

CHAPTER 25

LIMESTONE RENFREW OTTAWA-CARLETON UPPER CANADA



November-December 2020

Contribution to Food Banks in Ottawa, Upper Canada, Limestone and Renfrew

Although we always make an annual donation to a chosen charity, we felt that since this year's pandemic has left so many families in need, a special donation was warranted. Therefore, we have chosen to donate our September revenue from OTIP of \$9600 to food banks in our four districts.

Ottawa—\$2400

Ottawa Food Bank

Kingston—\$2400

The Food Sharing Project

Upper Canada—\$2400

Agape Centre

Cornwall

\$600

Rockland Help Centre

Rockland

\$600

The Good Food Bank

Perth

\$600

Operation Harvest Sharing

Brockville

\$600

Renfrew—\$2400

Arnprior and District Food Bank

Arnpriors

\$1200

Renfrew & District Food Bank

Renfrew

\$1200

Limestone

As shown on our page one headline, we represent ARM districts in a wide area. It stretches from the Quebec border in the east to Napanee in the west and Peta-wawa in the north. Bruce Baker, one of our executive members, has moved to Kingston from Cornwall.

Bruce has agreed to take on the responsibility of representing Kingston on our executive. That means that the folks from Limestone now have a direct link to the executive. With Bruce on site, that means that we will be able to organize get togethers in Limestone. Limestone folks can contact Bruce at xxx@ssss.ss.



Bruce Baker

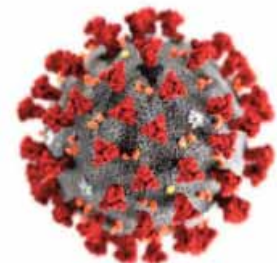


Sue Rab

Political Action

One of the roles for ARM is in the area of Political Action as suggested by OSSTF. During Covid, OSSTF has played a role in dealing with the Provincial government's actions when it comes to Long Term Care residences.

Playing a major role in these activities is Sue Rab. Sue is a member of Chapter 25 ARM. She also serves as PAC chair for District 25. We are fortunate to have Sue among us.



Be Well
Stay Safe

How to avoid issues when submitting an insurance claim



At OTIP, members are our reason for being, and helping you protect the people and things that mean the most to you is what we do best. No one wants to be faced with unexpected obstacles during the claims process, and we strive to make it hassle free. To ensure you don't run into any issues when submitting a home or auto insurance claim, review these tips.

1. Understand your current policy

Read the details of your policy. One insurer may exclude water damage while another includes it. Certain policies may restrict coverage during home renovations while others have no such clause. Some coverages must be added on to your policy to cover specific situations — if you don't have overland water coverage as part of your home insurance policy and your house floods due to overflow from a nearby lake, a claim for the resulting damage wouldn't be covered under your policy. Review your policy and speak with your insurance broker about any questions you have. Your broker can also recommend add-ons to your policy to ensure you have all the coverage you need.

2. Disclose any changes and crucial information to your insurer

Even if damage or loss is covered by your policy, a claim can be denied if the insurer was not informed of important changes that impact your policy. If you make any changes such as buying a new car, modifying your car, renovating your home, letting a new driver use your vehicle, changing addresses or using your car or home for business purposes, you must let your insurer know immediately. Then you can rest assured that if you must file a claim, there won't be any surprises for you or your insurer.

3. Document all information relevant to your claim

Man looks at papers while sitting at his kitchen table, with more papers and a notebook sitting on the table. When submitting a claim, you will need to submit documentation to support that claim such as invoices or photos pertaining to items that have been lost or damaged. Keep any relevant documentation stored in a safe place so it's easily accessible when you're preparing to file your claim. Although your insurer can decide to grant your claim for a stolen or damaged item without

requiring a receipt, it does make the claim process smoother when you have a list of your belongings and Proof of Ownership. See our tips for making a home inventory.

Documentation is crucial even before you need to file a claim. As you set up your insurance policy, it's important to proactively provide your insurer with copies of jewelry or art appraisals, as some specialty items need a special endorsement to be covered for their full value. Watch "OTIP Protip: Adding Jewelry to your Insurance Policy" to learn more.

ery to your Insurance Policy" to learn more.

4. Don't wait too long to submit your claim

The longer you wait to submit a claim, the harder it will be for your insurer to validate. For car and home insurance, a claim for physical damage must be submitted within a year. For a claim involving a bodily injury resulting from a car accident, you have up to two years to submit. That doesn't mean you can wait for a full year though! You should submit the claim as soon as you're able, as you could forget or lose vital information if you wait too long to file. Do yourself a favor and submit your claim immediately so that all the details are fresh in your mind and the documentation is easily accessible.

