigger problem than the Alzheimer Society report predicts. A recent American study <u>suggests</u> that older people who recover from COVID-19 are 69 per cent more likely to develop dementia within a year. The risk is highest in those aged 85 or older, and in women. Presumably such findings apply to the rest of the world as well.

Also living with dementia will be the caregiving partners of those affected. The Alzheimer Society report estimates that "by the year 2050, more than one million Canadians will serve as care partners to people with dementia. The care they provide will be equivalent to more than 1.4 billion hours per year or 690,000 full-time jobs."

Of course, the vast majority of these "jobs" will be unpaid, literally labours of love. Care partners will be mostly middle-aged children of dementia patients; they will be caregiving in addition to, or instead of, paid work.

#### Making the City Kinder to Folks with Dementia

COVID-19 has taught us, among other things, that we care little or nothing about old people, or we wouldn't have let them sicken and die in long-term care. And by "we" I mean Canadians in particular. According to a <u>report</u> by the Canadian Institute for Health Information, "Between March 1, 2020, and Aug. 15, 2021, over 56,000 residents and 22,000 staff in Canada's long-term care and retirement homes were infected with COVID-19, resulting in more than 14,000 deaths among staff and residents."

Another CIHI report <u>states</u>: "While Canada's overall COVID-19 mortality rate was relatively low compared with the rates in other OECD countries, it had the highest proportion of deaths occurring in long-term care. Long-term care residents accounted for 81 per cent of all reported COVID-19 deaths in Canada, compared with an average of 38 per cent in other OECD countries (ranging from less than 10 per cent in Slovenia and Hungary to 66 per cent in Spain)."

COVID-related mortality in long-term care facilities fell with the introduction of vaccines, but it's clear that Canadian governments have made a separate peace with the SARS-CoV-2 virus: they have pretended the pandemic is over, even as they also <u>report</u>, as of late August and early September, some 12,000 cases a week and almost 300 deaths. (Both numbers are likely severe undercounts.)

#### 'You do you'

About one per cent of Canadian COVID-19 cases are fatal, and as we've seen, 80 per cent of those are in old people living in long-term care. If thousands of younger Canadians must lock themselves down because of being immunocompromised, or living with relatives who are, that's their personal decision. What we used to call public health is now "you do you," while the rest of the country goes back to pretending it's 2019 again.

But health-care workers have a very good reason for referring to the "burden of disease," because it really is a burden — not only to those who fall ill, but to their families, friends, fellow workers and communities. The burden of dementia, like that of COVID-19, is heavier than it needs to be on all of us. Many cases of both diseases are preventable, but we have preferred to download the burden of them onto the most vulnerable: the patients and their caregivers, including health-care workers.

The Alzheimer Society report suggests that much of our future dementia burden can be avoided by minimizing common risk factors like poor education, hypertension, alcohol intake, obesity, depression, air pollution, deafness and diabetes. The report understands that such factors aren't easily remedied by "you do you" self-care: "These factors are only truly modifiable if the proper supports are provided by our communities, public health agencies, and other governmental organizations."

### **Prosocial supports**

Proper, prosocial supports will also be needed for the continuing burdens of COVID-19 and long COVID, not to mention other novel viruses (and those making a comeback due to poor vaccination rates, like polio and measles). Those affected by climate disasters will also need proper, prosocial supports, not to mention the refugees and immigrants arriving in Canada between now and 2050.

To prevent or delay dementia, we would need a prosocial revolution. It would involve expanded adult education, to improve the chances of the poorly educated; expanded medical care, to reduce hypertension, obesity and diabetes; improved mental health programs for depression; environmental regulation to reduce air pollution; discouragement of alcohol consumption; cheap or free hearing aids; and a host of other expensive and disruptive measures.

Some antisocial Canadians are ready to shut the country down rather than get a COVID-19 vaccination or even wear a mask. So we can't expect widespread public support for anti-dementia policies that would inconvenience most of us for the foreseeable future.

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Still, if we will not prepare for predictable disasters, we will have no one to blame but ourselves when the predictions come true.



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# Why I Like Retirement!

Question: How many days in a week?

Answer: 6 Saturdays, 1 Sunday

Question: When is a retiree's bedtime?

Answer: Two hours after falling asleep on the couch.

Question: How many retirees does it take to change a light bulb?

Answer: Only one, but it might take all day.

Question: What's the biggest gripe of retirees?

Answer: There is not enough time to get everything done.

Question: Why don't retirees mind being called

Seniors?

Answer: The term comes with a 10% discount.

Question: Among retirees, what is considered for-

mal attire?

Answer: Tied shoes.

ARM Chapter 11 Executive 2022-23

President: Bryan Smith
Past President: Mary Lou Cunningham
Vice President and Newsletter Editor: Daina Janitis
Secretary/Treasurer: Kae Ackland
Facebook Administrator: Wendy Anes Hirschegger
Member-at-Large: Joe Wilson

And another bit of wisdom found on Facebook...

A lot of walking away will do your life good.

