



EXPERIENT²⁴



Issue 11- Winter 2021

Experient (adj) having experience; having knowledge or skill from observation or participation. Synonyms: experienced

IN THIS ISSUE

- **President's Update** 2
- **Viewpoint** 3
- **How to submit Articles** 3
- **Point of View** 7
- **Watcha Doing?** 11
- **Estate Planning** 16
- **Photo Contest** 5
- **Helpful Websites** 7



IDEAL FOR THE CLASSROOM?
IB

Retirement and ARM– YOU ARE NOT ALONE!

SCHEDULE OF DISTRICT 24 ARM MEETINGS FOR 2021

Note: For the remainder of this calendar year all ARM meetings will be virtual. Meetings are open to all District 24 ARM members. They will take place at 9:30 a.m. on the first Tuesday of each month. If in doubt check the website or email Rich Clausi.

January 5, 2021 via ZOOM -Planning and Budget Meeting

February 2, 2021 via ZOOM -regular meeting – Speaker TBA

March 2, 2021 via ZOOM -regular meeting – Speaker TBA

PRESIDENT'S UPDATE

Greetings: I trust that you are safe and well.

First, I wish to thank Wendy Foxall for the years of wonderful service as our Newsletter Editor.

Next, I thank Michele Altermann for stepping forward to become Editor as of the SPRING 2021 edition.

We also thank Brenda Wiles for her excellent work as our inaugural Treasurer and we welcome Isobel Cayenne as Treasurer.

This WINTER Pandemic Edition of the newsletter is unusual for its' length (20 pages), its' focus (coping with COVID), the format that reflects the interim editor (your president) and its' timing (December).

In this "Pandemic" edition, you will find:

-insights shared by Sherry Freund on a parental perspective of Fall school start;

-“Whatcha Doing” Mary Ruston?;

-“Whatcha Doing” Laurel Brown?;

-Joe Amatruda's comments on the crisis in Health Care exposed by the COVID crisis;

-Laurel Brown's insights on how DANCEFEST is adapting to the severe COVID limitations.

And more....

Please share your “Whatcha Doing” stories with us. A few paragraphs will suffice.

EXPERIENT Winter 2021

Remember that our newsletters, constitution and bylaws are available at:

c24arm.weebly.com

We all look forward to a time when our ARM Social Club can safely

restart our live activities so that our members can enjoy ARM to the fullest.

In the interim, stay in touch and be safe.

With optimism,

Richard Clausi, President, Chapter 24, Waterloo

ARM 24 Executive 2020-2021

President	- Rich Clausi
Vice President	- Joe Amatruda
Treasurer	- Isobel Cayenne
Political action	- John Ryrie
Secretary	- Rene Laden
Web Master	- Chuck Stemmler
Newsletter	
Editor in Chief	-Interim: R.Clausi
Assistant editor	- pending

PS: The FULL LIST of all ARM presidents who sit on OSSTF ARM Provincial Council is on Page 19--Photos too!

View Point

Our ARM vice-president and representative to the Health Network, Joe Amatruda, offers this perspective:..

We need to enhance the safety & well-being of our seniors in our LTC homes

Many of our vulnerable seniors suffered and some passed away in long-term care homes due to the apparent failures in the required management of the COVID – 19 pandemic. One need only read the disturbing report written by Brigadier General C.J.J. Mialkowski.

I then wondered? Given a vulnerable child were to be the victim in similar circumstances would not the full weight of the law be brought to bear on those that failed to act to ensure the safety, security, well being and just treatment of the child? In Canada the protection of a vulnerable child is valued and a priority. In fact, certain individuals in our Society are held to a higher standard. They are required to report and bring to the attention of Family and Children's services given they have direct knowledge that a child has suffered abuse or neglect, is at potential risk and vulnerable from others or is a risk to others. Given a person in authority fails to report and it is proven so. Then a fine is levied and potentially some form of discipline by their respective professional college on said individual. These deterrents are there in the hope of promoting the protection and well being of the child.

EXPERIENT Winter 2021

Submit Articles to your newsletter

We are looking for reader submissions for the following regular features:

Viewpoint/Point of view

An opinion piece on a topic that concerns you personally.

After-School Activities

An update on individual activities or groups that you have joined since retiring from your job in the education sector.

Photo Captions

An interesting or entertaining photo that could be used for a caption contest. Please include the location and necessary background information.