If you have any questions about your current home or auto policy coverage, call your OTIP broker at 1-888-494-0090. To get a quote for home or auto insurance, call 1-888-892-4935.

If you enjoyed reading this article, subscribe to OTIP's e-communications and you will get more news like this delivered straight to your inbox. Plus, you will be entered for a chance to win a \$500 gift card!

Who We Are 2020-2021 (Pages 3-6)

ABBOTT	JAMES	O-C	BRADLEY	CECIL	O-C	CREIGHTON	LARRY	O-C
ABRA	ELEANOR	O-C	BRAKE	BONNIE	O-C	CROUCH	ANNE	O-C
ABRAMOVITCH	ARTHUR	O-C	BRAMWELL	HEATHER	O-C	CROWDER	GRAHAM	O-C
ADAMS	MIRIAM	LS	BRAY	PATRICIA	O-C	CUMMING	FRASER	O-C
ADAMS	BARRY	LS	BREDE	CATHERINE	O-C	CURRIE	ELEANOR	O-C
AGER	BARRY	O-C	BRETON	RAYMOND	O-C	CURRIE	JAMES	O-C
AKEHURST	NANCY	O-C	BRIGGS	HOWARD	O-C	CURRIER	BERNARD	UC
ALBERT	ANNETTE	O-C	BRISSETTE	MARCEL	O-C	DAGENAIS	LEO	O-C
ALEXANDER	RUTH	O-C	BROOKS	BARRY	O-C	DAIGLE	NORMAN	UC
ALLAN	NANCY	O-C	BROOKS	ADRIAN	O-C	DALRYMPLE	LINDA	LS
ALLAN	DAVID	O-C	BROOKS	C GARTH	O-C	DARBY	MAUREEN	UC
ALLEN	KATHARINA	O-C	BROOME	LARRY	O-C	DARCH	HEATHER	O-C
AMOS	DOUGLAS	UC	BROWN	CHARLES	O-C	D'ARRAS	ROBERT	O-C
ANDRE	JEANNE	UC	BROWN	THOMAS	O-C	DAUGHERTY	SUSAN	O-C
APPEL	KIMBERLY	O-C	BROWN	DANNY	UC	DAVIDSON	GWYNETH	O-C
ARCHIBALD	ROBERTA	O-C	BRUCE-NIBOGIE	JOAN	O-C	DAVIDSON	CLARA	O-C
ARMISHAW	BRIAN	O-C	BRUNTON	ROBERT	UC	DAVIS	ROBERT	O-C
ARMSTRONG	MARK	O-C	BRUNTON	SANDRA	UC	DAY	JOHN	LS
ARMSTRONG	BETTY ANNE	LS	BUCHANAN	HEATHER	O-C	DE CRESPIGNY	JANET	O-C
ARRAND	DOUGLAS	O-C	BUCKINGHAM	DAVID	O-C	DE LA SALLE	DONNA	O-C
ASSALY	DIANE	O-C	BUCKLEY	B ANNABEL	O-C	DE VRIES	HEINE	O-C
ATKINSON	DONNA	O-C	BURGESS	LINDA	UC	DEERING	PENELOPE	O-C
ATKINSON	HELEN	O-C	BURKE	DARLENE	O-C	DEMCHUK PARNELL	IRENE	UC
AU	PETER	UC	BURNS	LAWRENCE	O-C	DERKINDEREN	MARGARET	O-C
AUSTIN	MARY JANE	O-C	BURROWS	JAMES	O-C	DEROUIN	MARILYN	O-C
AUSTIN	LINDA	O-C	BURTON	DAVID	O-C	DERRY	ROBERT	O-C
