

" THE WARM OUTLET "

ARM CHAPTER 22 NEWSLETTER
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MONTHLY BREAKFASTS: 9:30 a.m. 'w'ARM up to us on Wednesday

April 13th . Patti's Place, 87 East Main Street, Welland -- it's **PINK SHIRT DAY!!**

May. 11th. Silks Country Kitchen, 1501 Niagara Stone Road, Virgil

June 8th. Blue Star, 676 King Street, Welland **also AGM-2020,2021,2022**

July 13th. Location TBA; watch for another newsletter before

August 10th, summer arrives 😊

OTHER EVENTS

April. 22nd. Garden clean up. 10:00^{ish} Let's wake our Memory Garden for 2022 and check out the daffodils that George & Garry planted last fall.

June 8th, a Tri-Fold AGM – 2020, 2021, & 2022. The current executive would like to see some others volunteer to share the load. There is room for each of you.

CH'ARM'ING BITS Actual call centre conversations.

Directory assistance.

Caller: I'd like the number of the Argo Fish Bar, please.

Operator: I'm sorry, there's no listing. Are you sure that the spelling is correct?

Caller: Well, it used to be the Bargo Fish Bar but the 'B' fell off.

Directory Enquiries.

Caller asking for a knitwear company in Woven.

Operator: Woven? Are you sure?

Caller: Yes .. That's what it says on the label - Woven in Scotland.

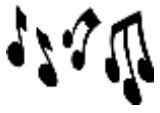
Customer: I've been calling 700-1000 for two days and can't get through; can you help?

Operator: Where did you get the number sir?

Customer: It's on the door of your business.

Operator: Sir, those are the hours we are open.

On another occasion, a man making heavy breathing sounds from a phone box told a worried operator: "I haven't got a pen, so I'm steaming up the window to write the number on."



from your President

March, 2022

Dear ARMites of Chapter 22,

Once again, it appears that the world is trying to return to what we thought was normal, pre-March 2020. After enjoying each other's company for four months, your executive deemed it prudent to pause meeting in person for a while. We think it is relatively safe to gathering once again for breakfast. Everyone is not in the same mind set and if you feel uncomfortable meeting in person, I will be happy to see you in the afternoon via zoom. It does help the restaurants if I can give them a relatively firm number of attendees, so I am asking that you confirm your attendance by the weekend before our planned breakfast. That will give me a chance to contact them and all will be set when we arrive on the Wednesday morning for 9:30. One of the people I follow on FaceBook is Lynn Miclea. On π - Day, (March 14 for you non-mathies), she posted the pic at the right. Hope you enjoy.

I attended AMPA as an observer again this year. As promised at last year's extended (R)AMPA, there were new & different rules of order and we even had an agenda by Saturday afternoon. Essentially, AMPA was able to do its key work and pass a budget for next year.



Niagara Health Coalition Summit

The **Niagara Health Coalition** is organizing a summit on **Monday April 4 @ 7:00 p.m.**

Register in advance: <https://us06web.zoom.us/meeting/register/tZYufu2trDMjEtC30A-53SFKJ36vzSw0bv56>

Featuring: Natalie Mehra, *executive director*, Ontario Health Coalition
DJ Sanderson, RN, *vice president*, Ontario Nurses' Association
Sandra Ashcroft, RN, UFCW
Dr. Yipeng Ge, Canadian Doctors for Medicare.

For more information: ohc@sympatico.ca

They, and I hope **we** are concerned with the privatization of health care, the cuts to Long Term Care, Hospitals, & Home Care. Please consider registering and attending. Be part of the **IRON RING** around our **public** health care

EL Crossley Reunion

There is a group of former E.L. Crossley students organizing reunion for those who attended (or worked at) Crossley from 1979 to 1983. If you did, you are welcome to attend at the Fonthill Legion from 7:00 – 1:00 on Saturday, June 25, 2022. Details can be found on the FaceBook event page at: <https://facebook.com/events/s/el-crossley-class-of-1982-reun/602204764440850/> or by contacting me (if you don't have a facebook presence). There will be music, hot & cold late-night snacks and lots of memories/time with friends. Anyone who taught at Crossley between 1979 & 1983 is welcome.