Walk away from arguments that lead you to anger and nowhere. Walk away from people who deliberately put you down. Walk away from the practice of pleasing people who choose to never see your worth. Walk away from any thought that undermines your peace of mind. Walk away from judgmental people, they do not know the struggle you are facing and what you have been through. Walk away from your mistakes and fears, they do not determine your fate. The more you walk away from things that poison your soul, the healthier your life will be.

> — Dodinsky LifeLearnedFeelings

Hey—anyone been in a university classroom or lecture hall recently? How do students take notes these days? I was grateful recently to come across this article about a note-taking method developed 70 years ago at Cornell University. During ZOOM meetings and webinars these days, I've found it a good skill to renew. Is there a student in your life who could benefit from reading it?

# Want to Retain Information Better? Try This Popular, 70-Year-Old Note-Taking Method

At a conference, in a conference room, or in a classroom, this method is proven **and powerful.** 

Anyone who has ever attended a keynote, lecture, or presentation of any kind knows how important it is to take good notes. How many times have you been at a presentation for work and afterward wished you had written down that key idea that you somehow can't remember?

A while back, in my corporate days, I was experiencing this far too often. So I went back to my college days and pulled out a note-taking method I used to use, one of the most popular note-taking methods of all time, the "Cornell Note-taking System." It's named after a Cornell University educator who invented the system in the 1940s. Here's how it works, as explained on the Cornell System official website.

Say you're at a conference for work and you're about to take notes on a sheet of paper. Imagine drawing a horizontal line across the bottom of the piece of paper, leaving a section about two inches tall below that line. Now imagine drawing a vertical line that runs from the horizontal line to the top of the page, in a way that divides the paper into two columns, one roughly two inches wide to the left, one six inches wide to the right.

So now the piece of paper is divided into three sections. The one on the bottom is the "summary" section, the column to the left is the "cue" column, and the column to the right is the "note-taking" column.

The note-taking column is where you jot your standard notes. The cue column is where you crisply summarize the key points from your notes in your own words (using keywords and looking for relationships between ideas). It's also here that you develop and write down your own "test questions," as if you were the person teaching the material and wanted to test the audience on it later.

Questions might include: Why do these facts matter? What principle are they based on? How can I apply them? How do they fit in with what I already know? In this way, you're creating your own quiz you can take later on as you review the materials.

In the summary row at the bottom, you summarize the overall key takeaways from that page of notes.

# Here's why the Cornell Note-taking System works so well

Overall, it's an efficient and well-organized way to record information and an effective way to absorb it.

More specifically, summarizing notes in your own words and crafting questions in the cue column help you think more deeply about the material and retain it, including via the "self-tests" you can give yourself later. All of this requires you to concentrate while taking notes to better understand what's being said (so you can write the summations and test questions).

The summary section at the bottom is another way of reviewing, and writing the summary aids you in thinking critically about the subject matter. As you write the summary for each page of notes, ask yourself how you'd explain the content to someone who hasn't learned it before.

# Bonus: Changes I make to the system that I find useful

In the cue column, also record emotions you felt during that part of the talk. Were you inspired, reflective, stunned, amused? Maya Angelou once said, "People won't remember what you said, but they'll always remember how you made them feel." Why not have it both ways? Remember what the speaker said with this note-taking system but also remember the emotions you felt at certain moments and jot them down. When you're reviewing later on, recalling the emotions will help you remember the material and will draw you to that part of the material again because you want to relive that sensation.

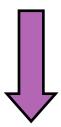
The second modification is to include commitments that you'll make in the summary section at the bottom (i.e., actions you'll take). Doing this helps you hold yourself accountable to doing something with the content you took notes on, thus actually changing your behavior.

The first time I used this modified system was during a keynote I attended. I was blown away at how much better I remembered the material, how much more I wanted to review it, and how much more I incorporated the learning into my actual work. Coaching students I've shared this with tell me the same.

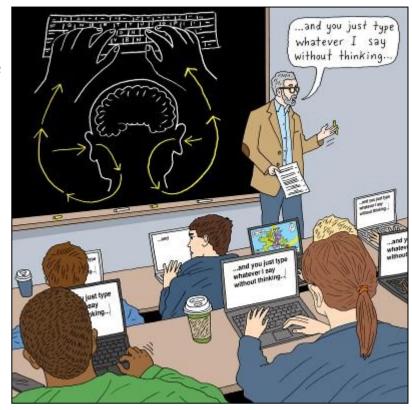
So take note--now you've got a note-taking system to call your own. How was it? Save stories you love and never lose them.

# Inc.

This post originally appeared on Inc. and was published December 1, 2019. This article is republished with permission.



And this note-taking method might come in handy while listening to candidates in the next federal election ...



# Pierre Poilievre's Fake Populist Playbook

by Martin Lukacs : Martin Lukacs explains his playbook and his agenda.

To win power, Pierre Poilievre will rely on an effective, dangerous playbook. Masquerading as an anti-establishment populist, he aims to ride anger over inequality and the cost of living into office—then hand the keys to the one percent.

Pierre Poilievre bills himself a man of the people, who's taking on the powerful, standing up for the working class, with a penchant for speaking like a popular rebellion leader... from 14th century England.