AUSTIN	LEWIS	O-C	BUTLER	ESTELLE	O-C	DERRY	LOUISE	O-C
AVILA	MAIRA	O-C	BYERS	ROBERT	O-C	DESCHENES	DIANE	O-C
BAILEY		O-C	BYRNE	PATRICIA	O-C	DESCLOUDS	TIM	O-C
BAIRD	MARGIT	O-C	CADLE	LENNA	O-C	DESJARDINS	MARGARET (PEGGY)	O-C
BAIRD	LYNN	O-C	CAIRNS	KAREN	O-C	DEUSSING	MIREILLE	O-C
BAIZANA	JOAN	O-C	CALDER	JANET	O-C	DEUSSING	WOLFGANG	O-C
BAKER	BRUCE	UC	CALLAHAN	DIANA	O-C	DEWICK	DANIELLE	O-C
BANHARDT	CHARLES	UC	CAMPBELL	COLIN	O-C	DEWIT	CHARLENE	UC
BARBER	LYNNE	O-C	CAMPBELL	R DAVID	O-C	DILLON	SHARON	UC
BARCLAY	MARGARET	O-C	CAMPBELL	COLLEEN	O-C	DINEEN	DONALDA	O-C
BARRY	PATRICIA	O-C	CAMPBELL	E D BONNIE	O-C	DION	CAROLE	O-C
BARTLE	ELIZABETH	LS	CANN	DEBORAH	O-C	DION	JEAN-PIERRE	O-C
BASKIN	WAYNE	O-C	CAPSTICK	LARRY	O-C	DIXON	HEATHER	O-C
BASSETT	ROBERT	O-C	CARLISLE	CRAIG	UC	DIXON	JOHN	O-C
BAUMGART	ROY	O-C	CARPENTER	MICHAEL	O-C	DIZAZZO	CHRISTINE	O-C
BEACOCK	SANDRA	UC	CARR	J IRENE	O-C	DONALDSON	JAMES	O-C
BEATTIE	COLLEEN	O-C	CARRERA	BARBARA	O-C	DOOKERAN	NIRA	O-C
BEAUPRE	MARY	O-C	CARRIER	MAUREEN	O-C	DOWLER	GEORGE	UC
BECK	DIANNE	O-C	CARSS	RODNEY	O-C	DOYLE	MARILYN	O-C
BECKE	THOMAS	O-C	CARSS	LYNN	UC	DRING	LILLIAN	O-C
BEECHEY	MILDRED	O-C	CASEY-RIVENELL	MARJORIE	O-C	DROUIN	GUY	UC
BEERS	JANET	O-C	CASSERLY	DOREEN	O-C	DUBUE	CYNTHIA (CINDY)	O-C
BELANGER	DONNA	O-C	CAVANAGH	NORA	UC	DUCASSE	MARSHALL	UC
BELANGER	JUDITH	UC	CAVELL	CHERYL	O-C	DUFF	NANCY	O-C
BELIVEAU	MARTHE	O-C	CHALK	LAWRENCE	O-C	DUFFETT	ELIZABETH	O-C
BELL	LORNA	O-C	CHALMERS	ANDREW	O-C	DUNN	SHIRLEY	O-C
BELL	JAMIESON	O-C	CHAMPAGNE	MARYLYN	O-C	DUNPHY	JOHN	O-C
BELMONTE-KROEGER	CARMEN	O-C	CHANGIZI	MAHVASH	O-C	DUSZA	LASZLO	O-C
BENCE-BRUCKLER	TUULIKKI	O-C	CHANYI	MARY LEA	LS	EARDLEY	JOSEPH	LS
BENCE-BRUCKLER	ANDRE	O-C	CHARLEBOIS	ALICE	O-C	EATON	VIRGINIA	O-C
BENOIT	EVELYN	O-C	CHARTRAND	PIERRE	O-C	EDWARDS	BARBARA	O-C
BENTLEY	SHELLEY	UC	CHATLAND	MAUREEN	O-C	EDWARDS	WILLIAM	O-C