Around the World

A report on interesting places or people you have meet while travelling. Include pictures when relevant.

Book Reports

Tell us about an interesting book you have read.

All members are invited to submit items of interest for current and future retirees.

Articles need to be proof-read and **not exceed 500 words.**

Provide the name of the photographer and identify the people or places in the photo.

Note: All articles will be edited for clarity and space limitations.

Send submissions to:

raclausi@rogers.com



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I am left wondering which jurisdiction in Canada (if not all?) have the authority to act on behalf of and ensure the safety, security and just treatment of our seniors – a Crown prosecutor, the Attorney General of a Province, our Federal Solicitor General?

A just society will protect all of their citizens.

Joseph Amatruda

I believe our vulnerable seniors would benefit from having legislation enacted making it a requirement that individuals must report to an 'agency' given they have direct knowledge that a senior of diminished capacity has suffered abuse or neglect, is at potential risk and vulnerable from others or is a risk to others. In so doing this may provide another safeguard and means of accountability. Hopefully allowing a mindset to develop such that the protection of a vulnerable senior is valued and that their well being and quality of life becomes an entrenched priority and social norm in Canadian society.



BE ATTENTIVE to what restrictions apply in your area.

The New ALERT LEVELS in Ontario (November 2020)



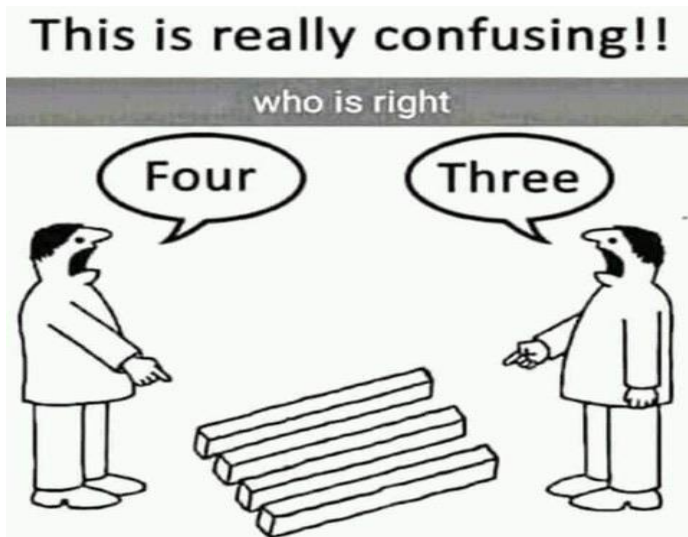
Photo Caption Contest

From last issue,

"TRUST ME--you are really
quarantined!"

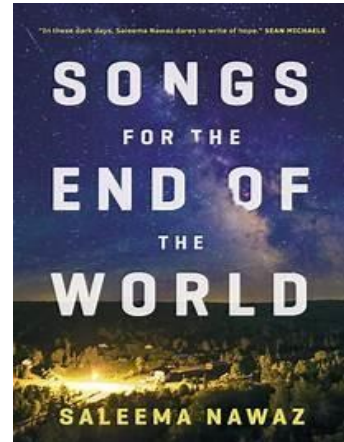
Submit your BETTER caption to replace the
current caption on the picture at the lower
LEFT.. No prizes will be awarded, just a chance
to see your name & ideas in print.

This month's challenge.....



BOOK REVIEW FOLLOWUP: With Wendy Foxall's Book Review in our last issue fresh in my mind, I picked up a copy of "Songs for the End of the World" (COSTCO: \$12.99). I was hooked. The author, Saleema Nawaz, took several short stories that she had in process and successfully laced them together into a fascinating chronicle of ordinary people coping in a pandemic. Although this was written before COVID, the story is indeed a road map of what is happening today. A main character in the book is a writer who writes a book about a pandemic before the pandemic occurs. This book, itself, is a book about the current pandemic written before the current crisis by Nawaz. This is quite an interesting web. The story line is involved enough that a diagram of how all of the characters interconnect is included in the inside covers. I enjoyed the book but it was not as uplifting as it was advertised to be on that jacket cover. The fictional work ends on an optimistic note. I enjoyed reading it. Wendy, thank you for the tip.