Equal Pay Day

Tuesday, April 12, 2022 is commemorated as Equal Pay Day in Ontario. This date symbolizes the number of days women must work in order to make the same average wage as men. Although pay equity is the law in Ontario, women continue to earn 30% less than men on average. This pay gap affects women of all ages and education levels. Black and racialized women, Indigenous women, 2SLGBTQI+ women, and women living with disabilities face the greatest wage disparity. OSSTF/FEESO is a member of, and supports the Equal Pay Coalition (EPC), seeking to end gender pay discrimination and close the gender pay gap through legislation, collective bargaining and social initiatives. OSSTF/FEESO is a member of the Equal Pay Coalition, and as part of this coalition, we continue to urge the Ontario government to make meaningful changes to pay equity legislation and to remove other systemic gender barriers that lead to the wage gap. In 2022, the EPC has five key demands for the provincial government:

1. Raise the minimum wage to a living wage
2. Mandate permanent paid sick days for workers

3. Implement the Pay Transparency Act
4. Establish affordable, accessible public childcare with decent wages and work conditions for childcare workers
5. Rebuild the economy by funding public services and equipping health, community and social services, and education workers with decent wages and working conditions

On Equal Pay Day, the EPC has organized an All-Party Leaders' Debate on Women's Economic Justice, filmed before an audience in-studio and live streamed across the province. NDP Leader Andrea Horwath, Green Party Leader Mike Schreiner and Liberal Leader Steven Del Duca will participate in the debate. To date, the Premier's office has indicated Doug Ford has an unidentified "scheduling conflict".

We are encouraged to wear **red** on April 12, 2022 to mark Equal Pay Day, and to protest how unequal pay leaves women "in the red". All members are invited to view the Leaders Debate, from 7:00-9:00 p.m. at <https://www.facebook.com/EqualPayON>. Register for the debate at <http://equalpaycoalition.org/equal-pay-day/> to receive additional information and links on YouTube and Vimeo.

Provincial Election Readiness

Last weekend (March 25/26), Peter Beens and I attended the Election Readiness conference as part of the CPAC regionals. We had presentations from the Provincial Election organizers of OSSTF/FEESO as well as hearing Eric Grenier of thewrit.ca as the keynote speaker. Eric feels that the cost-of-living will likely be the key issue in the campaign. It is also possible that COVID will surface as an issue, depending on how it goes. The CPC can lose 13 seats and still form a majority government, so it will be an uphill battle for the federation. Their goal is to elect an education-friendly government and official opposition. (I believe they will be glad to settle for the former 😊) Those attending also heard from the leaders of all the opposition parties. Michael Schreiner of the Green Party was clearly the most passionate speaker. Andrea Horwath did say she would scrap EQAO and Steve Del Duca promised to scrap Bill 124 and Hwy 413. If any of these form government, education interests will be better served. To that end, D22 has endorsed all 3 NDP incumbents in the upcoming campaign – Wayne Gates in Niagara Falls, Jenny Stevens in St. Catharines, and Jeff Burch in Niagara Centre. They are also endorsing Dave Augustyn in Niagara West. So from the local federation the message is vote NDP on June 2. To that end, they are organizing some Meet 'N Greets with the candidates as follows:

- Monday, April 4 – Jennie Stevens @ Manhattan Bar & Grill, 405 Vine Street, St. Catharines
- Wednesday, April 6 – Wayne Gates @ Counterpart Brewing, 3659 Stanley Avenue, Niagara Falls
- Tuesday, April 12 – Dave Augustyn, @ Crabby's Joe's, 5000 Serena Drive, Beamsville
- Jeff Burch, Welland TBA, Call Ray or the District office for date & location
- Wednesday, April 20 -- ALL Candidates @ Iggy's Pub & Grub, 115 Hwy 20 East, Fonthill

OSSTF/ARM will gladly pay for your food; you purchase your own drinks. Please come and ask questions of them. More importantly, do something to support Public Education in Ontario. Volunteer for a candidate in your riding. Donate to their election expenses. Remember donations to political parties are tax deductions. For most donations, you are refunded 75% on your next tax return. The District also needs your help on May 2. They are planning on a mass mailing and need us to assist stuffing envelopes. Come to the District Office on Merritville Hwy at 10:00 a.m. May 2 and GET STUFFING!! Lunch will be provided.