BERGERON	DEBORAH	UC	CHEUNG	BONNIE	O-C	ELLIS	MARY LOU	O-C
BERGERON	GUY	UC	CHEUNG	STEPHEN	O-C	ELLIS	SHARON	UC
BERGIN	MARILYN	O-C	CHIN	MATTHEW	O-C	ENDICOTT	HELEN	O-C
BERGIN	MICHAEL	O-C	CHOUINARD	DIANE	O-C	ERLANDSON	ROBERT	O-C
BERNARD	GILBERTE	O-C	CHOUINARD	LOUYSE	O-C	ERSKINE	FREDERICK	UC
BETTERIDGE	ERIC	O-C	CHRISTIANSON	PAUL	O-C	ERWIN	ROBERT	O-C
BIEBER	MARJORIE	O-C	CLANCY	P STEPHEN	UC	ESDALE	CAROL	UC
BILLARD	ROGER	UC	CLEIMAN	WELDON	O-C	ETTINGER	D JOAN	O-C
BILLYK	EDWINA	UC	CLOUTIER	LYNDA	O-C	EVANS	KIM	O-C
BINADAY	DOMINGO	UC	CLOUTIER	BEVERLY	O-C	EVANS	LAIRD	O-C
BISHOP	JANA	UC	COADY	MICHAEL	O-C	EVERETT	PETER	O-C
BJORGAN	PATRICIA	O-C	COBB	SIMON	O-C	EYAMIE	JACK	O-C
BLACKWELL	JILL	O-C	COLBRAN	MANFORD	O-C	FADER	JANET	O-C
BLACKWELL	KATHERINE	O-C	COLE	SUSAN	O-C	FAIRBAIRN	ROBERT	O-C
BLACKWELL	WILLIAM	O-C	COLL	JOHN	O-C	FANTHOM	ANN	O-C
BLAIR	JAMES	UC	CONBOY	CARL	O-C	FARMER	ROBERT	O-C
BLANK	TADEUSZ	O-C	CONNELL	LINDA	O-C	FARRELL	J MICHAEL	O-C
BLIER	ANNE	O-C	CONNOLLY	ROBERT	O-C	FAUCHER	CHRISTINE	O-C
BLONDE	DENNIS	O-C	CONRAD	GARY	O-C	FAWCETT	GRAHAM	O-C
BOILEAU	MURIELLE	UC	COOK	KEITH	O-C	FAWCETT	BARRY	O-C
BOLDUC	DIANE	O-C	COOKE-MACMILLAN	B ANNE	UC	FEE	GARRY	O-C
BOOD	JOHN	O-C	COON	BEVERLEY	UC	FERRIGAN	PATRICK	O-C
BOSZORMENY	LESLIE	UC	COOPER	CATHERINE	UC	FEX	LINDA	O-C
BOTTRIELL	LISA	O-C	COSENTINO	CARLO	UC	FIELD	CLASINA	REN
BOUCHER	MARY	REN	COTE	CORINNE	O-C	FINGLAND	MICHAEL	O-C
BOUTILIER	NANCY	O-C	COTE	DENIS	O-C	FINK	BRUCE	O-C
BOWEN	CHRISTOPHER	UC	COTTLE	CATHERINE	O-C	FINNIGAN	NANCY	O-C
BOWEN-WILLER	DONNA	O-C	COULOMBE	CAROLLE	O-C	FISH	WENDY	UC
BOYCE	GIL	O-C	COURCHENE	PAULETTE	O-C	FITZMORRIS	MARY	O-C
BOYCE	CAROLYN	LS	COX	WILLIAM	UC	FLEMING	CHERYL	O-C
BOYD	BRENDA	O-C	COX	ROBERT	REN	FLETCHER	KENNETH	O-C
BOZILOV	STEPHANIE	O-C	CRAIG	RICHARD	LS	FOBERT	DAVID	O-C
BRADETTE	MYLITTA	O-C	CREASER	ROSALINE	O-C	FOOHEY	DEBORAH	REN
BRADLEY	LORNA	O-C	CREELMAN	WILLIAM	O-C	FORBES	GLENN	O-C

