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The opinions expressed in the newsletter are those of the authors and do not necessarily reflect the views/policies of OSSTF District 13 or District 16.



CHAPTER 13/16 NEWSLETTER

ARM



VOLUME 4, ISSUE 1

MARCH 2021

PRESIDENT'S MESSAGE

By Iain Beaton, President, District 13/16

Spring has arrived, and with it hope for warmth, new growth, and a return to social gatherings. And yet, a third wave of the pandemic may already be upon us. Vaccines are available, but virus mutations and COVID "fatigue" are reasons why we must remain cautious and continue safe practices. Those who have been vaccinated may be tempted to rush out and hug family and friends, but vaccines do not provide 100% protection, and it is still unclear how easy it might be for an inoculated person to pass on the virus. If we relax too much, too soon – both individually and collectively – we risk worsening the cost to social cohesion, economic recovery **and** human life.

Still, it is remarkable that within a year of identifying the COVID-19 virus, so many vaccines have become available. Yes, there have been challenges producing, distributing, and administering the vaccines.

Equity of access is an issue, societally and globally. But we are well into a process of bringing this virus under control, and we can start turning more of our attention toward what we want post-pandemic.

What will education look like? The Ford government wanted to move to e-learning before COVID hit, and the forced use of online learning seemed to hasten this transition. However, the effectiveness of online education this past year has been dubious, at best. Even Education Minister Lecce has proclaimed classroom learning a necessity in sending students back into the schools while COVID case numbers remained high. Students and teachers have identified countless limitations of online classes. If, in September, schools are basically "back to normal", I wonder how many students will apply to avoid the two mandatory e-learning credits now required of Ontario high school students (as a

result of the contracts negotiated in the midst of the pandemic). The value of in-person learning, within an interactive community of learners, has become much more evident, I believe, in the past year.

This year's online AMPA was/has been eventful. I use both verb tenses since it isn't over yet. In elections, we have a new OSSTF president, Karen Littlewood. Previously a Vice President of the Provincial Executive, she defeated Muna Kadri from the D16 office. In other business, the meeting got bogged down in procedural conflict, and the three-day session ended without passing a budget. The Annual Meeting will need to reconvene to deal with financial motions and pass a budget for the coming year.

Regarding COVID-19 vaccinations, see links to the Durham Region and York Region Boards of Health elsewhere in this issue.

PROVINCIAL NEWS

By Iain Beaton, President

OHC Asks for an Inquiry into Senior Rights Abuse

The Ontario Health Coalition, of which our Chapter is a member, is calling on the Ontario Human Rights Commissioner to conduct a formal Inquiry into the human rights discrimination against the elderly in access to and levels of care in hospitals and long-term care.

Elderly people are bearing the brunt of Ontario's cuts to beds, staff and resources in hospitals and long-term care facilities. As a result, elderly Ontarians are denied access to care and, when it is provided, care is woefully inadequate. COVID-19 has highlighted the terrible and disproportionate impact that this rationing has on older members of our society. Government and institutional policy have resulted in discrimination in the availability of health care based on age. Everyone, regardless of age, has a fundamental right to access the health care system for the services that they require. OHC is calling upon the Ontario Human Rights Commissioner to conduct an inquiry into discrimination against the elderly in accessing these vital healthcare services and we call upon the Government of Ontario to take immediate action.

Here is how you can be involved:

Take action and call for an end to human rights violations against the elderly in Ontario long-term care homes and hospitals by sending an email to the Ontario Human Rights Commissioner, Premier Doug Ford and to your local MPP.