Richard Clausi



HELPFUL WEBSITES

District 24 OSSTF	http://www.d24.osstf.ca
District 24 OSSTF ARM	http://c24arm.weebly.com
ARM Council	http://www.armcouncil.osstf.ca
Edvantage	http://www.edvantage.ca
OMERS	http://www.omers.com
Ontario Teachers' Pension Plan	https://www.otpp.com
OTIP	https://otip.com
OTIP's Carepath Program	http://otip.carepath.ca

Point of View – On the Road of Life

A Pandemic Education: A Bird's Eye View by Sherry Freund

As retired education workers, we have all looked on with concern since last March Break at what has become a very unusual school year for the young people of our region. As a Mom of a 15 year old, Sherry Freund, a former high school teacher and a former OSSTF President has a unique point of view, especially since her husband is also a teacher at one of our public high schools.

The “brave new world” of pandemic education began for us at around 4 p.m. on the night before the Friday of March Break. As a new retiree, I was in the stands at my son’s school, watching him play Badminton for his school’s team in his first exhibition tournament as a Grade Nine student. He was so excited about the first real tournament coming up after the break. The energy in the room was palpable. Then the buzz began. Parents furiously searched their cellphones for news as the word spread throughout the gym that school would be cancelled for the two weeks following the Break due to the COVID-19 pandemic now spreading around the world. We quickly gathered our kids to the cars and there was a deep pit in everyone’s stomachs. I ran into another teacher in the hallway as we left. All the school bus reservations for her sport had been cancelled for the year. We all knew it was possible that after the next day, our kids would not be coming back.

My son has clinical anxiety. Fitting into high school, having the nerve to try out for his first tryout school team had taken a lot out of him. Friendships were forming during this, his first year of high school, and I finally felt as if he was finding his own wings. The overwhelming sense of disappointment and isolation was immediate. We tried not to talk about it too much. We drove home and by the next morning, he was experiencing a sore throat. He went to school for that final day, cleared his locker, and headed home for the break. From that first Saturday until long after Easter, first he, then I, would be sick with an illness that we now presume was COVID-19. We were never tested. At that time, tests were only for folks who had just travelled or who had extremely dangerous fevers or trouble breathing. We never met that threshold. We were very ill as the weeks progressed...me more than my son, but never ill enough to be hospitalized. Through my COVID fog and extreme exhaustion, I managed my son’s sadness at everything he was grieving: the loss of contact with friends, the loss of being part of a team that had mattered so much to him, the loss of contact with teachers he loved. My son is an only child so two weeks after March Break, when homeschooling really began, he felt it was a small glimmer of connection to his school, which as he said at the time, “was better than nothing.” There were only tears once. They came out in the midst of an argument about something totally unrelated when he burst out with, “Mom, I may act like everything is O.K. but this has been really, really hard.” I knew we had to stay calm and supportive. This was going to be like nothing any of us had ever experienced.

We immediately set up work space boundaries, since both my husband and my son would need to work each day in our small home and not drive each other crazy during quarantine. We immediately established a routine: school would start each day at 9. The two morning classes would be done in the morning and the two afternoon classes would occur in the afternoon. Schoolwork would never creep into dinner time or after supper. Mom would be tutor for the morning classes: English and GLE, and Dad would be tutor for the afternoon classes: Science and Phys. Ed. At that time, my son received his entire week's work for each course on Sunday night or Monday morning and we then set to creating a daily schedule for each course. Our plan began to work....my son often stayed up late on Sunday nights to complete his whole week of GLE work in order to make more time for English. We worked away each morning on English, with my son eventually admitting that he kind of didn't mind our daily viewing scene by scene of the Diary of Anne Frank play on the family TV screen in the living room. He worked side by side each afternoon with my husband in his office at a second desk and I often heard laughter as they mocked the narrators of some of the online videos. The two of them ended each afternoon with a workout they did together for Phys. Ed., pumping iron alongside unfolded laundry in the landing outside our upstairs bathroom. By noon each Friday, he completed all the assigned work. He told me school was making him feel more normal again. As the weather warmed, my son occasionally went outside to shoot basketball but did not ever see or speak to another kid his age until May. It was a rare time. The silver lining was that we were creating memories together and spending way more time together than we ever had. It sucked but we didn't kill each other and we all started to feel a bit more healthy. There were more planned meals, more walks, more yoga, more discussion and more exercise. We were making it work.