FORD	DEBRA	O-C	HOULE	RICHARD	O-C	LAPORTE	CATHERINE	O-C
FORHAN	PAUL	UC	HOWARD	JUDITH	O-C	LARMOUR	MERVIN	O-C
FOSTER	KAY	O-C	HOWE	MARGARET	O-C	LARMOUR	EDWARD	O-C
FOTIOU	LILIAN	O-C	HOWITT	DEBORAH	O-C	LAST	SHARON	UC
FOULDS	CARLEY	UC	HUBERT	HELENE	O-C	LATREILLE	LLOYD	O-C
FOURNIER	LAVAL	O-C	HUGHES	NANCY	UC	LAUDER	NANCY	O-C
FRANKLYNE	JOHN	O-C	HULL	LYNN	O-C	LAUDER	HEATHER	UC
FRASER	CHARLES	O-C	HULL	KENNETH	UC	LAUGHLAND	WILLIAM	O-C
FRASER	SANDRA	O-C	HUNT	DAVID	UC	LAUGHTON	BARRIE	O-C
FRASER	BARBARA	O-C	HURREN	MICHAEL	UC	LAVICTOIRE	ANDRE	UC
FRASER	ELIZABETH	O-C	HUTSON	KATHLEEN	LS	LEACH	MARG	REN
FRASER	WILLIAM	O-C	IDDON	THERESA	UC	LEBLANC SOUTIF	DIANNE CHRISTIANE	O-C
FRASER	LYNN	UC	IHSANULLAH	AMBREEN	O-C	LECLAIR	TERESA	O-C
FRASER-CRICHTON	SHEILA	O-C	INNES	JANETTE	O-C	LECLAIR	BONNIE	UC
FRECHETTE	MONIQUE	O-C	IRVINE	BRENDA	O-C	LEE	WILLIAM	O-C
FRIEDRICH	WESLEY	O-C	ISNOR	WARD	O-C	LEFEBVRE-CAPPON	MARTINE	O-C
FRIGON	PAUL	UC	IVAY	PETER	UC	LEGER	RHEAL	UC
FRITH	GORDON	O-C	IWANIW	SANDRA	UC	LEHMAN	WANDA	O-C
FRYER	CAROL	O-C	JACKSON	JOHN	O-C	LEIFSO	MARION	O-C
FYLE	C RICHARD	O-C	JAMIESON	BRENDA	O-C	LEMIEUX-COUTURE	DIANNE	O-C
GALLEY	MICHAEL	O-C	JARDIN	JOAN	LS	LEMIRE	JACQUES	UC
GAMBLE	JAMES	O-C	JARVIS	LLOYD	O-C	LEONARD	SUZANNE	REN
GAMBLE	J TERRANCE	O-C	JEAN-LOUIS	SANDRA	O-C	LEPINE	GINETTE	O-C
GAMBLE	W DAVID	O-C	JESSUP	GRANT	O-C	LEPINE	PIERRE	O-C
GARLAND	GEORGINA	O-C	JOHNS	JANET	UC	LEROUX	CHANTAL	O-C
GAUTHIER	ROLAND	O-C	JOHNS	BRADLEY	UC	LEVASSEUR	ROMEO	REN
GEMMELL	ROBERT	O-C	JOHNSON	LYNDA	O-C	LEVIA	TERENCE	O-C
GIBBON	BRENDA	O-C	JOHNSON	JANE	O-C	LIM	CHING	O-C
GIBSON	WILLIAM	O-C	JOHNSON	JAMES	UC	LINAUSKAS	JANE	REN
GIBSON	BRIAN	O-C	JOHNSTON	CHAU-HA (CHOUY)	O-C	LISTER	MARGARET	O-C
GIRARD	MARK	UC	JOHNSTON	PAULINE	O-C	LITHWICK	LAWRENCE	O-C
GLOVER	GAIL	O-C	JOHNSTON	ELIZABETH	O-C	LIVINGSTON	DUGALD	O-C
GODARD	BRUCE	UC	JOHNSTON	JAMES	O-C	LOCK	LEE ANNE	O-C
