



EXPERIENT²⁴

Issue 17 | Winter 2023

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

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Photo—Wendy Foxall

Retirement does not mean leaving—Keep this link strong

Schedule of District 24 ARM Meetings for 2023

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.

March 7 — Check the website

April 4 — Check the website

May 2 — Check the website

June 6 — BBQ and more... check the website

President's Update

ARM Chapter 24, Waterloo



Our main focus has been on dealing with the ramifications of the WRDSB Cyber attack as well as the OSSTF data leak. I will outline some of the work that we have done on your behalf and the feedback that we have received.

First, I can confirm that our Cyber Team (Joe Amatruda, John Ryrie, Richard Clausi) met at the WRDSB Education Centre on Dec.7/2022. The meeting was both positive and productive, but, by mutual agreement, the details are confidential.

In January, I sent a suggestion to both OSSTF and OTIP, our Health Benefits group. Here is a succinct version of what I suggested.

*"As you know, the Waterloo Region District School Board was hacked in July. Our ARM Chapter, with the aid of media coverage, expert cyber advice and school petitions, was successful in alerting our retirees. Our website at **c24arm.weebly.com** documents most of what we said and what we learned. Needless to say, retirees were shocked to hear that sensitive data, some going back 52 years, was online and stolen.*

Since then we have learned that OSSTF data was stolen and yesterday it was announced that the COVID health files were breached.

Why sensitive data such as SIN, dob, health card info etc. are in online files is a moot point. The reality is that the genie is out of the bottle and all that we can do, now, is to mitigate future harm to retirees who, through no fault of their own and unaware that those details were online, have had their privacy compromised.

I am especially concerned with the prospect that, when the actors' "business model" expires, the last hurrah (and payday) is the inventory sale of

hoarded data.

This could happen several years in the future once corporate victims have hardened their cyber defences and, hence, they are no longer easy pickings.

I wonder if just as we have car insurance, house insurance, life insurance and health insurance, are we entering an era where we must have Cyber protection and Title insurance.

May I suggest that this is an item that could distinguish OTIP from competitors.

Is it possible to inquire, on our behalf, about an optional group insurance discount for members of ARM offered through RTIP? Besides Equifax and TransUnion, other vendors such as IDShield and LegalShield can provide ongoing protection. In fact, one of our ARM members, Peter Bolton, is a representative for the latter. A reasonable monthly fee could make this an affordable and an attractive RTIP extra in an internet-connected tech world."

At our Jan 26 Provincial ARM Council meeting, OTIP representatives indicated that they were examining our proposal as part of their ongoing review of coverage for 2024.

I note that we all have the option of receiving one year of TransUnion monitoring via WRDSB and one year of Equifax coverage courtesy of OSSTF. We have the luxury of time to consider alternatives.

In the meantime...

I have been in communication with Peter

President's Update continued...

Bolton, a retired Math teacher and a representative for IDShield and LegalShield, regarding a cyber protection plan alluded to in my proposal to OTIP. Waterloo Chapter can consider going it alone, and there are administrative advantages for each chapter as a smaller pool size; however, we would be quite happy to do this under ARM Council or OTIP.

I have not contacted TransUnion or Equifax for quotes as I assume that you can examine them within the free 1 year access that we have been given. I have my eye on the IDShield product and I have rationalized cancelling my College of Teachers membership (\$200) and reallocating that amount to Cyber insurance of some sort. (This keeps my wife happy.)

What follows are details Peter has agreed I could release to you from my email interactions with him. I have provided links to two PDF files for your examination. Please click on these links to get access:

[a summary of the IDShield and LegalShield services](#)

[a detailed explanation of IDShield and LegalShield](#)

Peter shared:

Please note: the rates quoted below and in these documents are available only to those who enrol via an authorized Group

Plan	Family Price (Monthly + tax)	Individual Price (Monthly + tax)
LegalShield	\$24.95	\$24.95
IDShield	\$22.95	\$12.95
Combined	\$44.90	\$37.90

note: prices are subject to change, but are rate-stable once enrolled

**a "Family" plan is intended for any household where the applying member has a spouse/partner (by any domestic definition in Canada) and/or a dependent under 26 years of age living at home or away at full-time post-secondary, or of any age living at home if they are mentally or physically disabled and more than 50% financially dependent on the member or the member's spouse.*

The **standard** monthly premium (pre-tax) rates for the general public (i.e. not part of an employer group) in Canada** are:

IDShield: \$14.95 for an Individual and \$29.95 for a Family

LegalShield: \$32.95 for household (same rate for individual or family)...recently raised from \$29.95, yet the Group rate has not yet been raised

President's Update continued...

