



EXPERIENT²⁴

Issue 16 | Fall 2022

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

IN THIS ISSUE

President's Update	2
Provincial Council Report	3
Point of View	4
Book Review	6
The Funny Bone...	7
WRDSB and the cyber attack	8
How to submit an item	9
5 Questions about cancer	10
Fall Home Comfort checklist	11
Helpful Websites	11



Photo—Michele Altermann

Retirement does not mean leaving—Keep this link strong

Schedule of District 24 ARM Meetings for 2022

ARM meetings have returned to in person with an option to in join via Zoom. Please contact Rich by the Sunday before the meeting to get the link. 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 contact Rich Clausi.

Nov. 1 — In person presentation with Brock Godfrey—also available online

Dec. 6 — Christmas meeting and dinner

Jan. 3 — Planning meeting

Feb. 7 — Please check the website for more information

President's Update

ARM Chapter 24, Waterloo



President's October 2022 Report

Because of epidemic restrictions, we continued to have online meetings throughout 2021 with many excellent featured speakers. We are currently pruning our mailing database. We mailed postcards in August to each address in the ARM database with information on how to reach us, access our website and update contact information. If you are not getting your email notifications, please advise me. The maintaining of ARM membership in the shadow of the recent RTIP changes to decouple coverage from membership in ARM is a serious challenge in the coming years. Happily, we continue to expand our membership.

Last year, our focus was on the implementation of the new Health Plan under Greenshields. This year, our focus, beginning in late July, was on the Cyber attack and its' implications on Waterloo Region District School Board retirees. Unfortunately, WRDSB had retained retiree files that dated back to 1970 (unbelievable!) containing SIN, date of birth, banking information etc. Over 70,000 student files were also accessed.

We have circulated copies of our email exchanges with the WRDSB. There are now complaints to the Ontario Privacy Commissioner as well as incident reports with the Waterloo Regional Police Service. We have had cyber experts talk to our members regarding the recovery of stolen identity. Sadly, if not for ARM injecting itself into the discussion, retirees would continue to be side-lined and ignored. Some Retirees who have signed the PHS and EDSS petitions received a letter on September 30 finally informing them of the incident.

We have posted a copy of this letter as well as copies of the petition and other information relating to what you can do if you are a cyber victim on our web site.

Please go to our web site:

C24arm.weebly.com

for fresh information as it becomes available. You may want to send WRDSB a version of the petition asking that you be included in any forthcoming news releases.

We will have Brock Godfrey of the RCMP/OPP Fraud Education branch speak to us on November 1. Although we had a "live" fish and chip fry at our October meeting, we are still debating the fates of our November 1 and December 6 Christmas Dinner meeting.

I am optimistic that these events can be live and in person! Stay tuned for details.

We are also providing information so our retirees can research which trustee candidates are supportive of ARM concerns. We have endorsed retired education workers who are running for trustee. We are not involving ourselves in mayoral and council elections.

Finally, the 2021 slate of officers was re-elected at our October AGM. Congratulations!

Cheers and Best Wishes,

Yours in Education,

Richard Clausi, President, ARM Chapter 24, Waterloo, October 2022.



Provincial Council Report



President's October 2022 REPORT to ARM Provincial Council

We continue to reach out to our membership. This summer, we mailed postcards to each address in the ARM database with information on how to reach us, access our website and update contact information. The cards were created using Avery 4 to a page card stock, photocopied from a master copy, with mail labels, return labels and stamps added manually. It was highly successful.

We see the maintaining of ARM membership in the shadow of the recent RTIP changes to decouple coverage from membership in ARM as a serious challenge in the coming years.

Our major focus beginning in late July was on the Cyber attack on Waterloo Region District School Board employee and 70000 student data files. Unfortunately, WRDSB had retiree files that dated back to 1970 (unbelievable!) containing SIN, date of birth, banking information etc.

I have circulated copies of my exchanges with the WRDSB Communications Officer. I have made two complaints to the Ontario Privacy Commissioner. There are currently three incident reports with the Waterloo Regional Police Service. We have had cyber experts talk to our members regarding the recovery of stolen identity. Sadly, if not for ARM injecting itself into the discussion, retirees would continue to be side-lined and ignored. Retirees still have not been directly informed of the breach. I will provide more details at our October meeting.