GOLDSTEIN	MERA	O-C	JOLLIFFE	JOAN	O-C	LOCKHART	DIANE	O-C
GOLOSKY	SEYMOUR	LS	JONES	RANDALL	O-C	LONSBERY	LEIGH	O-C
GORDON	SCOTT	LS	JONES	ROSEMARY	O-C	LOTAN	RICHARD	UC
GORMAN	JANE	O-C	KAPOOR	MOHINDER	UC	LOVE	CATHERINE	UC
GOWLING	GEORGE	O-C	KARP	BARRY	O-C	LOVELACE	ARTHUR	LS
GRAHAM	DAVID	O-C	KATZ	SIDNEY	O-C	LOWE	DOUGLAS	O-C
GRANGER	J R SYLVIO	O-C	KAUFMANN	HAROLD	LS	LUMSDEN	M DIANA	O-C
GRANGER	THOMAS	O-C	KEATES	WILLIAM	UC	LUTH	GAYLE	O-C
GRANGER	SHEILA	O-C	KEEBLE	PATRICIA	O-C	LYDALL	DELORES	O-C
GRANT	BRIAN	O-C	KEFFER	MICHAEL	UC	LYNCH	KENNETH	UC
GRANT	JANICE	UC	KELLAND	DEVON	O-C	LYNN	HUGH	UC
GRANT	MARGUERITE	UC	KELLY	CHRISTINE	O-C	MABEE	DAVID	LS
GRANT	DONALD	UC	KELLY	ROBIN	O-C	MACCORMAC	MOLLIE	O-C
GRANT	HOMER	UC	KELLY	PATRICK	O-C	MACCOSHAM	LOIS	UC
GRANVILLE	MARGARET	O-C	KELLY	THERESA	O-C	MACDONALD	HEATHER	O-C
GRATTON	DIANE	O-C	KEMP	DENNIS	O-C	MACDONALD-SNYDER	M KATHLEEN	UC
GREEN	ALISON	O-C	KENDALL	WILLIAM	O-C	MACFARLANE	JOHN	UC
GREEN	ROBERT	O-C	KENDALL	KRISTIN	O-C	MACINTYRE	JANE	O-C
GREENE	JUDITH	O-C	KENNEDY	HEATHER	O-C	MACKAY	GLORIA	O-C
GREENIZAN	BEATRICE	O-C	KENNEDY	PETER	O-C	MACKENZIE	CAROL	O-C
GRICE	BRIAN	O-C	KENNEDY	DARREL	O-C	MACLEOD	MARION	UC
GRIFFIOEN	SHIRLEY	O-C	KENNEDY	KAREN	UC	MACPHEE	ANN	UC
GROULX	LINDA	UC	KEOGH	GERALD	O-C	MADDEN	RAYMOND	UC
GUENETTE	MARGARET	O-C	KERNOHAN	DONALD	O-C	MADDEN	JUDY	UC
GUNAWARDENA	PUSHPA	O-C	KEYWOOD	WILLIAM	O-C	MAGUIRE	JOHN	O-C
GUPTA	ARUNA	O-C	KIEFFER	ANNE	O-C	MAIER	VALERIE	O-C
GUY	LAWRENCE	UC	KILLORAN	BLAIR	O-C	MAJOR	WILLIAM	O-C
GUZZO	SUSAN	O-C	KILPATRICK	CARSON	UC	MAJOR	ELIANE	O-C
HADJICHRISTOU	MARY	O-C	KINGSBURY	JOHN	UC	MAKIN	JUDY	O-C
HALE	LARRY	O-C	KINGSTON	JACLYN	O-C	MALAMUD	MARGIE	O-C
HALL	BRENDA	O-C	KINNAIRD	WINSTON	O-C	MALLETTE	BARBARA	UC
HARPER	BERNARD	UC	KIRA	MARIA	O-C	MAMBILA	CHRISTIAN	O-C
HARRINGTON	ANNE-MARIE	REN	KIRKBY	B CLAUDINE	UC	MANARIN	EZIO	O-C
