



EXPERIENT²⁴

Issue 20 | Winter 2024

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

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Photo—Sherri Freund

Retirement does not mean leaving—Keep this link strong

Schedule of District 24 ARM Meetings for 2023/24

Feb 6— RTIP rep Tara Lamb, update on our 2024 benefits package
Mar 12 — Kim Charlesworth, discussion about climate change and solutions
Apr 2 — Barbara Schumacher & Catherine Jones - Local Climate Action.
May 7 — Electoral reform in Canada
June 4 — Annual BBQ

President's Update

ARM Chapter 24, Waterloo



ARM Chapter 24 Waterloo has had an active 2023.

First, I am pleased to announce that WRDSB now has a policy on retention of employee data. According to Graham Shantz, Associate Director, 10 years after retirement, retiree data should be scrubbed. ARM has also arranged optional Cyber protection for those of us who continue to be concerned with the leak of our personal data. This is exclusive to ARM members. Links and information are on our web site at C24arm.weebly.com

Second, ARM will be conducting a Survey on Home Care. I hope that you will participate. Here are some background details:

A year ago, a group of ARM retirees approached our Provincial ARM Council with a concern regarding the availability and effectiveness of public and private Home Care. The council decided to conduct a survey to examine the extent of the problem since it directly impacts on the quality of care for retirees as patients and care givers. These realities, unfortunately, will be faced by all OSSTF members eventually.

Bruce Awad, president of ARM Chapter 9, Greater Essex/Windsor, volunteered to conduct a test survey within his chapter. It was successful. At our November 2023 council meeting, ARM presidents approved a province-wide ARM survey strategy. The plan is to provide the link to the survey to Districts and Chapters on Feb. 1, 2024 with a close date of Feb. 14, 2024. The data is being collected centrally and would require no local processing.

The hope is that this link can be sent to all active members of the OSSTF district as well as to all of the retired members in ARM. The resulting data will be used to formulate a paper that can be presented to MPPs in the run up to the next provincial election. The Google forms survey will feed an Excel spreadsheet that will be used to generate results but

identifying information will be kept private. It is in the interest of every member to participate.

Third, while our Chapter continues to meet in person, at the District 24 Offices/classroom in Kitchener, we endeavour to “live-stream” our meetings using ZOOM for those members who wish to participate but are unable to attend physically, because of health concerns etc.

Our December Christmas meeting and lunch was a success. As usual, we invited staff/BU presidents at the District Office to attend and share a meal. We value the support that our District provides to us.

Our January meeting had an expert describe wills, estates and secondary wills.

February will be quite busy. Our Chapter and District look forward to participating in the Health Care survey. We will also be having our ARM/pub hockey night when WLU plays RMC at the Waterloo Sports Complex on Feb. 2. We plan to meet at Morty's Pub for food and treats afterwards. Please indicate that you are coming by enrolling at our website C24arm.weebly.com so we can include your name on the “free” admissions list and also plan for food.

We have a Drayton theatre event planned for March 27-The Jersey Boys. We were able to reserve a block of “Discount Days” tickets and with a small ARM subsidy the ticket price is reform, local health concerns, OTIP, travel etc. Please plan to attend.\$45. Enrollment details have been emailed out. Contact me at raclausi@rogers.com if you do not have the information.

In coming meetings, we hope to explore electoral reform.

Yours in Education,
Richard Clausi, President, ARM Chapter 24,
Waterloo, January 2024

5 tips that can help improve your credit scores

Are you feeling stressed by the state of your credit scores after the holidays? Carrying extra debt or missing a minimum payment can hurt your credit scores, which can make it harder to get a loan or even land a new job.