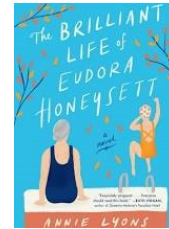
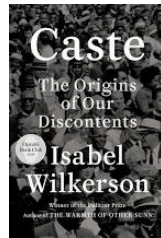
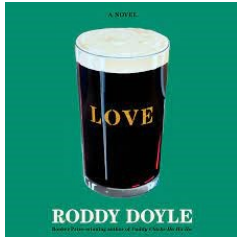
OSSTF/FEESO Education Platform

Ontario's public education system is perhaps the province's most important asset and the cornerstone of a strong society. OSSTF/FEESO members continue to dedicate their time and energy to protecting and enhancing that system, just as we have for over 100 years. Moreover, we believe it's important for all of Ontario's elected officials to have a similar commitment to ensuring that public education works for everyone.

We must do everything possible to elect an education-friendly provincial government, opposition, and school board trustees in 2022.

Check the OSSTF [Public Education Toward 2022 and Beyond](#) page for more information.

READER'S CORNER



Love – This book's title seems unlikely for a story about two aging, male, friends on a pub crawl through Dublin, but Roddy Doyle combines humour with thoughtful (as well as not-so-sober) ruminations on the quixotic journeys one takes in the quest for love and companionship.

Caste -The Origins of Our Discontents – Black History Month is past, but this non-fiction is important reading, especially to add to one's understanding of the political turmoil of late south of the border. Isabel Wilkerson builds a persuasive case that American racism is inextricably connected to a caste system that has affected much of the country's history, up to the present moment.

The Sentinel (2020) — The Sentinel is the latest Jack Reacher novel by Lee Child and his brother Andrew and it is a classic Reacher novel. He is kicking ass and not taking names. I love the Reacher novels! He is a champion of the downtrodden and the underdogs. In this novel, Reacher stops in a small town to get a coffee and intervenes when he spots a hapless man walking into an ambush. This novel is a great and a very engaging distraction.

The Brilliant Life of Eudora Honeysett — Eighty-five year old Eudora is worried about how she will "leave this mortal coil". She wants it to be on her terms and so embarks on research to meet her end in Switzerland. Author Annie Lyons portrays a senior in search of meaning and how her life shifts when she meets Rose, a spunky and energetic 10-year-old girl. Lyons effectively uses humour and Eudora's reflections to provide the reader with some chuckles while considering how to stay in control to the end of one's life.

The Vanishing Half — There is a lot of buzz about this novel by Brit Bennett. One of Obama's favourite books of the year and one of the NY Times best books of 2020, it is the story of twin sisters who grow up in a small southern black community and run away at age 16. Their life journeys separate and take very different paths, but years later their daughters' lives intersect. The book tackles issues of race, class, gender and reinventing yourself.

HEALTH AND WELLNESS

By Cristal Diemer-Ewles

A Walk in the Woods

My husband and I acquired a dog in 2020. We had been planning on getting a dog for a while and found a breeder of German Shepherds with the disposition and physical qualities that we were looking for. Although Jaxx's arrival had been planned in 2019, we joined the league of people getting a Covid dog. Thus began the daily outings with our new pup.

Our 5-pound pup has grown into an 80-pound adult with energy to spare and our daily walks have gone from just around the block to about 10 kms per day - every day. While the streets of Whitby are interesting and pleasant for walking, we looked for other local walking challenges. We discovered our nearby conservation areas! We now frequent Heber Down and Long Sault Conservation Areas where there are plenty of trails and beautiful areas to walk. My husband believes it was our salvation for the winter months since we weren't able to travel south. We opted for a parking pass for the entire year at a cost of \$76. It was a small investment for our mental health. Through all the travel restrictions and lock downs, we never felt confined. Several times a week we seek out the trails with our pup where we breathe the air, listen to the wind in the trees and tromp along.