HARTIN	MOLLY	O-C	KIRKCONNELL	PATRICIA	O-C	MARCELIN	GERARD	O-C
HARTLEY	DOREEN	LS	KISIELIUS	MICHAEL	O-C	MARCHILDON	PAUL	O-C
HARVEY	BRIAN	O-C	KISKIS	ALEXANDER	O-C	MARGETTS	STEPHEN	O-C
HAVROT	BARBARA	O-C	KITTS	CHARLES	UC	MARJERRISON	JOANNE	UC
HAWKINS	DAVID	O-C	KNOWLES	J CHRIS	O-C	MARKWICK	JAMES	O-C
HAZEN	ROBERT	O-C	KOSTASH	ELIZABETH	O-C	MARSHALL	GREGORY	O-C
HEARN	SYLVIA	LS	KRAEMER BEAUPRE	JEANINE	O-C	MARTIN	MARY ANN	O-C
HEFT	JOY	O-C	KREMER	PATRICIA	O-C	MARTINO	RAMONA	O-C
HEIDEBRECHT	RONALD	LS	KRESIC	LLOYD	O-C	MATTHEWS	MARILYNN	O-C
HEIGHES	MARGARET	O-C	KRYCZKA	ANDREW	O-C	MAUSSER	ELIZABETH	O-C
HEIN-ISLAM	JENNIFER	O-C	KRYZANOWSKI	SHARON	LS	MAXWELL	DANNY	O-C
HEISE	WILLIAM	O-C	KUKKONEN	ERIC	O-C	MCALLISTER	JOHN	UC
HELD	PAULINE	O-C	LA CROIX	MARGARET	REN	MCALLISTER	ALEXANDER	UC
HENDERSON	RUTH	O-C	LACROIX	RONALD	O-C	MCASKIN	DEBORAH	O-C
HENRY	ELAINE	O-C	LAJEUNESSE-JOLY	ESTELLE	O-C	MCASKIN	BEVERLEY	O-C
HENRY	GUY	O-C	LAMOIE	MICHEL	O-C	MCCAVERA	DIANA	O-C
HERDE	ELIZABETH	O-C	LALONDE	KATHRYN	O-C	MCCLEAN	ROBERT	O-C
HESKETH	CHRISTINA	UC	LALONDE	ROGER	O-C	MCCLEAN	DANNY	REN
HEUMANN	SHIRLEY	UC	LALONDE	ROBERT	O-C	MCCONKEY	JAMES	O-C
HEWITT	SUSAN	O-C	LALONDE	RAYMOND	UC	MCCRACKEN	BONNIE	O-C
HEWITT	RICHARD	O-C	LAM	PATRICIA	O-C	MCDONALD	EDWARD	O-C
HICKS	MARION	O-C	LAMOTHE-FERGUSON	LUCILLE	UC	MCDONALD	MARY	UC
HIGGINSON	MARY	UC	LAMPERT	DAVID	O-C	MCGAW	BARBARA	REN
HILL	GEOFFREY	O-C	LANGFORD	CHERYL	UC	MCGOWRAN	CAROLYN	O-C
HOCKLEY	SUSAN	O-C	LANGHAMMER	ANDREA	O-C	MCGRATH	SANDRA	O-C
HOGG	HALINA	O-C	LANGLOIS	DIANNE	O-C	MCINTOSH	NANCY	UC
HOLCZ	TAMAS	O-C	LANOUE	GAYLE	O-C	MCKAY	GIBB	O-C
HOLLOWAY	PATRICK	O-C	LANTHIER	LORETTA	O-C	MCKECHNIE	MALCOLM	LS
HOLTHAUS	BETTY	UC	LANTHIER	SHEILA	O-C	MCKENNA	INA	O-C
HOSSIE	MARY ALICE	UC	LANTHIER	ROBERT	O-C	MCLAUGHLIN	RUTH	O-C
HOULDSWORTH	KENNETH	O-C	LAPOINTE	KATHERINE	UC	MCLEESE	CONSTANCE	O-C