At this meeting, our Chapter is seeking OSSTF legal advice as to how much Member Services can do for our ARM members. Specifically,

1. What legal assistance is available to ARM voluntary OSSTF members?
2. Can member protective services help retirees recover lost identities and finances?
3. Does WRDSB have a duty to inform retirees formally of their exposure to risk?
4. Does WRDSB have a duty to delete vital retiree data such as SIN, dob, bank account info etc. after a reasonable time elapses after full retirement?
5. Is this issue a provincial concern?

We hope that, in the interim, ARM presidents have checked with their respective boards to ensure that they do not fall prey to the same misfortune as our retirees have.

We are providing information for our retirees to research which trustee candidates are supportive of ARM concerns. We have endorsed retired education workers who are running for trustee. We are not involving ourselves in mayor and council elections.

Cheers and Best Wishes,
Yours in Education,
Richard Clausi, President, ARM



Joanna works in an office. Her computer is a stand-alone system. What is a stand-alone computer system?

It doesn't come with
a chair

Bill C-295 a step forward in the protection of our vulnerable Senior's

The pandemic has crystallized in the consciousness of Canadian citizens the failures in some of Canada's Long-Term Care and retirement homes. Failures to provide for the necessities of life with kind and humane caregiving to some vulnerable seniors. This tragedy is crying out for change with actions needed to be taken by all levels of Government.

Hon. Hedy Fry's private members Bill C-295 in Canada's House of Commons would represent a step forward in meaningful change. <https://www.parl.ca/LegisInfo/en/bill/44-1/C-295>

Addressing the need to codify in the law clear expectations and consequences in order to hold Institutions and individuals to account that fail to do so either through negligence or purposeful acts of omission or commission where vulnerable seniors are the victim. Amending the criminal code for the protection of vulnerable seniors would establish guard rails under the law. Implicit in this is the intent to act as a motivator for just action, compliance while being a safeguard and deterrent for failure resulting in the victimization of vulnerable seniors.

One's senior years have been characterized as ones second childhood. I am of the opinion that if it came to light that children were subjected to the same treatment and failures accorded our vulnerable seniors in care homes the authorities would have intervened (immediately) on their behalf to rescue them and consequences would have been levied. The fact that it did not occur leads me to believe that our vulnerable seniors Charter Rights for equal treatment under the law is questionable and that as such they are 2nd class Canadian citizens? <https://www.justice.gc.ca/eng/csj-sjc/rfc-dlc/ccrf-ccd/check/art15.html>

I ask ARM members to review and follow Bill C – 295, to contact their respective MP, to share your concerns and inquire about their position on the Bill.

May through your advocacy, may the Canadian Parliament pass laws and regulations for the Canada wide protection and wellbeing of our vulnerable seniors.

May 'we' do so on behalf of and for the betterment of...

those who cared for us,

for us, and

for those who will follow us.

Joe's thoughts continue on the next page....



Photo—Michele Altermann

ARM 2022-2023 Executive

President	Rich Clausi
Vice-President	Joe Amatruda
Treasurer	Isobel Cayenne
Secretary	Rennie Ladden
Political Action	John Ryrrie
Webmaster	Chuck Stemmler
Newsletter Editor	Michele Altermann

Congress of Union Retirees (CURC) ‘Speaking Up for Retirees’<https://unionretiree.ca/>

The ongoing pandemic has brought into sharp focus the need for ongoing and concerted advocacy on behalf of seniors and retirees. Seniors have suffered disproportionately and dramatically exposing significant gaps in the social safety net in particular through the abhorrent conditions in some Long-Term Care (LTC) and Retirement homes. Overall, Seniors were best served in Publicly funded and publicly administered care homes. Fighting against the privatization health care and long-term care services is self evident.

In order to promote Public Health Care, LTC and other social justice concerns OSSTF ARM members would benefit by becoming aware of and connecting with CURC. I had an opportunity to do so having been a virtual delegate on behalf of OSSTF’s ARM Provincial Council CURC’s National Convention: October 12th and 13th, 2022. The convention had eighty-nine registered delegates. Retirees from various unions from across Canada.