Combining both branches of service and protection would mean (pre-tax) \$47.90 for an individual and \$62.90 for a household.

Therefore, the Group discount is very significant.

-these standard rates do not provide any combo discounts; but, those who have both are offered Credit Counselling & Education Services at no additional charge.

***IDShield is available in every province and territory; LegalShield is available in ON, MB, SK, AB, and BC*

Rich asked:

"We are no longer employees, so would we qualify as an 'authorized group'?"

Peter replied:

I consulted with our Canadian Director of Group Benefits, Louise Brown, and she said that ARM can be approved as an 'employee' group because we all had a common former employer, and we pay to be part of ARM and it is not a social club nor charity, and there are other group benefits associated with being part of ARM & OTIP/RTIP. So, all it takes to get an account set up is for the executive of our chapter to authorize you or one of the officers to sign an authorization form that Louise and I would provide. That will get sent in to PPLSI (the company name for the IDShield and LegalShield services) for the team there to set up an account with a specialized group number and website which will allow interested members to enroll at the locked-in discounted rates, not available to the general public.

Please assure the ARM executive that there is no financial responsibility for the Chapter, since each member who enrolls via the dedicated website assigned to the Chapter will be doing so by voluntary self-pay. Nor is there any legal

liability of the executive other than duly completing the Group Authorization Form, and allowing an on-going relationship of PPLSI to service existing and new members. .

Furthermore, there is a clause in the Authorization that protects the Chapter from having any member who opts to enrol for the LegalShield branch of services to use its benefits against the organization.

IDShield/LegalShield membership benefits usually begin within 1 or 2 business days of an individual enrollment application online (which is quite user-friendly) via the specialized website the executive will send out to the ARM mailing list once the Group account is officially opened, after Louise submits your authorization form to PPLSI.

Rich asked:

"Do you monitor both TransUnion and Equifax activity?... A question that is bound to come up from our members."

Peter clarified:

At this point, IDShield monitors TransUnion only. There are efforts to see about expanding that to include Equifax, since IDShield members in the USA have the option of 1 bureau or multiple bureaus. However, there is generally a vast majority overlap of info between TransUnion and Equifax, so it is quite effective as it currently is. Furthermore, IDShield does its own monitoring of the dark web, etc, and is not just dependent on watching for activity on TransUnion. Members are alerted of suspicious activity, and also sent a monthly report even if no alerts have occurred. The restoration service by fraud specialists is also thorough, regardless of how one finds out about stolen identity.

President's Update

Meanwhile, a significant part of the IDShield service is also the data and device monitoring and protection software for up to 15 devices in a household, including alerts for suspicious websites and emails, and secure ways to erase files or store in password-protected vaults. And there is social media reputation support. All of this is provided through our world-leading partner Trend Micro.

I offer this information as a benchmark for us, and for your own research of options.

I also believe that having a cyber protection perk within ARM could be a value-added reason to join ARM. Currently there is nothing substantial or comprehensive offered by anyone else; so we could lead the way, and give our members a distinct price advantage over the general public, while also enabling more peace of mind.

We are proceeding carefully in Waterloo—we have double coverage for a year via TransUnion (WRDSB) and Equifax(OSSTF).

The genie is out of the bottle—the best we can do is to contain the potential risk.

Cheers and Best Wishes,
Yours in Education,
Richard Clausi, President, ARM Chapter 24,
Waterloo, January 2023.

Hundred bucks says there's a coyote under there!



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



Might voters be confused about Ontario's Public Health Care system?

