

# " THE WARM OUTLET "

## ARM CHAPTER 22 NEWSLETTER

Spring 2024 VOL.27 NO. 2

### ARM 22 EXECUTIVE 2023-2024

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ARM Chapter 22 website:			<a href="http://www.ch22arm.ca">www.ch22arm.ca</a>
ARM Council Website:			<a href="http://www.armcouncil.osstf.ca">www.armcouncil.osstf.ca</a>

### MONTHLY BREAKFASTS: 9:30 a.m. 'w'arm up to us on Wednesday

March 13 <sup>th</sup>	Welland Café, 506 E. Main Street, Welland
April 10 <sup>th</sup>	Stacked Pancake & Breakfast House, 7190 Morrison Street, Niagara Falls
May 8 <sup>th</sup>	Early Bird Restaurant, 2 Merritt Street St. Catharines (Thorold)
June 12 <sup>th</sup>	Domenic's On 20 Restaurant, 219 Hwy 20 E., Fonthill (AGM)
July 10 <sup>th</sup>	Melina's Family Restaurant, 115 Main Street W., Port Colborne
August 14 <sup>th</sup>	Stacked Pancake & Breakfast House, 343 Glendale Ave., St. Catharines

### OTHER EVENTS

**April 22<sup>nd</sup>** 55<sup>th</sup> Earth Day & Spring Garden Cleanup the Winter Debris -- 10:00ish D 22 Niagara Office

### CH'ARM'ING BITS: The 13 Commandments for Seniors

1. Talk to yourself. There are times you need expert advice.
2. "In Style" are the clothes that still fit.
3. You don't need anger management. You need people to stop messin' with you.
4. Your people skills are just fine. It's your tolerance for idiots that needs work.
5. The biggest lie you tell yourself is, "I don't need to write that down. I'll remember it."
6. "On time" is when you get there.
7. Even duct tape can't fix stupid – but it sure does muffle the sound.
8. It would be wonderful if we could put ourselves in the dryer for ten minutes, then come out wrinkle-free and three sizes smaller.
9. Lately, you've noticed people your age are so much older than you.
10. Growing old should have taken longer.
11. Ageing has slowed you down, but it hasn't shut you up.
12. You still haven't learned to act your age, and hope you never will.
13. "One for the road" means peeing before you leave the house.

Can people be fooled into thinking authoritarianism is better than democracy? Here is what award-winning novelist Margaret Atwood has to say:

Democracy by Margaret Atwood: <https://twitter.com/i/status/1748888165455130643>

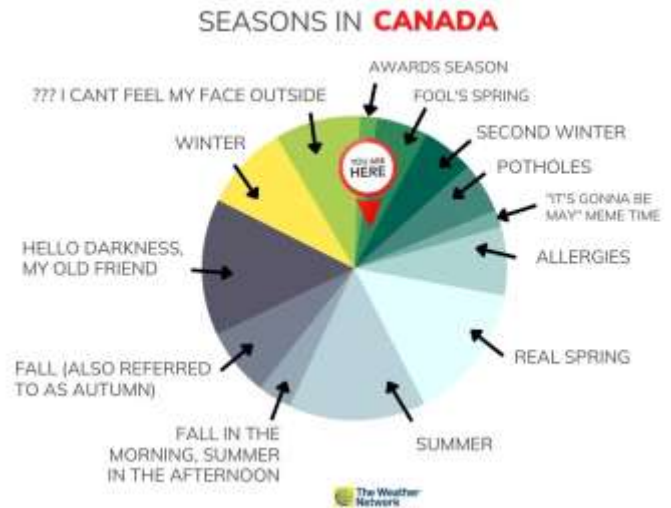


## from your President

February 26, 2024

Dear ARMites of Chapter 22,

As you can plainly see from the Weather Network graphic to the right, we are currently experiencing “Fool’s Spring”. How long it lasts is uncertain but clearly we have many seasons to live through before it will be “Real Spring”. I serviced my snowblower in the summer, expecting a harsh winter (since last year’s was notably snow-absent for me) and I think I am currently on my second tank of gas – and that is after clearing the snow from my driveway and three neighbours all “winter”. I don’t recall experiencing “??? I Can’t Feel My Face Outside” yet, but perhaps Mama Nature will bring that to us in March.