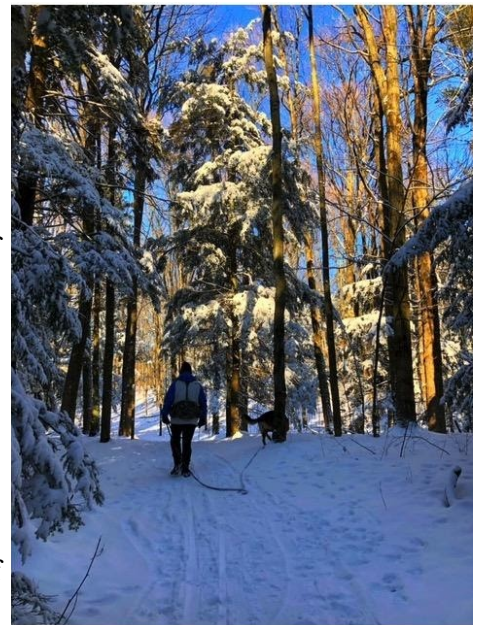
In order to benefit from walking in the woods you need to disconnect from your phone and just be in the experience. Listen to the sounds, feel the wind and the ground beneath your feet, smell the trees and the plants, feel the sun as it breaks through the trees. Many cultures not only recognize the benefits of walking in nature but also have special terms for it. The Japanese call it "forest bathing" or *shinrin-yoku*. (<https://www.ontarioparks.com/parksblog/guide-forest-bathing>)

The Dutch call walking on windy days, *uitwaaien* (pronounced *out-vy-en*) capturing the idea of being refreshed by walking in the wind. (<https://cottageandlife.com/outdoors/get-outside-for-a-little-uitwaaien>)

There is a growing body of research about how spending time in the forest helps decrease stress hormones and lower blood pressure along with helping your mood and energy levels. Additionally, evergreen trees release phytoncides that can help improve your immune functioning. (<https://www.natureandforesttherapy.org/about/science>)

Simply looking at the woods (even a picture of the woods) enhances your ability to focus and pay attention. Not only the green colour, but the fact that there are fractal patterns that are more restorative than the linear patterns in our urban world. (<https://www.theglobeandmail.com/life/health-and-fitness/fitness/why-is-walking-in-the-woods-so-good-for-you/article4209703>)

When we are finally in the post-COVID world (yes I am being optimistic!), walking in the woods will continue to be an important part of my routine. Let's go Jaxx - the forest is beckoning!



Cooking Virtually with District 13

By Cristal Diemer-Ewles

Last month, on February 5, District 13 arranged a virtual cooking class for their members through Longo's. The recipes, equipment and ingredient list arrived in my inbox earlier in the week. Being a regular baker, I had all the equipment and most of the ingredients, but I required a few additional items for the recipes.

I set up the work area in my kitchen at 6:00 pm and logged on to the Zoom link at 6:50. The Longo chef in Guelph was already logged in and within minutes the class attendees began to appear. Shane Stagg, D13 President, spoke for a few minutes and welcomed everyone to the event.

Through the next couple of hours, the Longo Chef guided us through the making of: Canadian Whiskey Pecan Pie Bites, Mini Crab Cakes, Easy Chocolate Mousse and Boston Cream Cupcakes. We were busy! I really enjoyed trying new recipes and the Zoom format allowed all of us to work in the comfort of our own kitchens with our own choice of beverage. I have to admit I have never made a chocolate ganache before - it was the topping on the Boston Cream Cupcakes. That delicious treat I will definitely make again.



After the class concluded, the Zoom link remained active so that the members were able to stay online to compare their baked goods and chat. The District subsidized the event, resulting in a very low cost of \$10 for members wishing to participate. Some members had children who participated with them. Overall, the class was enjoyable and the feedback was very positive. I have done a couple of other cooking classes - one in person (pre-COVID) and a couple of virtual classes during the past year. Hands down I enjoyed the in-person one the best, but the virtual ones were very convenient. A bonus tasty activity during these strange times.

Connecting during COVID

By Colleen Ireland



Living in a rural community, phone calls and notes have become a way for me to stay connected to many seniors in our community. These are not family members but members of my "exercise village". We have exercised and walked together for many years and the longer COVID lingers, the more isolated they become.