One of the delegates (that spoke on a number of occasions) that I recognized was OSSTF’s former General Secretary Malcolm Buchanan (1995-2002). For your consideration, the following YouTube video October 7, 2009 Malcolm discusses the OTTP at that CURC Convention: <https://www.youtube.com/watch?v=diS6f8Jns40>

During the CURC Convention October 2022, in addition to the extensive concerns raised with regards to Health care, Long Term care and the treatment of seniors, the following ‘Action B11’ stood out and I bring it to the attention of ARM members. Malcolm Buchanan spoke eloquently while rising in support of Action item B11; Dealing with Pension security and Bankruptcy’ – House of Commons private members bills of the 44th Parliament C-225 <https://www.parl.ca/LegisInfo/en/bills?keywords=Bill%20225> and C-228

<https://www.parl.ca/LegisInfo/en/bills?keywords=Bill%20228>

Many other CURC members rose in support of these 2 bills – indicating that members should seek to present while the Bills are being reviewed in committee or stand and bear witness while Bills are reviewed by committee during presentations and be present in the House of Commons while the Bill’s are debated.

I recommend that ARM members follow Bills C-225 and C-228 as they are dealt with in the House of Commons. A way to keep informed about issues of concern impacting union members, retirees and seniors would be to access the CURC website link (<https://unionretiree.ca/>) and subscribe for there email updates.

Joseph Amatruda, ARM Chapter 24

Amazing! Everyone’s age today is 2022

Did you know that today the whole world is the same age! Today is a very special day that only happens once every 1,000 years.

Your age plus your year of birth for every person equals 2022.

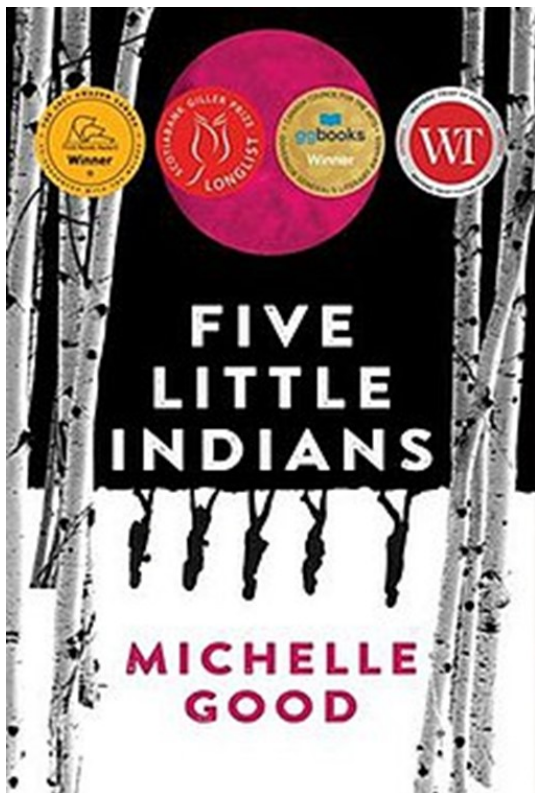
It is so strange that even experts can’t explain it. Check it out and see if it’s 2022. It’s been waiting for a thousand years!

For example, you are 68 years old and born in 1954.

$68 + 1954 = 2022!$

This was submitted as an item of interest so the editor is asking you — Does it work? When might it not work? Is this the only year it will work? Please feel free to give us your





Book Review — Michele Altermann

Five Little Indians by Michelle Good

2020 Governor General's
Literary Award for
fiction

2021 Amazon Canada First
Novel Award.

2022 Winner of the CBC's
Canada Reads

Nominated to the Giller
Prize longlist

Writer's Trust Canada
fiction shortlist



Michelle Good is of Cree ancestry, a descendent of the Battle River Cree and a member of the Red Pheasant Cree Nation.

She has worked with indigenous organizations since she was a teenager and at forty decided to approach that work in a different way obtaining her law degree from UBC at 43.

She has practiced law in the public and private sector since then, primarily advocating for Residential School Survivors. She graduated from UBC with a Master of Fine Arts Degree in Creative Writing MFA in 2014 where her novel *Five Little Indians* first started taking shape.

Her poetry and short stories have appeared in a number of publications. Her first novel, *Five Little Indians* won the HarperCollins/UBC Best New Fiction Prize and her poetry has been included in Best Canadian Poetry in Canada 2016 and Best of the Best Canadian Poetry in Canada 2017.