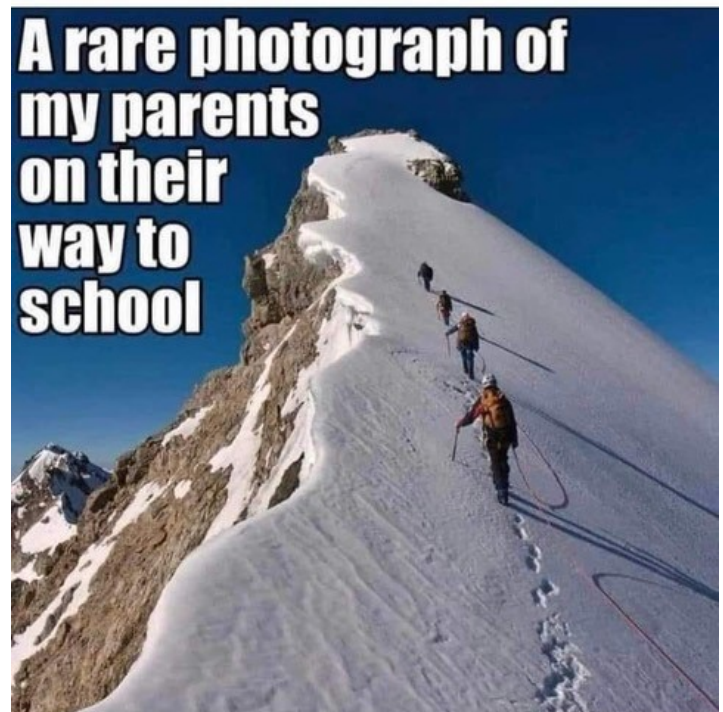
Ontario's Financial Accountability Office report released November 29th 2022 indicated that the Ford Government had spent \$859 million less than expected as budgeted for health care for the current fiscal year. This during a time of evolving COVID variants, the emergence of RSV, flu season, staffing concerns (exacerbated by Bill 124) in our Public Hospitals along with a record number of ER closures across our Province. Ontarians witnessed that some parents with young children seriously ill with RSV having their child placed in paediatric ICUs at overcapacity or were told that no paediatric ICU bed was available at that site.

Ontarians may want to ask and reflect upon the following: 'Is the Ford Government a good steward of our Public health care system?' When the Ford Government indicates that it intends to expand private surgical facilities stating – that it would be "simple stuff, not complicated: knee replacements, hip replacements, cataracts." What confidence should Ontarians have in making this change? You may recall that our former PC Premier Mike Harris expanded the privatization of Long-Term care. Might comparing the mortality rates and conditions vulnerable seniors experienced in public versus privately run Ontario Long-Term Care Homes be an appropriate indicator of what might happen when surgeries are moved from Public to private Hospitals? Ultimately, who in Ontario will shoulder the burden and who will benefit in the short term, mid term and long term and did you vote for this?

Joseph Amatruda Waterloo

ARM 2022-2023 Executive

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





Jim Stewart was most appreciative of the \$500 cheque presented here by Joe Amatruda, on behalf of ARM 24 to the Waterloo Region Health Coalition.

Jim indicated that the WRHC would use the funds to obtain software that improves WRHC's online social media presence and interactivity allowing them to simultaneously post across the following platforms – Face Book, Twitter and Instagram.



The Charm of Irish Pub Hospitality

Two Irishmen went into a pub in Dublin and asked for two pints of Guinness. The Barman, cleaning the tables said... "Sorry, we don't open for another hour."

One of the men asked "Mind if we wait?"

"No" said the Barman, "Would you like a pint while you're waiting?"



The Funny Bone...

- ♦ I had my patience tested I'm negative
- ♦ Remember, if you lose a sock in the dryer it will come back as a tupperware lid that doesn't fit any of your containers
- ♦ If you are sitting in public and a stranger sits next to you just stare straight ahead and say "did you bring the money?"
- ♦ When you ask me what I am doing today and I say 'nothing' it does not mean I am free, it means I am doing nothing
- ♦ I finally got eight hours of sleep. It took me three days but whatever ...

O the places you'll go...

With apologies to Dr. Seus!

This edition includes a challenge from our February presenter John Swatridge. He submitted the following five photos from his collection - Can you identify these locations?. Answers will be included in the next edition of Experient. —ed.



A



B



C



D



E



A lovely winter scene taken by Wendy Foxall's near her home. —Sorry, this is not part of the challenge!

Joe Amatruda brought this to our attention - I know I would have found this helpful when I was cleaning out my home library! They have many locations locally and across Ontario. The information below is taken from their website included below. —ed.

TEXT BOOKS FOR CHANGE — IT STARTS WITH YOUR DONATION.

The simple act of donating your used post-secondary textbook creates a positive impact for students around the world.

We donate 50% of the textbooks to partner campus libraries in East Africa.

We resell 20% of textbooks at affordable prices to students, funding initiatives on local campuses.

We recycle any out-of-date, damaged, or unusable textbooks.

RULES FOR DONATING

Which textbooks can be donated?

- University and college textbooks published in the last 15 years
- High school textbooks
- Study guides, course packs, foreign language textbooks and other material that assists in the studying process

We *cannot accept* magazines, academic journals, badly damaged books, or entertainment books. Our partners are unable to make use of this material. We recommend reaching out to your local thrift store or public library“

<https://textbooksforchange.com/dropbox-map/>



Why teachers drink.....

Name one of the early Romans' greatest achievements.

Learning to speak Latin.

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>