Now that we know restrictions will be with us for a bit longer, I have made up a list of people that I will call. I will send a written note to remind others that they are not alone. There is something satisfying to be said for taking a pen in hand and crafting a special message to someone. We all need a sense of belonging and a note or call may be just the way to lift someone's spirits. I know I appreciate it.



The other day I was feeling a bit blue. A timely phone call from a friend, who simply wanted to know how I was doing, lifted that mood right out of the cellar and my day was much better. I have 2 people on my list for today and that is my mission during COVID lockdowns - to call or write to at least 2 people each day. Try it - it is really not that difficult.



PLANNING



INVESTING



BORROWING

#1: Top up your TFSA

For 2021, the annual Tax-Free Savings Account contribution limit remains at \$6,000.

That means if you have been eligible to contribute to a TFSA since its inception in 2009, as of January 1st of this year, you will have a total contribution room of \$75,500.

For those of you that made a withdrawal from your TFSA in 2020, you can re-contribute the amount you withdrew last year in addition to your 2021 contribution.

For example, if you withdrew \$2,500 from your TFSA in 2020, you can contribute up to \$8,500 to your TFSA in 2021 (*i.e. \$2,500 for 2020 withdrawals + \$6,000 2021 limit = \$8,500*).

#2: Maximize your RESP contributions

When it comes to the Registered Education Savings Plan (*RESP*), the turn of the calendar year means the benefit of cashing in on another 20% in matching government contributions in the form of the Canada Education Savings Grant (*CESG*).

That's where the federal government will match your RESP contribution up to a maximum of \$500 per child, per year. Naturally the earlier in the year you make that contribution, the more your child will benefit from the earning potential of compound interest.

#3: Get ahead of your RRSP/RRIF deadline

Did you know, when you turn 71, your RRSP needs to be converted to a RRIF? Important! If you don't close your RRSP by that time you will be taxed on the entire amount.

When you turn 72, you must make at least one RRIF withdrawal.

One of the main differences between a RRIF and an RRSP is that contributing to your RRSP was optional; withdrawing annually from your RRIF is mandatory.

Visit: https://www.educatorsfinancialgroup.ca/arm_rrif to learn how to manage a Registered Retirement Income Fund (RRIF).

#4: Start preparing your 2020 tax return now A few tax-preparing details you can start taking care of:

- Gather eligible receipts and information for charitable donations etc.
- Print off interest statements from any investments (such as your T3 statement to report investment income from mutual funds in non-registered accounts and from certain trusts)
- Take advantage of all income-splitting/pension-sharing opportunities

#5: Schedule a financial review

If you have significant capital gains in a non-registered portfolio that requires re-balancing, then early in the year is the best time to do it (since capital gains tax is deferred for over a year). The start of a new year is always a good time to speak with your financial advisor to review whether you need to re-balance some of your holdings due to market fluctuations.

Questions? We've got educator-specific answers! Call us at 1.800.263.9541 Or visit www.educatorsfinancialgroup.ca

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OTIP

The benefits of cooking as a family

A silver lining to the disruptions caused by the pandemic, is that some families are redefining their food thinking and routines – for the better! Food in Canada reports more families are changing their eating habits, due to the pandemic, and cooking more at home. But more remarkable, is that all of this at home cooking will likely make families healthier and boost mental well-being. To learn more, visit www.otipinsurance.com/article105.



Keep your blood pressure in check

High blood pressure is a serious issue among Canadians. According to a [Statistics Canada](https://www150.statcan.gc.ca/n1/pub/82-625-x/2019001/article/00009-eng.htm) Health Report (2019), nearly one-quarter of Canadian men (24%) and women (23%) have high blood pressure. Also referred to as hypertension, the prevalence of high blood pressure among Canadian adults increases with age. To learn more, visit www.otipinsurance.com/article99.