I hope that you have completed ARM Council’s Home Care Survey by now (if you have had need to make use of Home Care for yourself or a loved one). Council decided to keep the link open until February 28, so if you need it (and Canada Post gets this to you in time) here is one last printing of the link: <https://forms.gle/vECPY3StHh4gT4bNA> . If you would prefer to respond en francais, the link is: <https://forms.gle/A2jrFsGysYDR9pNw7> . We are planning to close the link on February 28, but it may be open until the end of the week. If this is the first time you are hearing of this, you are not in my email contacts. You can correct that by emailing me at [rmarshall23@gmail.com](mailto:rmarshall23@gmail.com) and asking me to add you to my ARM Chapter 22 email tree. The Ontario Health Coalition is also conducting a survey on costs of medical aid in the province. If you have had to pay out-of-pocket for tests or advice or anything, they would appreciate hearing from you. Like us, they are keeping their survey open until February 28. Again, if you are not on my email list, you may not know. Here is the link: <https://docs.google.com/forms/d/e/1FAIpQLSewcnKmcZFFZ1mhFlvX0UWIKUC5qbmXtrOtxoU4nmJQ79YXHA/viewform>

You all should be aware that the government’s wage restrictive bill 124 has been found to be unconstitutional by the courts and I read last week that they have repealed the act in its entirety. This will affect you if you were employed in education after September 1, 2019. I believe the numbers are: an additional 0.75% in the 2019-2020 school year, an additional 0.75% in the 2020-2021 school year and an additional 2.75% for the 2021-2022 school year. The boards are to receive the money within 60 days following February 9 and they are to get it to you by June 10, 2024 if I read the memo correctly. It is important that DSBN (if that were your employer) know your banking information so that they can get it to you. It should be on file unless you have changed it since retiring. The arbitration hearings for the 2022-2026 contract are proceeding and nothing has been announced regarding those. It is important for you, because in addition to the retroactive salary your pension will need to be adjusted and some retroactive payment made. Once I hear of a settlement for the current contract, I will try and remember to report it in an email or newsletter.

We usually open our Memory Garden on Earth Day and so this year we will plan to do so again. We will need to add some mulch this year (I think it has been 2 seasons with no additions), but the ground will very likely be too soft to support any traffic toting Black Beauty Mulch that early in the season. Expect a Mulch-Party to be announced after Mother’s Day. I will arrange for it to be dropped in the parking lot and we can bring some wheelbarrows to transport it to the garden. Plan to “rake” the winter debris on Monday April 22 @ 10:00 ISH! As well, bring your secateurs, lopping shears, and containers so that we can again fill the compost bin. I think we will need to wait until next year to have some compost to return to the garden, but the group can decide. As usual, LUNCH will be provided for ALL who come and LABOUR!

ARM Council's next meeting is April 12/13. The Workgroup is planning on sharing its report as well as hearing a report on our survey. You should note on the Breakfast Schedule that I am planning on our AGM at the Breakfast of June 12. I have already begun my campaign to be replaced. I will gladly be accepting nominations for any and all Executive positions. Quite honestly, it is not a very onerous task – just look, I've been on the executive for XVII years, I think and I'm still standing. You can do it as well. Call me [(905)354-8106], email me [rmarshall23@gmail.com] or even speak to me.

The following popped up on my FaceBook feed a couple of weeks ago. It's worth knowing and maybe even a smile:

A teacher wrote Ann Landers in 2002 needing help explaining communism, socialism, and fascism.

Ann's reply:

'-ISMS"

Socialism: You have two cows. Give one cow to your neighbour.

Communism: You have two cows. Give both cows to the government, and they may give you some milk.

Fascism: You have two cows. You give all of the milk to the government, and the government sells it.