Having just completed our second National Day for Truth and Reconciliation many Canadians are still starting on their own journeys to towards building a better understanding of the issues that colonialism created for our indigenous neighbours. For anyone who is unsure where to start I would highly recommend this novel. While fiction, it is grounded in the real life experiences of residential school survivors. I read this as part of a book study. As the facilitator I asked each person to write three words that captured what the book meant to them. We then grouped our words and it was interesting that they grouped quickly into the following areas: resilience; the “painful” words (i.e. sadness, devastation, pain); healing (i.e. healing, hope, redemption) and friendship (i.e. trust, friendship, love). For me, one of the key things I took away from this book was fundamental need that people have to feel they are being listened to, that what they have to say is heard. That being heard is a key step to beginning the healing process, as shown in the life of one of the characters in the book. This was a very engaging book and hard to put down (I finished it in two days)!

I would suggest that while the topic of residential schools is a difficult subject to read or write about, Michelle Good has created characters that are easy for the reader to connect with, even when what they experience is often painful and hard to follow. There is sadness but also hope, pain but also healing. And importantly, no judgement, just invitation to join the characters on their journeys. If you have not yet explored books by indigenous authors this would be a great book with which to start.

The Funny Bone...

Time is like a river. You cannot touch the water twice, because the flow that has passed will never pass again. Enjoy every moment of life.

As a bagpiper, I play many gigs. Recently I was asked by a funeral director to play at a graveside service for a homeless man. He had no family or friends, so the service was to be at a pauper's cemetery in the Nova Scotia back country.

As I was not familiar with the backwoods, I got lost and, being a typical man, I didn't stop for directions.

I finally arrived an hour late and saw the funeral guy had evidently gone and the hearse was nowhere in sight.

There were only the diggers and crew left and they were eating lunch. I felt badly and apologized to the men for being late.

I went to the side of the grave and looked down and the vault lid was already in place. I didn't know what else to do, so I started to play.

The workers put down their lunches and began to gather around. I played out my heart and soul for this man with no family and friends. I played like I've never played before for this homeless man.

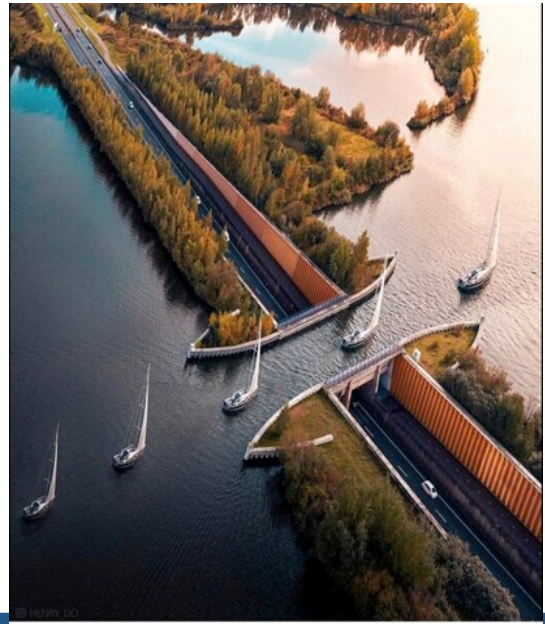
And as I played "Amazing Grace", the workers began to weep. They wept, I wept, we all wept together. When I finished, I packed up my bagpipes and started for my car. Though my head was hung low, my heart was full.

As I opened the door to my car, I heard one of the workers say, "I never seen anything like that before, and I've been putting in septic tanks for twenty years."



If you travel in the Netherlands on the highway to Amsterdam you may see this crossing your path. A taxiway crossing the highway to get to the runway. It's a Dutch airline called "KLM" which means "Royal Airline Company". Apparently the Dutch King, Willem Alexander, is a certified airline pilot and flies regularly as a pilot on KLM. They also have "Aquaducts" where a canal crosses over the highway and boats sail right over top of you. I've seen both of them on our visits to relatives. Just some trivia.

Submitted by: Rich Clausi



How are you responding to the cyber-attack on the WRDSB?

By: Gene Peter Heesaker

In August 2022 the Waterloo Region District School Board (WRDSB) announced through the media that hackers had stolen employee names, birthdays, banking information, and social insurance numbers for anyone who had been ***employed by the board since 1970***. Up to this point in time the WRDSB has made no effort to directly inform retired staff members of the breach in security, and it is only through media reports that many retirees have learned about the cyber-attack. Many retirees have contacted D24 ARM and Richard Clausi and as a result of lobbying the WRDSB has offered ***one year of complimentary credit monitoring to retirees too***. To take advantage of this service, retirees should call TransUnion at 1-833-806-1882 and state that you are calling in relation to the WRDSB credit monitoring program.