As we lived through this "new normal," I often wondered about all the kids who were not so lucky...the ones who did not have a Mom cooking them a warm lunch, interpreting school instructions and planning daily workouts. I wondered about kids like my former students who lived in homes experiencing poverty or addiction or who were closeted LGBTQ teens, who no longer had the support system that school provided. One morning as I drove back from picking up my groceries from an online order, I passed a teenage boy, no older than my son, crouched in a ball in the middle of the bridge crossing the expressway, sobbing uncontrollably. The quarantine had been several months in duration by then and my teacher instinct told me this was not good. He wanted to jump. I pulled over as soon as possible and called the police. They had several callers and immediately got to the young man. When I reached home, I sobbed alone in my car. These teenagers were suffering in silence and the toll was going to be serious and long lasting.

Eventually, spring weather made it all seem like a blur, and just like that, it was June. We had made it...my husband had spent more time in his office than he ever had in his life and decided to begin redecorating it with the Fall in mind. I had barely seen him during the quarantine days as he spent hours trying to reconstruct his lessons into online friendly materials that would engage kids, be understood by ESL learners and allow for some modicum of success. He emerged for lunch and dinner and spent every weekend getting ready for the next week. Every Monday morning, he got up early to record his video greeting for the week for each of his three classes. Every Wednesday, he spent most of the day on the phone, calling up to 25 households of students who had by then, not yet even checked into his Google classroom. By Friday, the wine flowed as we recounted the challenges of the week, and drowned a growing sense of sadness that this was not what teaching was supposed to be like. During these months, synchronous learning was a no-no. Teachers were anxious about privacy and felt video messages would and could suffice. A few teachers had tried synchronous meetings early on but the consensus was that they largely failed. One of my son's teachers had tried a Google Meet in the first two weeks and only my son and one other student showed up. The human interaction that

fires us up as teachers was completely gone. My husband summarized that the worst part was working for hours to produce materials that one launched into a “no man’s land” that never elicited a human response. It was soul crushing.

Needless to say, after an inspired summer of outdoor visits, campfires and sleep, both my boys were excited to get back at it this September. No matter what my inner fears, I knew there would be no other response but “yes” for our son to attend in-person classes in what shaped up to be a hybrid model in our designated board in September. While he had connected for biking and park visits and a few runs with friends over the summer months, he still craved to walk through the doors of “his” school and to just be with kids his own age. The mask-wearing was the least of his worries. We practised a few two hour wearing sessions in the summer and he concluded that it would be just fine. We waited until the last week of summer for a schedule and timetable but he was raring to go on Day One. It was the weirdest first day picture ever with the mask, but everything else felt kind of familiar...the nerves, the debates over what to wear, the curiosity about who would be in his class. I couldn’t begin to imagine what 4 hours of Math would feel like, but off he went, pencils sharpened, a new calculator in hand and a heart full of expectation.

It had to be a lot of pressure for teachers those first few weeks. The wearing of PPE, COVID protocols around traffic flow, bathrooming, contract tracing records, cleanliness and distancing had all transformed the warm, loud, bubbling community we know and love into a sanitized, almost medical environment. Teachers voices were strained from yelling through masks and their opening week smiles and expressions were buried. My husband described the stunning silence of the building. It never returned to the chatty, giggling, debating atmosphere of teenage inquiry teachers expected. It was if the masks were a muzzle, silencing kid’s voices and this added to less than half the students being in the building on a given day, created a startling atmosphere.

My son, fortunately, came home after the first day excited and comforted. The room was not so bad. The teacher was funny. He forgot about wearing the mask. He had two friends in the class. He had time to eat his whole lunch and the four hours did not seem that long after all. The teacher had taken them for a walk around the building for fresh air and he was able to see a few of his teachers from last year. The weeks rolled by and 5 days in class and 5 days at home meant long hours watching video lessons and doing homework, but the access to live extra help from his teacher made him feel successful in Math and he knew he could make it work. His History teacher took a slightly different approach, having the half of the class who was at home log in at 8:30 a.m. with the other half the class in front of her. She delivered live lectures and discussed articles and films simultaneously to the students in front of her and the students at home and then the students would log off to complete some work or reading and on occasion, to do “group work” by typing collectively or discussing a topic in the chat feed on line. My son lamented that he had not lucked out by being at home for both the World Wars instead of in class, but he soldiered through the material. When he was in class, the students at home were invited to play a group video game with the students in class. In their own way, they were creating community. We are now at the mid-term, and we are realizing that for our anxious son, COVID fears aside, the quiet atmosphere of the classroom, the one on one relationship with the teacher, the smaller classes, and the lack of chaos in the hallways is actually working in his favour. He has good grades so far. The content is rushed at times, delivered in a dry method that no teacher would choose. Creative, interactive pedagogy has mostly disappeared in the interest of time and online accessibility and really interesting, important content has been chopped. All these things still make me cry on occasion for the richness of learning that my son is missing. But he is still going to school. He will get his credits and so far, there have been no COVID cases at his school. We are closer as a family than we have

