

# " THE WARM OUTLET "

ARM CHAPTER 22 NEWSLETTER  
SUMMER 2022 VOL.25 NO. 3

## ARM 22 EXECUTIVE 2022-2023

|   |                |              |  |
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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

July 13<sup>th</sup>. Tammy's Brek n Ridge, 3551 Garrison Road, Fort Erie.

Aug 10<sup>th</sup> The Sandtrap Pub & Grill 358 Mary St., NOTL. a luncheon and then a wine tour at Strewn Lunch at 11:30

Sept. 14<sup>th</sup> Stacked Pancake & Breakfast House, 7190 Morrison St., Niagara Falls

## OTHER EVENTS

Watch for events in the Autumn newsletter. Winter garden prep, BBQ. Movie night, Grap and wine events.

## CH'ARM'ING BITS ...some more groaners.

Has Covid-19 forced you to wear a mask and glasses at the same time? You may be entitled to condensation.

The fitness trainer asked me, "What kind of squat are you accustomed to doing?" I said "Diddly."

The World Health Organization has announced that dogs cannot contract Covid-19. Dogs previously held in quarantine can now be released. To be clear, WHO let the dogs out.

John Travolta tested negative for coronavirus. Turns out it was just Saturday night fever.

A courtroom artist was arrested to-day for unknown reasons ... details are sketchy.

A girl said she recognized me from her vegetarian club, but I never met herbivore.

Dad, are we pyromaniacs? Yes we arson.



## from your President

June, 2022

Dear ARMites of Chapter 22,

Here we are in the Summer of 2022. A big week – Juneteenth, First Day of Summer, National Indigenous Peoples Day, and St. Jean Baptiste Day. AND next week CANADA Day!! I start to fly my flag this week. How about you?

We held our 3-year AGM at our breakfast gathering June 8. It is with some regret that I tell you George Hanes has decided to step aside from the Executive. He tells me that he will still be around, but feels that it is time to get off. George has been a rock in both OSSTF and ARM – he told me that he was first elected as Vice-President in the 70s and I don't think he has been off the executive since. What dedicated service. We all owe him so much. The good news is that we have two new members of the Executive – Carol Farrar and Peter Beens, both elected as Member-at-Large (although Carol wants to be Member -at-small) and as one of the members said that means they get to do the tasks assigned by the President. 😊

As usual, I wrote a brief note to all those retiring from D22 and I have already heard from one who is joining. She will even get an e-copy of this newsletter; I expect to see her name in the membership list from Toronto sometime in 2023. The wheels of OSSTF don't always turn as quickly as one would like. 😊

I trust you will have a safe and happy summer. Please join us. Contact me anytime, but especially before a breakfast/lunch so we have numbers to give the restaurants. Thanks, 😊 Ray

from our friends @OTIP:

### Renovations that you should call your insurance broker about

If you're like many other Canadian homeowners who have recently come out of the pandemic, chances are you have either completed some type of renovation or have something planned in the future. Nearly half of Canadians are reprioritizing their spending, and many are choosing to pay out of pocket. Respondents of a survey conducted by BNN Bloomberg and RATESDOTCA showed that approximately 59% of Canadian's are choosing to fund renovations themselves, and only 35% contacted their insurance providers.<sup>2</sup>

With so many pieces in motion – getting contractor quotes, shopping for material or meeting with designers – talking to your insurance broker may be an afterthought. Unfortunately, any changes made to your home could mean that your insurance contract may be compromised, and in the event of claim you could be denied. Luckily, we've provided a list of situations that are important to review with your broker ahead of time.

Make sure to speak to your broker if you're planning to:

- **Update any of your electrical** – Chances are if you're living in an older property your wiring may need to be updated. Aluminum and knob/tube wiring are typically considered huge risks and your premium may be reduced if replaced.
- **Update any of your plumbing** - You may be able to reduce your premium by installing a sump-pump, backwater valve, and basement window wells. This will reduce the risk of your [basement flooding](#).
- **Have a pool or trampoline** – Generally these are liabilities that will increase your monthly costs.
- **Install a new roof** – Different materials may lower your premium. If you're looking to install solar panels you may need additional coverage.
- **Renovate a space for home business or rent use** – This also requires a different type of coverage like home business coverage or landlord insurance.
- **Be vacant from your property while renovating** – Your home policy requires you to be residing at your property. If you're planning to stay elsewhere for a duration of time you may need a permit from your insurer.<sup>1</sup>

Remember, any damage during renovations – like a pipe bursting during a bathroom remodel – could be subject of a claim, but without your insurance provider knowing beforehand you may be denied according to a breach in your contract.

If you have any questions about a future renovation you'd like to plan, or would like to review your current home policy, call one of our OTIP Brokers today at [1-888-494-0090](tel:1-888-494-0090). You can also get a quote on a home insurance policy by calling an OTIP Broker at [1-888-892-4935](tel:1-888-892-4935).

1. [Before You Renovate](#) – Insurance Bureau of Canada
2. [Majority of Canadians steering clear of debt for home renos: Survey](#) – BNN Bloomberg