Pandemic Pastimes

The last year has been long and, at times for some, boring. Throughout the pandemic, we have all likely thought about different ways to stay busy and productive, to combat the cabin fever resulting from the seemingly endless months of staying at home.

For some, cooking and baking, with those in your bubble, are enjoyable and a tasty way to spend time. Others prefer quieter activities, such as reading, knitting or sewing, doing jigsaw puzzles and writing. And, when those more productive activities are done, it's time to curl up on the couch and become absorbed in one of the thousand or more shows and movies available on the streaming services - Netflix, Crave, CBC Gem, Hulu, etc - and on the regular TV channels. There is a huge range of genres across the services: comedy, documentary, drama and history.

In our last Zoom meeting, the Chapter 13/16 Executive discussed the idea of having a regular space in this newsletter to highlight some of the books we would recommend, the recipes we have tried and enjoy and the shows, series and movies worth watching. We invite all of you - the members of Chapter 13/16 - to send us your favourites to add to our **Books, Bites and Binges!**

Books

[A Man Called Ove - Fredrik Backman](#)

[The Invisible Girl - Lisa Jewell](#)



[The Giver of Stars - Jojo Moyes](#)

Bites

[Butternut Squash and Apple Soup](#)



One night my husband and I decided we needed chocolate and preferably in the form of Brownies. I found this great site for small dinners and desserts for two people. So far, we have enjoyed everything we have tried but the Brownie recipe really hit the spot.

<https://www.dessertfortwo.com/>



Binges

- New Amsterdam
- Firefly Lane
- Schitt's Creek
- Grace and Frankie
- This is Us
- Virgin River
- Outlander

"The Good, The Bad, and The Ugly", "The Godfather" - Do old movies stand the test of time? Check these two out and there are many

- Trickster on CBC
- The Prisoner on CHCH
- Discovery of Witches on AMC

HELPFUL LINKS

OSSTF

[OSSTF/FEESO](#)

[District 13](#)

[District 16](#)

[Active Retired Members \(ARM\) Council](#)

Educators' Links

[Edvantage](#)

[OTPP](#)

Insurance and Financial Providers

[RTO/ERO](#)

[OTIP](#)

[Educators Financial Group](#)

Government and Municipality Health Links

[Durham Region Public Health COVID19](#)

[York Region Public Health COVID19](#)

[Ontario COVID19 Vaccine Booking Support](#)

Health News

[CBC News—Long Term Care Outbreaks and the Value of Seniors](#)

[CBC News—Life of a Travelling Surgeon](#)

[CBC The Current—NFL player joins COVID frontline](#)

[CBC News— Some LTC Homes use Public COVID Dollars on Shareholder Dividends](#)

[CBC News— Unconventional Way of Seeing Loved Ones during COVID19](#)

[Advocacy Centre for the Elderly](#)

Frauds and Scams

[CBC News—Safety Deposit Boxes Missing Contents](#)

Other Links of Interest

[CBC News— Alberta Curriculum—Some Songs Taught Have Troubling Racist Roots](#)

UPCOMING EVENTS

ARM Biennial Conference

Friday, May 7, 2021

The provincial ARM conference that is held every two years is approaching, after being postponed last year.

Each ARM Chapter is assigned a number of delegates based on the number of members it has. The three delegates assigned to Chapter 13/16 will be filled by members of the Chapter Executive.

Additional members may also attend, but they must be registered through the Chapter.

If you are interested in attending the one-day, online event, contact us at chapter13and16@gmail.com as soon as possible. Requests must be received by Wednesday, April 7, 2021.

The event will begin at 9:00 a.m. and go until 2:30 p.m., with a one-hour break for lunch. Presentations from OTIP and OTPP will be part of the agenda, with a guest speaker planned for the afternoon.

ARTICLE AUTHORS FOR THIS ISSUE:

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SUBMIT YOUR RETIREMENT PHOTOS

If you have a photo you would like to showcase in the
next issue of ARM, please contact
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