EXPERIENT Winter 2021

ever been. And my son is still finding himself, seemingly discovering something new to fill the time and to experiment with as his way of dealing with the stress as the weeks drag on. He bought a bike in the early spring and took up mountain biking with a vengeance, he played Dungeons and Dragons with the neighbours for the first time at separate tables in their open garage, he camped in a tent at his grandparents' farm for the first time and he finally picked up the guitar we bought him at least nine Christmases ago and decided suddenly that he wants to play. We listen to classic guitar solos in the car on the way to school now. I have cooked and baked and he has expanded his skills in the kitchen. We talk about clothes and decorating and we have ordered books and audiobooks galore.

The bottom line is that when this pandemic ends, all of us will have been changed by this pandemic. The failures and exhaustion of school life for both teachers and students will leave awful gaps and a trail of mental unwellness that will take many years to heal. But the school experience will also have done what it always does...it will have provided a community for those who needed one, it will have given structure and some semblance of control in a world that feels very out of control and it will have taught us all patience and compassion with ourselves and others. We are all looking each other in the eyes a bit more these days. Maybe the often mercilessly fast-paced merry-go-round of school life we were on needed the lessons of this time after all.



“Ready for School” (photo by Sherry Freund)

Here is a Brief Glance at what our ARM members are pursuing to enrich retirement and cope with Covid.

Readers are invited to contribute to this Feature Section that answers the question:

“Whatcha Doing?”: Mary Ruston

Retired Family Studies Teacher and the Pandemic by Mary Ruston, ARM Chapter 24

After returning from a two month winter holiday in Portugal in March 2020 and then recuperating from a case of Covid 19 the time loomed ahead.

Making masks for friends and neighbours was the first thing on the agenda. Masks were not easily accessible so I sewed many, placed a wicker basket on my doorstep and spread the word they were now available.

Sharing homemade soup with two single girl friends who did not like to cook also helped keep me busy. Receiving a new ebike for Mother’s Day got me outside and enjoying the longer Travelling in our “Tin Can” (Airstream) when the Parks opened also for outdoor fun yet keeping socially distant.

As summer waned, the Fall, and shorter days needed new initiatives. time I found fleece and began making mittens for my grandchildren and classrooms. Mittens were always getting forgotten or lost so I will hopefully help fill a need in that area. This will be an ongoing project.

October also brought World Polio Day. In order to raise money for the Foundation fight to eradicate polio I prepared and sold two varieties of 1 litre containers making a total of 88 servings. Local friends and fellow Rotarians donated money and in total \$1000 was raised. Because of the Melinda Gates Foundation it was matched two to one so \$3000 would go vaccinate children in Afghanistan and Pakistan , where the Polio Virus still exists.

Since travelling is out of the question fitness classes, baking, reading, keeping lots of connections with family and friends will help me survive a cold Canadian winter. It has been 8 years since I spent a whole winter in Ontario.

Time to get out those cross country skis!

EXPERIENT Winter 2021



days.
allowed

This
their

Rotary
soup in

Bill and
to

“Whatcha Doing?”: Laurel Brown

I may be retired but I am a teacher, at heart and at home. I completed my teaching career in June, 2018 after teaching Dance, Drama and Fashion at Bluevale Collegiate Institute in Waterloo for 18 years.

Since then, I have travelled to the east and west coasts of our beautiful country and enjoyed local bus trips with my 92 year old mother as a host on the Travel Committee with SLAAA, Stratford Lakeside Active Adults Association. How I became a host, in Stratford, is due to my persuasive mother – some things do not change. LOL Nevertheless, my Mom moved from London to Stratford into an assisted living residence when her husband died in March, 2018. When I retired, I was happy to be able to spend more time with her. We went on bus trips to the casino on occasion; were in a Fashion Show at her residence; and, she loved going to play cards once a week at the community centre. However, all that changed with COVID-19.