Fear not! Here are five tips that can help you boost your credit scores in the new year:

1. **Pay on time:** One of the best things you can do to improve your credit scores is to pay your minimum payments on time, every time. You can see late payments [in the accounts section of myEquifax](#).
2. **Keep your credit utilization rate low:** It's typically best to use 30 percent or less of the credit available to you on your revolving credit accounts, such as credit cards. You can see your credit utilization rate for creditors who report into Equifax on your [myEquifax dashboard](#).
3. **Limit applying for new accounts:** Applying for new credit accounts will usually lead to a hard inquiry on your credit report. Sometimes these can negatively affect your credit scores for a short period of time. You can see the inquiries from creditors who check your Equifax credit report in the [inquiries section of myEquifax](#).
4. **Keep old accounts open:** One of the factors in calculating credit scores is "average age of accounts," so keeping paid-off accounts open can help maintain the length of your credit history, and help improve your credit scores.
5. **Review your credit reports regularly:** It's important to check your credit reports regularly for any [unpaid balances or past-due accounts](#), which can negatively impact your credit scores. You can also check for inaccuracies or signs of identity theft, such as credit accounts you didn't apply for or a phone number that doesn't belong to you.

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 met 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



Upcoming Events

Feb 2 — Feb 14 Survey

The Survey on Health Care is active. Please participate and encourage all your



ARM friends to participate as well!

Climate Change mini series

Two different presentations and discussion on the hottest topic of the decade!

March 5 – Kim Charlesworth will present the En-Roads presentation (developed by Climate Interactive) on climate change and solutions. Due to its interactive nature this powerful



presentation is of interest to anyone who is concerned or confused by what they are hearing in the news on the

topic. The presentation works best with about 50-60 minutes, as it generally raises lots of questions, and it's nice to be able to explore the answers to whatever comes up – that's where the real learning happens!

April 2 – Barbara Schumacher and Catherine Jones will be speaking about Local Climate Action.

Friday Feb 2 — Hockey Night in Waterloo

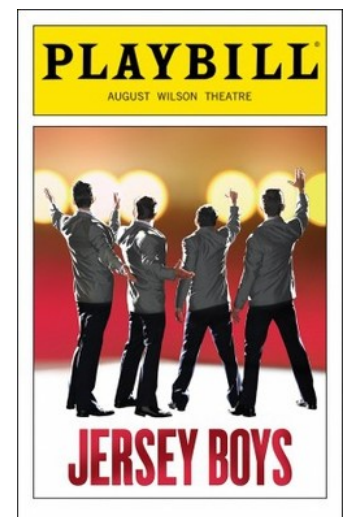
ARM/pub hockey night when WLU plays RMC at the Waterloo Sports Complex. We plan to meet at Morty's Pub for



food and treats afterwards.

Mar 27

Join us for **Jersey Boys** a Drayton Theatre Productions event at the Hamilton Family Theatre in Cambridge.



May 7 — Electoral Reform in Canada

June 4 - Year End BBQ



Duties, Obligations and Accountability

A pervasive conundrum for individuals, groups and organizations involves the dynamic, evolving and ongoing process of assessment whether by internally ascribed or externally imposed measures. These measures are typically data driven, empirical and may have moral, ethical and/or social values. Individuals, groups and organizations seek to know and determine am I or are we successful or not, met defined goals or not and how close or far away are we? Having this knowledge will hopefully create and define a path forward in continuous improvement as 'inquiring minds want to know'.

Failure may precipitate undesirable, unintended and unforeseen consequences for the individual, group, organization or other innocent 'bystanders' (collateral damage) whether through acts of omission or commission. These situations demand analysis and reflection. Education workers come with their own self-imposed values, standards and integrity. They may also have duties and obligations listed under the Education Act, Educational regulations and memoranda, School Board Codes of Conduct as well as their respective 'Colleges & Associations' to name a few. Failure in meeting one's duties and obligations either intentionally or not may result in some form of intervention or discipline. This is an essential aspect of a just society by seeking and driving improvement through accountability and demanding better practices.

Government historically has been framed under the mantle of being a 'kind and judicious parent'. Customarily a parent/guardian's duties and obligations to one's children demands one establish and maintain a warm, loving, healthy, secure and safe 'home'. Failure to do so may precipitate an intervention with a potential charge of 'failure to maintain the necessities of life' being levied. The Ford Government has duties, obligations and accountability to the citizens of Ontario. In my opinion, the core and essential priorities of the Government are that they establish and maintain a safe, secure and healthy environment for its citizens. I was alarmed and dismayed by how our vulnerable seniors were disproportionately negatively impacted in Ontario's private for-profit long-term care homes. I am alarmed and dismayed when ERs are closed due to lack of resources, with a disproportionally inequitable impact on smaller Ontario communities. I am fearful that the Ford government's drive to expand the privatization of health care services will create an increased risk of eroding the safety, security, well-being and health of the citizens of Ontario in a fashion similar to that experienced by our vulnerable seniors in Ontario's private for-profit long term care homes.