Lots of activities for you to become involved. If you aren't comfortable with in-person activities yet, not to worry; I'll keep the option of zoom alive for a few months; I will try to host a gathering at 1:00 p.m. on each day of one of our breakfasts. I will open the meeting at 12:55 and wait until at least 1:05. That way, you can sleep in and join me after lunch to do an ARM visit. Do you know of someone who retired recently and joined ARM? Sometimes the bureaucracy of membership takes months and months before I see a change in my list. Pass this newsletter along and have them contact me directly. I do know of 2 members of D22 that retired this past June and both are receiving this newsletter either by e-mail or snail-mail or both. There may be more. You can help by checking in with them.

I am still hopeful of having an in-person meeting of ARM Council this year. We have one chance left – May 5. I would like to see how the de/con-struction of 60 Mobile is progressing. I suspect we will have to meet in a hotel conference room, as there is not enough space in 49 Mobile. I will keep you informed. I have included a recent OTIP article on the next page for your enjoyment. Contact me anytime, but especially before a breakfast 😊 Ray

Does my car insurance policy cover rental cars?



You've got the keys to your new rental car and are excited to put it in gear to officially mark the start of your vacation. But before you drive off into the sunset, ensure you have the coverage you need. You can then enjoy your vacation with the peace of mind that you're properly protected.

When renting a car there are several insurance options for you to choose from. We'll walk you through each option to help you find the coverage that's right for you and your next trip.

Your current car insurance policy

Your rental car may be covered under your own car insurance policy if you purchased additional liability coverage for damage to vehicles you don't own. This endorsement is called "Legal Liability for Damage to Non-Owned Automobiles" and is often referred to as the "Rental Vehicle Insurance Endorsement" or "OPCF 27". Adding this endorsement to your policy extends your existing coverage so it will cover any rental vehicle in your care. You can add this endorsement to your existing policy for a relatively small fee — especially when compared to the rental car company's daily rates. The Rental Vehicle Insurance Endorsement only provides coverage for vehicles rented in Canada or the United States, so if you're travelling internationally you'll need to look at other coverage options. Talk to your insurance provider before renting a car to make sure your endorsement applies and that you have the coverage you need.

Your credit card

Your credit card may provide some coverage for damage caused to your rental car in the event of a collision. Typically, for this coverage to apply, you will need to charge the full amount of the rental car to your credit card and decline the insurance offered by the rental car company. In most cases, your credit card company will have additional limitations to the coverage offered and to when it applies. Contact your credit card company to learn more about the limitations of the coverage they can provide you on your next trip.

Insurance purchased from the rental car company

The rental company you are renting your car from will offer a collision damage waiver, also known as a loss damage waiver, that will cover damage to the rental car while in your care. This insurance is usually charged as a daily rate, in addition to your daily rental charge. If you buy the collision damage waiver, the responsibility for any damage to the rental car will be transferred from you to the rental car company. However, there are usually exclusions for the type of protection offered and when it applies. Always read the fine print closely to decide if it's right for you and your travel plans.

While car insurance likely isn't a part of vacation planning you're excited about, it's important to know that you have the right coverage. Connect with your insurance provider to learn more about your current car insurance policy and what coverage options are available to you when renting a vehicle.

If you have questions about your current OTIP car insurance policy, contact us at [1-888-494-0090](tel: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 [1-888-892-4935](tel:1-888-892-4935).