My beautiful, social, enthusiastic mother has dementia. And, for her to remain in her room 24/7, well, it would be devastating, taking into account that she would forget about the pandemic restrictions and therefore, require to be constantly reminded to stay in her room. In addition, we could not visit even though her room had an entrance straight to the outside. So, April 6th, we moved my loving Mom into our home in Waterloo and we are very pleased with the decision. She continues to decline but she is happy and content to be with us.

Although I am not in a classroom, I am still a teacher. Currently, I am writing lesson plans to accompany the virtual dance workshops of professional artists. In response to COVID-19, the Board members of Ontario Secondary School DANCEEST, realigned the delivery of our programming to ensure dance remains present and vital in education. The first steps were to adapt and expand support for teachers by releasing exciting dance artist workshops virtually with accompanying lesson plans for immediate use bi-weekly in their classrooms and online distant learning. Educational resources were distributed FREE until October 30th and tracked for the first 6 weeks. 132 requests were submitted by 60+ educators and shared with 3,924 students from 25 Ontario school boards. Additionally, drama, physical education and elementary teachers requested the OSSDF resources. Furthermore, we are in the process of transforming from a live OSSDF2021 event to a virtual format May 25th – 28th, 2021 to celebrate Dance in Education. Students will submit their pre-recorded original dance performances to be shared with adjudicators and prepared by our OSSDF media specialists to be presented via our website with password protected links to respect privacy protocols.

Through dedication and progressive thinking, OSSDF has been fortunate to collaborate with professional dance artists to reduce their fees and bring dance virtually into classrooms/homes. Dance, always a creative form of expression, is even more essential during challenging times for the physical and mental health benefits it offers. And, of course, it was my mother who introduced me to my passion of Dance! Be well. Stay safe. Keep dancing! Laurel Brown, OSSDF President

Here is a bit more information about DANCEFEST and coping with COVID.....



Laurel Brown OSSDF President

This fall, the ongoing challenges of COVID-19 compelled the Board members of Ontario Secondary School DANCEFEST to realign the delivery of their programming. When the pandemic forced the cancellation of the live OSSDF2020 event in May, refunds were written for student participant fees and termination/ deferral of professional contracts were required. We retained School Registration fees to cover financial commitments; create a small virtual event over the dates planned for OSSDF2020 to engage youth during isolation; and, promised schools registration credit towards OSSDF2021.



Education and, more specifically, the performing arts, have never been faced with such a sudden, total and mind-numbing reality and OSSDF wanted to ensure that dance remained present and vital in education. At the beginning of a new school year, the first steps were to adapt and expand support for teachers by releasing exciting dance artist workshops virtually with accompanying lesson plans for immediate use bi-weekly. These educational resources were distributed FREE until October 30th and tracked for the first 6 weeks. 132 requests were submitted by 60+ educators and shared with *3,924 students from 25 Ontario school boards*. Additionally, drama, physical education and elementary teachers requested OSSDF resources.

Furthermore, OSSDF's transformation from an annual live 4-day event to a virtual format for May 25th – 28th, 2021 is essential. Students will submit pre-recorded performances of their original dance choreography to share with adjudicators and then, be prepared by our media specialists to be presented via our website with password protected links to respect privacy protocols.



DANCEFEST has always provided a unique opportunity where students with passion for dance, many of whom cannot afford private training, are able to perform in a supportive, encouraging environment. Dancers may have formal training; however, few have choreographed. We honour the artistry, cultural expression, and acceptance shared by these wonderful, active and creative students and are proud of the confidence gained in their mental and physical wellbeing.



Through dedication and progressive thinking, OSSDF has been fortunate to collaborate with professional dance artists to reduce their fees and bring dance virtually into classrooms/homes. Dance, always a creative form of expression, is even more essential during challenging times for the physical and mental health benefits it offers. However, financial support to upgrade our website, hire dance artists, and subsidize students is imperative to continue with our ambitious goal which includes 10 months of

programming, educational resources, and a virtual event to support educators and students. Currently, OSSDF is preparing a grant application to Ontario Trillium Foundation and are looking into other fundraising sources such as sponsors to support us with these endeavours.