About 1 week after the Board announced that it had been hacked I had my MasterCard denied at two gas stations. When I got home and phoned MasterCard I was immediately transferred to their security department. I was never told specifically what had happened to my MasterCard, but I was told to immediately cut up our old cards and that new credit cards would be sent to my wife and me ASAP. They also told me to change our PINs when the new cards arrived.

I do not believe in coincidences. I believe that the Board cyber-attack and my MasterCard issues are related. My wife and I immediately declared a household red alert and after talking to our bank manager and cyber-security experts with our credit card issuers, we decided to take some preventative actions.

The first thing we did was create a diary of all of the things we were about to do. We were told to keep an accurate list of all of the people we talked to and the times and dates of all of the conversations. We knew our actions were going to take hours on the phone/online and be a complete pain in the rear end....but we decided to do it anyway. Here's a list of what we did:

- Contacted our bank and changed all of our bank accounts and pin numbers.
- Placed a verbal pass word on all of our bank accounts.

- Contacted all of our credit card providers and requested new credit cards.
- Changed the PINs on all of our debit and credit cards.
- Contacted BOTH TransUnion and Equifax and informed them of the Board cyber breach and asked them to flag our credit reports for 6 years.
- Contacted all of the entities that deposit money into our bank accounts and gave them the new account information (OTPP, CRA, Service Canada, extended health care plans, etc.)
- Contacted all of the entities that withdraw money from our bank accounts and gave them the new account information (property taxes, condo fees, hydro, gas, insurance, water, cell phone, cable, etc.)
- Made certain that our brand new condo had title insurance (it does)
- Contacted our home insurance company to see if we have a rider on our policy that provides identity theft insurance. (we do)
- Made certain that our HELOC (Home Equity Line of Credit) was rock solid. It turns out that having a HELOC makes it very difficult for cybercriminals to illegally sell your house out from underneath you. It's an added hoop they do not want to go through.
- Contacted the police about my MasterCard issue and because I was the victim of a cyber-crime I was able to submit a police report and receive an incident number. I now have a paper trail.

Needless to say, my wife and I took the cyber-attack on the Board ***very seriously***. However; what should you do? How should you react? I can't tell you what to do, but I would say that your reaction all comes down to personal risk tolerance. Since my MasterCard was hacked shortly after the Board announcement, our family response was very assertive.

Please believe me. I am not trying to frighten anyone. I am just outlining what my wife and I have done. We are trying to be proactive not reactive. I have always believed that "information is power" and that's why I am sharing our course of action. Do I think the 1 year of free credit monitoring is enough? No way! The

Continued on page 9

bad guys know this has been offered. They can read the media reports. Cyber criminals are very patient creatures. We should be lobbying for 6 years and from **both TransUnion and Equifax**. All I can say is keep a close eye on all of your bank accounts and credit card statements and be vigilant.

If you are a cyber victim you should always file a report with the police, obtain an incidence number and request a copy of the incidence report.

Here is how to file an online cyber report to WRPS: the link is at the top but note that theft of documents or big money is listed in the "When should I call police directly" list below.

<https://www.wrps.on.ca/en/services-reporting/online-reporting-.aspx>

When should I call police instead?

If you have a known suspect.

- ◆ If you are in possession of any evidence.
- ◆ If the value of the theft, loss or property damage is MORE THAN \$5,000.
- ◆ If the incident occurred outside of Waterloo Region.
- ◆ If someone broke into your home or business.
- ◆ If this is a motor vehicle collision.
- ◆ If this is a theft or loss of a firearm.
- ◆ If this is a theft or loss of Government issued Personal Identification documents, other than Driver Licences
- ◆ If this is related to any form of personal violence including domestic violence.
- ◆ If this is related to any kind of vandalism or graffiti that could be described as hate motivated.
- ◆ If this is related to Fraud Over \$25,000
- ◆ If this is related to a traffic complaint that is in progress.
- ◆ If you represent a retail business, other than a LCBO, reporting a theft (shoplifting).



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/ Movie/ Podcast etc. Reports

Tell us about what interesting things you've been viewing, following etc..