Nazism: You have two cows. The government shoots you and takes both cows.

Anarchism: You have two cows. Keep both cows, shoot the government agent and steal another cow.

Capitalism: You have two cows. Sell one, buy a bull.

Please see below for a message from EFG and the next page for one from OTIP. AND, as always, keep in touch. Feel free to contact me anytime, but especially before a breakfast/lunch so we have numbers to give the restaurants.

Thanks, 😊

*Ray*

## Six components that every education member should add to their financial plan

There are many building blocks to a successful financial plan, and it can be hard to create — and stick to — each block.

For many, the choice between stocks and bonds and the arrangement of pensions and taxes can be daunting. Personalized and professional financial advice can help you manage your unique needs and challenges to create a workable strategy.



### LIMITED TIME OFFER

**Get a customized Financial Plan built around your unique financial situation**

Book a complimentary consultation today to speak to a financial advisor who will assess your current situation and create a tailored financial plan for you. Learn more: <https://bit.ly/42jhMmM>.

With the RRSP deadline around the corner, and tax deadline quickly approaching, here are key things you should know about financial planning and taxes: <https://bit.ly/3SdKWPr>.

## Claims counselling – our dedicated team is here to help

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The unfortunate reality is accidents happen. That's why insurance exists. However, we recommend you speak with your licensed insurance broker about whether making an official claim with your insurance company is in your best interest. That's where claims counselling comes in handy.

### What is claims counselling?

Claims counselling is a complimentary service provided by your OTIP broker that helps you when you need clarification on whether you should make a claim. Keep in mind that this applies more to minor incidents than something substantial.

For example, a minor auto insurance incident could be damage to your windshield or a scratch or ding on your vehicle. At the same time, a minor home insurance incident could be a cracked window that resulted from a storm.



It's noteworthy to mention that a more serious car accident must be reported to your broker, agent, or insurance company within seven days—or as quickly as possible<sup>1</sup>. Failing to report it within a reasonable amount of time may result in your claim not being honoured<sup>1</sup>.

### Why can't I file a claim straight away?

It's your decision to discuss your options or go ahead and file a claim. What's important to consider is that your insurance broker can do much more for you than provide you with the best rates. They can also help you avoid making choices that may cause your insurance costs to increase.

### What will my broker advise me on?

Customers frequently ask insurance brokers when making a claim: "Am I covered for that?" Knowing what you're covered for and how that protection works is the usual place your broker will start. This can also be a good time for you to do a complete review of your insurance policies.

Homeowners who have been claims-free for a certain number of years can take advantage of a Claims Free Discount. Depending on the number of years you remain claims-free, this discount may increase over time. Consider enhancing your protection with the Personal Property Claims Protector endorsement. This additional optional coverage ensures you can keep your Claims Free Discount and save on your premium if you have to make your first claim on your home in five years.

Along with your coverage, knowing your deductible amounts and understanding if they apply to your circumstances is another essential detail. This, too, should be routinely reviewed. For example, you may have been comfortable with a \$2,500 deductible when you initially set up your policy, but as life goes on and things change, you may be less comfortable with it now. Remember, your [insurance deductible](#) is the amount of money you'll be required to pay for an insured loss subtracted from what your insurer pays.

Your insurance broker is there to assist you in making an informed decision based on your unique needs, but ultimately, that decision is yours alone.

Making a claim can be stressful, but our brokers are ready to support you through the process. If you're a current OTIP policyholder wondering if you should file a claim for a minor incident, contact us at [1-833-615-9329](tel:1-833-615-9329) to receive professional claims counselling and to review your existing home or auto insurance policy. If you're not insured with OTIP and are shopping for home or auto insurance, call us at [1-833-494-0085](tel:1-833-494-0085) to get a quote.

*Cure the winter blues with our [bonus offer](#)! Get a car or home insurance quote in February for your chance to win \$1,000 cash! Plus, get a \$20 gift card of your choice just for getting a quote.*

1. [Financial Services Regulatory Authority of Ontario – After an Accident: Understanding the Claims Process](#)