To share some background, DANCEFEST began in May 2003, when Laurel Brown hosted a 3-day event, at Bluevale Collegiate Institute in Waterloo with the support of teachers who met at a York DANCE AQ course the winter of 2002. Dance teachers from North Bay to Windsor attended the event with their students who brought their original dance choreography and performances to share with like-minded students to celebrate the creative artistry of dance.



From 2003 – 2014, DANCEFEST was hosted by dedicated teachers from schools in:

North Bay, Barrie, Windsor, Chatham, Waterloo, Guelph and Niagara Falls.

In 2015, DANCEFEST incorporated as the not-for-profit organization, Ontario Secondary School DANCEFEST. OSSDF moved away from the school venues and into larger convention centres to accommodate the growing numbers of schools.



In 2019, our last live event, OSSDF hosted over 550 individuals from 22 schools who gathered to dance on the Chrysler Theatre stage at St. Clair College Centre for the Arts in Windsor. Peer support and Adjudicators empowered the young dancers and choreographers and, 30+ workshops were offered that varied in style and cultural foundation taught by inspiring, professional and diverse dance artists, educators and alumni. In addition, participants learned about post-secondary arts programming and community-based dance organizations enabling them to plan a future that includes

dance. The 4-day event concluded with a celebratory banquet, an Artistry Showcase of favourite

entries from each school and performances by dance artist professionals and alumni to inspire the continued efforts of the students to dance. Unknown to us, OSSDF2019 would be the last time we would gather together, in person, to celebrate the dance artform. And, we believe, it will be a long time before we can come together again, in person, to celebrate dance. That said, "the OSSDF Mission is to provide an educational forum for dance students and educators as they develop an appreciation for the art form of dance through collaborative dance creation, performance, and

workshops.” Therefore, similar to those who demonstrate hope and encouragement as they dance in their yards, paint murals, sing or hit pots and pans together, OSSDF will do everything we can to support our teachers.



It is the plan of OSSDF to incorporate the virtual adaptation into future years; however, it cannot replace the in-person DANCEFEST experience. The future, we hope, will include expanding virtual resources and replacing the province-wide yearly experience with smaller regional events to enable additional schools and their students to access OSSDF’s incredible dance experience, and increase BIPOC dance artists to authentically exemplify world dance styles and further represent all students in our schools. Moving

forward, our focus on creative solutions will make Ontario Secondary School DANCEFEST a sustainable celebration of the Arts.

Respectfully submitted,
Laurel

Laurel Brown
President



Educate. Encourage. Inspire.



SAVE THE DATES: MAY 25th-28th, 2021

OSSDF 2021 VIRTUAL Event - LET'S dis-DANCE!

Visit us at

Web: <https://ontariosecondaryschooldancefest.ca>

Twitter and IG: [@ossdancefest](https://twitter.com/ossdancefest)

Facebook: [/ossdancefest](https://facebook.com/ossdancefest)

Follow-up from our last Meeting:

Courtesy of our October Speaker, Nadeen Hibbs, Educators Financial,
nhibbs@educatorsfinancialgroup.ca

here is the Estate Planning Checklist. Note that you should be sure to include your online accounts, addresses and passwords for the use of your executors.



☐ **Make an inventory of physical assets, such as property, vehicles and art work, and their location.**

☐ **Make an inventory of financial assets and their locations such as:**

▫ Bank accounts ▫ RRSPs

▫ TFSAs

▫ RESPs

▫ Investment accounts ▫ Pensions

▫ Insurance policies: home, auto, life, critical illness, long term care, disability insurance

☐ **Make an inventory of debts and their locations such as:**

▫ Credit cards

▫ Loans

▫ Mortgages ▫ Lines of Credit

▫ Auto Loans ☐ **Check memberships in charitable organizations**

and associations.

☐ **Check beneficiary designations on registered accounts and insurance policies to ensure they are current.**

☐ **Create a will. Appoint an executor, name**



beneficiaries, choose guardians for minor children.