Poilievre is tapping into anger at inequality and the soaring cost of living while pointing his finger at the ruling class that is responsible.

There's just one hitch: Pierre Poilievre has spent his entire political career serving the very elites he vilifies.

So what explains his approach? It's called fake populism: when politicians ride ordinary people's outrage against the establishment into office, then hand the keys to the one percent.

But don't take my word for it. Poilievre has been consistently clear about his agenda since he was 16 years old.

When most high schoolers were selling burgers, Poilievre was selling memberships for Jason Kenney and the Reform Party.

He attended the University of Calgary, where he fell under the spell of Austrian philosopher Friedrich Hayek.

Hayek's theory that the welfare state leads to totalitarianism has functioned as a high-minded justification for decades of social cutbacks and privatization across the world.

At 19, Poilievre was a finalist in the "As prime minister I would" essay contest, writing that he would abolish a tax that primarily applies to the investments of the very rich.

In op-eds, he applauded Alberta premier Ralph Klein and treasurer Stockwell Day after they laid off thousands of teachers and nurses. Day soon gave him a job, and Poilievre went to Ottawa.

Elected at 24 years old, he emerged within Stephen Harper's government as the leading enemy of workers' basic rights.

He helped push legislation to make it more difficult for workers to unionize, to collectively negotiate, and to go on strike—the best tool they have against elites and employers.

When migrant workers brought in by the government to work on Canada's farms and in seniors homes faced deportation, Poilievre's response exhibited his special brand of concern for the common toiler: "That's why they're called temporary foreign workers."

Poilievre has such a distaste for Canada's universal social programs that he has suggested adopting economist Milton Friedman's proposal to replace "the entire welfare state" with "a tiny survival stipend for all low-income people." This would involve "eliminating all other programs, including housing, drug plans, child care and the bureaucrats who administer it all."

Massive tax cuts for the rich, suppressing workers rights, and gutting social programs that ordinary Canadians depend on — it's not exactly the platform of a people's champion.

Poilievre is hardly the first Canadian politician to use this strategy. He's learned from former conservative premiers Ralph Klein and Mike Harris, and Reform leader Preston Manning.

All of them played outsiders preaching populism, then revealed themselves to be insiders delivering poverty.

This is always how fake populism works—use working people to get into power, then kick them to the curb.

So forget the image of a down-home uprising storming parliament.

If Pierre Poilievre can con his way into the prime minister's office, the elite are going to have a field day.





# 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: <a href="https://bit.ly/35zDbN8">https://bit.ly/35zDbN8</a>
#OTIPUpdate



### Is water damage covered by car insurance?

With floods claiming the top spot for Canada's most frequent natural hazard¹ and average annual precipitation increasing nationwide,² many Canadian car owners are wondering how far their coverage extends when it comes to protecting their vehicles from water damage.

Whether or not your vehicle is covered for water-related damage depends on your insurance policy and how the damage occurred.

#### Basic car insurance policy

All Canadian car owners are required to have a basic car insurance policy that provides <u>Liability & Accidents Benefits insurance coverage</u>. This coverage—while important—does not cover damage caused by acts of nature, such as heavy rainfall or a flash flood. For weather-related coverage, you'll need to consider an extended coverage plan like comprehensive or all perils insurance.

#### Comprehensive or all perils insurance policies

<u>Comprehensive insurance</u> provides coverage for many non-collision-related losses, such as weather events. <u>All perils insurance</u> combines collision and comprehensive coverage, plus additional coverage.

If your insurance policy includes comprehensive or all perils insurance, you may be covered for water damage to your vehicle depending on the source of the damage. Damage caused by weather events out of your control, such as heavy rainfall or an overflowing lake or river, is often covered by comprehensive or all perils insurance. However, water damage caused by something preventable and within your control (such as leaving your car's windows open during a rainstorm) likely won't be covered.

Ultimately, your coverage for water damage to your vehicle is subject to the exclusions and limitations indicated in your policy. Check with your insurance broker to confirm what water-related damage you're currently covered for and to discuss your coverage options.

### Preventing water damage

The best way to avoid water damage to your vehicle is to prevent it from happening altogether. It takes as little as 15 cm of water to reach the bottom of most cars—putting yourself, your passengers and your vehicle at serious risk.<sup>3</sup>

Never drive over a flooded road and avoid driving over puddles. Even if a puddle looks shallow, you cannot tell how deep the water is and don't want to risk underestimating its depth. Check the weather forecast before hitting the road to avoid being caught in a heavy rainstorm or flash flood.

When parking your vehicle, opt for a garage or indoor parking lot if you have one available to you. If you park outdoors, consider purchasing a cover for your vehicle to prevent water leaks, especially if your vehicle has a sunroof.

With severe weather events on the rise in Canada, it's important to know that you have the coverage you need when you need it. Particularly if you live in a high-risk area for heavy rain and flooding. Connect with your insurance broker to learn more about your current car insurance policy and what coverage options are available to you.

If you have questions about your current OTIP car insurance policy, contact us at  $\underline{1-888-494-0090}$ . If you're shopping for car insurance and would like to get a quote, connect with an OTIP broker today at  $\underline{1-888-892-4935}$ .