Whatcha Doin'?

Tell us what you've been doing during this Covid year in a paragraph or two.

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



5 Questions

Every Cancer Patient Should Ask Their Doctor

WHAT ARE MY TREATMENT OPTIONS AND WHAT ARE THEIR BENEFITS AND RISKS? There are many different treatment options available, each with their own pros and cons, Work with your doctor to find the best treatment choices for your type of cancer,

HOW WILL I KNOW IF MY TREATMENT IS WORKING? Make sure you understand your overall treatment plan, the goals of each stage and what happens if a treatment is or isn't working,

HOW WILL THIS TREATMENT MAKE ME FEEL? Maintaining a good quality of life during treatment is important. Talk to your doctor about what's important to you - work, travel, fatigue, sex life, etc, - and ask if there are treatment options that best meet your unique needs and preferences,

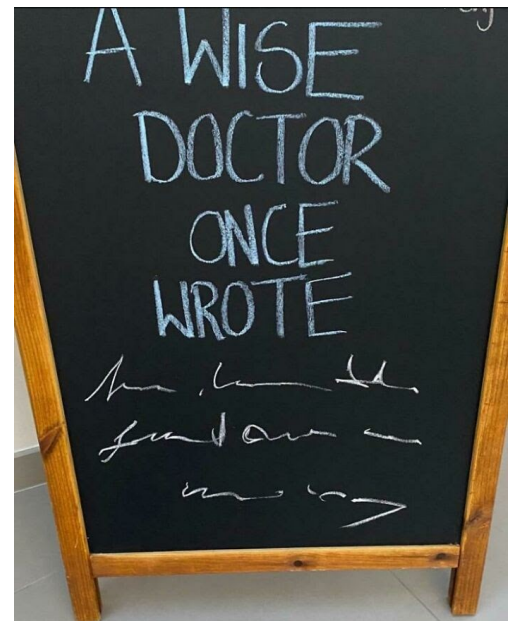
CAN I GET A SECOND OPINION? Arriving at a treatment plan that's right for you can involve input from multiple doctors, Don't hesitate to ask your doctor to put you in touch with other specialists,

ARE THERE ANY CLINICAL TRIALS I COULD BE A PART OF? Clinical trials can offer access to newer treatment options, If you are interested in participating, be sure to ask your doctor if you are eligible for any current trials, To find a cancer trial in Canada, visit <https://www.canadiancancertrials.ca/>

Useful tips

- ♦ Bring this list of questions to your next doctor's visit (the list can also be downloaded at: <https://www.everythingzoomer.com/tag/its-in-you-to-fight-cancer/>)
- ♦ Write down any additional questions you may have
- ♦ Don't be afraid to ask your doctor to re-explain things multiple times
- ♦ Bring a trusted friend or family member to medical appointments
- ♦ Take notes during your visit
- ♦ In most cases, there is no need to rush, take your time and remember that there are no wrong decisions, only decisions that are right for you

Shared by Gene Heesaker, a cancer survivor who hopes this could be helpful to others who are going through this or have loved ones dealing with cancer. Thank you Gene!





FALL HOME COMFORT CHECKLIST

- ☐ Turn off your air conditioner and cover your AC condenser
- ☐ Check your furnace filter and change if needed
- ☐ Turn on your heating system to make sure it's working
- ☐ Book a furnace tune up
- ☐ Check your smoke and carbon monoxide detectors' expiry dates and replace batteries
- ☐ Clean out your clothes dryer vent
- ☐ Store patio furniture for winter
- ☐ Have your sump pump tested
- ☐ Inspect and clean out your gutters and downspouts
- ☐ Seal any leaks around windows and doors
- ☐ Check to see if it's time to change the filters in any water purification product you have
- ☐ Adjust your ceiling fan to clockwise spin for winter
- ☐ Drain your outdoor hose and turn off its water supply
- ☐ Rake leaves and clear up fallen branches
- ☐ Clean and inspect outdoor lighting and cameras
- ☐ If you have a wood burning fireplace, have your chimney professionally swept
- ☐ Replace burnt-out light bulbs
- ☐ Test your generator if you have one

Submitted by Gene Heesaker

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://omers.com
Ontario Teacher Pension Plan	http://otpp.com
OTIP	http://otip.com
OTIP's Carepath Program	http://otip.carepath.ca