- ☐ **Create Continuing Power of Attorney (POA) for Property** that will allow someone to take care of your financial affairs if you become mentally incapable. POA will only be effective while you are alive and will end at your death.
- ☐ **Create a Power of Attorney for Personal Care** that will allow someone to make personal decisions for housing and healthcare.
- ☐ **Create a Living Will or Advance Directive** that communicates your wishes regarding healthcare if you are ill and cannot communicate your wishes about treatment. ☐ **Plan and pre-pay for your funeral.** ☐ **Transfer assets into joint ownership where appropriate.** ☐ **Give gifts before death.**
- ☐ **Ensure there is enough cash available to pay for the cost of dying, without forcing the sale of assets. This could include income taxes, executor and probate fees.**
- ☐ **Be aware that the Canada Pension Plan has a death benefit and survivor's pension.**
- ☐ **Make sure you know the location of:**
 - Original Will
 - Birth and marriage certificates
 - Marriage contracts
 - Co-habitation contracts
 - Separation agreements
 - Divorce decrees
 - Insurance policies
 - Real estate deeds
 - Investment and retirement accounts
 - Location of safety deposit boxes
 - Details of pre-planned funeral
 - Trust documents
 - List of professional advisors
 - Social Insurance Card
 - Names and address of: executors, trustees, beneficiaries, guardians.

☐ **Digital Estate Plan**

Make sure your executor knows digital assets exist and how you want them managed. These include email, online banking, social media such as Facebook, Twitter, LinkedIn, Instagram; rewards programs such as Aeroplan, AIR

MILES, Optimum; digital libraries such as iTunes; online accounts such as Amazon, Kijiji, Craigslist; monthly online payment authorizations for utilities, memberships, and subscriptions.

Create a password protected spreadsheet with relevant information such as:

- ▢ Description of asset

- ▢ Web addresses

- ▢ User IDs and passwords

- ▢ Account numbers

- ▢ Other relevant information and instructions **Or use an online service designed for storing passwords and relevant instructions.**

▢ Estate Planning for Ontario Teacher's Pension Plan Pre-Retirement - Who to Name as Beneficiary

You can name more than one beneficiary – person(s), such as a child, or organization(s), such as a charity. If you choose to name multiple beneficiaries, any pre-retirement death benefit will be divided equally among your beneficiaries.

You shouldn't name your spouse

It's not necessary to name your spouse as your designated beneficiary because an eligible spouse will receive your survivor benefits. This automatic right to your pension is enshrined in provincial pension law. The only exception to this rule applies when a valid separation agreement or court order assigns part of your benefit to a former spouse.

By designating a beneficiary, you decide who should get your pension death benefits in case your spouse dies before you do.

Naming your child(ren) as beneficiary(ies)

If you want your child(ren) to receive the biggest death benefit possible, you must name them as your designated beneficiary(ies). Although **dependent children** automatically receive a survivor pension for as long as they qualify for it, there is often a benefit, in addition to their pension, to pay out. This benefit can be substantial if your dependent children are older and will qualify for a pension for only a few years.

Children who aren't dependent on you will not receive any benefits unless they are named as your designated beneficiary. For more information please visit www.otpp.com

▢ Estate Planning for OMERS pensions

Order of entitlement to survivor benefits If you die before retirement:

1. **Spouse** – Your pre-retirement spouse can choose a survivor pension or cash refund.
2. **Children** – If there is no pre-retirement spouse, a children's pension will be paid to any eligible dependent child(ren) for as long as they are eligible.
3. **Designated beneficiary** – If there is no pre-retirement spouse or eligible dependent child(ren), your designated beneficiary(ies) on file may be entitled to a cash refund.
4. **Estate** – If there is no pre-retirement spouse, eligible dependent child(ren), or designated beneficiary(ies), a cash refund may be paid to your estate.

If you die after retirement:

1. **Spouse** – Your retirement-date spouse (or post-retirement-date spouse if there is no eligible retirement-date spouse) will receive a survivor pension.
2. **Children** – If there is no retirement-date spouse or post-retirement-date spouse, a children's pension will be paid to any eligible dependent child(ren) for as long as they are eligible.
3. **Designated beneficiary** – If there is no retirement-date spouse, post-retirement-date spouse or eligible dependent child(ren), your designated beneficiary(ies) on file may be entitled to a residual refund.
4. **Estate** – If there is no retirement-date spouse, postretirement date spouse, eligible dependent child(ren) or designated beneficiary(ies), any residual refund may be paid to your estate.

For more information please visit www.omers.com



The OSSTF ARM Provincial Council consists of the Presidents of each of the 11 Chapters as well as representatives from OSSTF provincial executive, secretariat and political action. We meet via videoconference. The presidents are listed below as well as at this web site.
<http://www.armcouncil.osstf.ca/contacts.aspx>

Working on your behalf... Pensions, Health Benefits, Social, OSSTF Political and more....

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