As the Ford Government continues with the privatization of Ontario's health care system I wonder: Will there be innocent bystanders? Will there be 'collateral damage'? Who will be held to account in the event of 'collateral damage'? What consequences will be levied for 'collateral damage' due to failures caused by the Ford government's privatization agenda?

Joseph Amatruda ARM Chapter 24

ARM 2023-2024 Executive

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

HOW TO KEEP YOUR PERSONAL INFORMATION AND MONEY SAFE FROM SCAMMERS

By Gene Peter Heesaker

I think it is important to start with the most common scams occurring in 2024. Here they are:

- ⇒ The law enforcement/bank investigator scam. This involves fraudsters claiming to be an officer of the law/bank employee who need assistance with an undercover investigation....and they have selected you to help them out.
- ⇒ The investment scam. This involves a “too good to be true” investment opportunity. Note: it probably is!
- ⇒ The romance scam. This involves the criminal faking affection, love and trust for money.
- ⇒ The emergency/grandparent scam. This targets grandparents claiming loved ones are in trouble and require money/gift cards to solve the problem.....like money for bail.
- ⇒ The job scam. This involves fraudsters posing as an employer and making fraudulent offers to victims with the intention of stealing money and or personal information.
- ⇒ The tax scam. This involves criminals impersonating a tax authority (the CRA) to steal money through text, email, or phone calls, demanding the victim to make payment on past-due taxes. Remember that modern day, high tech scammers can make it look like they are phoning from you bank or the CRA. It is called “spoofing” a phone number.
- ⇒ The lottery scam. This involves sending victims a message saying that they have won a major prize and that they need to pay pre-taxes, legal or registration fees before they can claim their winnings.

If you are unsure if it is REALLY the CRA, your bank, or whomever calling.....just remember that legitimate organizations, trusted family or friends would never:

- ⇒ Ask you to help with an undercover investigation.
- ⇒ Contact you and ask for your personal information, such as your SIN, bank account numbers, birth date, or passwords.
- ⇒ Ask you to purchase gift cards or cryptocurrency.
- ⇒ Ask you to transfer money as part of an investigation.
- ⇒ Ask you to keep a secret or to be dishonest with your bank, credit union, CRA or even your significant other.
- ⇒ Request access to your computer or mobile device.
- ⇒ Try to rush you into doing something.

The best advice offered by the police is to always use caution in today’s fast-paced world. Don’t be pressured by urgent requests and certainly don’t rush to make a critical decision. **Slow down!** Phone your bank, the CRA, your grandchild and check out the facts. Protect all of your electronic devices with high quality anti-virus software. And most importantly, if you do fall victim to a fraudster, report it to the authorities.

Finally, you can add these new words to your vocabulary. There is **PHISHING** which is the use of fraudulent emails or fake websites. Then there is **SMISHING** which is using fake SMS text message links. And lastly, there is **VISHING** which is using scam phone calls to obtain confidential information. When it comes to protecting your personal information and identity, it pays to be a life-long learner.

A friend of mine who has several grandchildren received one of these scam phone calls. The caller said “Grandma—it’s your grandson. I need help.” She said “which one are you?” They hung up. Believe it or not, a lot of scammers get their family information from obituaries listing families members and relationships! **ED.**

The Funny Bone...

Gotta love the English language

- ♦ Is it good if a vacuum really sucks?
- ♦ Why is the third hand on the watch called the second hand?
- ♦ If a word is misspelled in the dictionary, how would we ever know?
- ♦ If Webster wrote the first dictionary, where did he find the words?
- ♦ Why do we say something is out of whack? What is a whack?
- ♦ Why does "slow down" and "slow up" mean the same thing?
- ♦ Why does "fat chance" and "slim chance" mean the same thing?
- ♦ Why do "tug" boats push their barges?

Why it's so hard to keep New Year's resolutions...

Finally settling down to my vegan, gluten free, soy free, antibiotics free, raw, non GMO, organic, fat free, low carb meal!



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>