MCLELLAN	GORDON	LS	PEARCE	DIANE	O-C	SCOTCHMER	PETER	O-C
MCLENNAN	WILLIAM	O-C	PEARSON	C ANTHONY	O-C	SCOTT	LAURA	O-C
MCLEOD	NORMAN	O-C	PECKETT	PETER	UC	SCRAGG	ROSEMARY	O-C
MCMANUS	CLAIRE	O-C	PEDHERNEY	ROBERT	UC	SCRANTON	F DAWN	UC
MCMANUS	CHRIS	O-C	PELL	JANICE	O-C	SETTERFIELD	PENELOPE	O-C
MCMUNN	DONALD	UC	PEPPER	CAROL	LS	SEYCHUK	VERA	O-C
MCMURCHY	CAROL	O-C	PERCIVAL	JANE	O-C	SHANE	ANNA	UC
MCNAUGHTON	ARTHUR	O-C	PERCY	DONALD	O-C	SHAPIRO	JACK	O-C
MCNEIL	JOHN	O-C	PERKINS	LYNN	UC	SHARKEY	NORMA	UC
MCNINCH	WALTER	O-C	PERNICA	H RACHEL	O-C	SHAVER	STEVEN	O-C
MCNULTY	CLARENCE	O-C	PERRIGO	DONALD	UC	SHAW	DAVID	O-C
MCPHAIL	DONNA	O-C	PETCH	PHILLIP	UC	SHEA	PATRICK	O-C
MCVETY	WILLIAM	LS	PETRACHUK	DIANNE	LS	SHEEHAN	PATRICK	O-C
MELLOR	RICHARD	O-C	PICKARD	TIMOTHY	O-C	SHEPPARD	PAUL	UC
MENARD	ISOBEL	O-C	PILATZKE	CARLA	REN	SHERMAN	JAMES	O-C
MERCIER	MONIQUE	O-C	PLAMONDON	RICHARD	UC	SHERWOOD	WILLIAM	UC
MEREDITH	FRANCES	O-C	PLUMB	PHILIP	UC	SHOULDICE	DOUGLAS	O-C
MERIZZI	RICHARD	UC	POINTEN	H WAYNE	O-C	SIMARD	MARC	O-C
MERKLEY	SUSAN	O-C	POLLARD	JANICE	O-C	SIMMONS	GAIL	UC
MERRITT	BARBARA	O-C	POMPEY	HAZEL	O-C	SIWIK	LEONARD	UC
MIDDLETON	MARJORIE	UC	PORTER	MICHAEL	O-C	SKINNER	H DWAYNE	O-C
MILES	MARILYN	O-C	POST	FAITH	O-C	SLADE-DEWOLFE	DONNA	UC
MILLER	STEPHEN	O-C	POULIN	PAULETTE	O-C	SLATER	JUDITH	O-C
MILLER	JUDITH	O-C	POULIN	SUZANNE	UC	SMALL	DARELL	O-C
MILLER	VICTORIA	O-C	POWELL	WAYNE	O-C	SMITH	DIANA	O-C
MILLER	DIANE	O-C	POWELL	LEE	O-C	SMITH	ROBERT	O-C
MILLS	EDWARD	O-C	PREST	GREG	O-C	SMITH	CAROLYN	O-C
MILNE-SMITH	CAROLYN	O-C	PRICE	BETH	O-C	SMITH	GARRY	O-C
MITCHELL	BARRIE	O-C	PRICHETT	TERRY	O-C	SMITH	DEL	O-C
MITCHELL	CHRISTOPHER	LS	PROSENYAK-WEBER	BRENDA	O-C	SMITH	KENT	O-C
MIX	HARALD	UC	PROVOST	JACK	UC	SMITH	J H ADDISON	O-C
MOLLOY	TIMOTHY	O-C	PRUD'HOMME	GISELE	O-C	SMITH	CAROL	UC
MONNOT	GERALDINE	O-C	PUBLOW-WHITE	H PENELOPE	O-C	SMITH	MARGARET	REN
MONTREUIL	ANDRE	O-C	PUDDICOMBE	VIRGINIA	LS	SNOULTEN	JO-ANNE	O-C
MOORE	JANE	O-C	PURDY	DIANE	O-C	SODEN	JOHN	O-C
MOORE	D JANE	LS	PURDY	WILLIAM	O-C	SOPER	JOHN	O-C
MOORS	RODNEY	O-C	PURDY	JUDY	REN	SORLEY	GORDON	O-C
MORELAND	DONALD	O-C	PYE	JEAN	UC	SOUTER	MARY	UC
MORGAN	PATRICIA	O-C	QUAGLIA	MICHELE	O-C	SPENCE	MARGARET	O-C
MORNING	E JOY	UC	QUESNEL	PAUL	O-C	SPENCE	JOHN	O-C
MORRISON	DAVID	O-C	QUESNEL	MARCEL	UC	SPENCE	WINCCELL	O-C
MORROW-MCGUIRE	WENDY	O-C	RAB	SUSAN	O-C	SPENCE	ELEANOR	UC
MOSION	MAX	O-C	RADMORE	BONNIE	O-C	SPENCER	PHILIP	O-C
MULVIHILL	J BYRNE	O-C	RAMIN	CHARLES	O-C	SPERDAKOS	KATHY	O-C
MUNDY	DAVID	O-C	RAYMOND	PAUL	O-C	SPROULE	CAROLYN	O-C
MUNROE	ELIZABETH	UC	RAYMOND	PATRICIA	O-C	ST AUBIN	GERALD	O-C
MURDOCK	NANCY	O-C	REES	MORLAN	O-C	ST JAMES	MARY JOAN	UC
MURPHY	IRMELA	O-C	REID	SHIRLEY	O-C	STALMACH	JOSEPH	O-C
MURRAY	ROBERT	O-C	REMMER	PATRICIA	UC	STANKO	ALEXSANDRA	O-C
MURRAY-MACDONALD	SHEILAGH	O-C	RENAUD	CONSTANCE	O-C	STANLEY	PAMELA	O-C
MUSSETT	CHRISTOPHER	REN	REVELL	C ELIZABETH	O-C	STEERS	CLARICE	O-C
NASH	DOUGLAS	O-C	RICCI	FRANK	UC	STEPHENS	SUSAN	O-C
NEAR	ROBERT	O-C	RICHARDSON	JOAN	O-C	STERLING	JANET	O-C
NELSON	MATILDA	LS	RICHARDSON	ALAN	O-C	STEVENS	HILLYARD	O-C
NEPHIN	THOMAS	UC	RICHARDSON	GLENN	O-C	STEVENSON	CATHERINE	UC
NESBITT	DAVID	O-C	ROBB	LOUISE	O-C	STEWART	DOUGLAS	O-C
NESRALLAH	VICTOR	O-C	ROBERT	DENIS	O-C	STEWART	ALEXANDER (SANDY)	O-C
NEUMAN	CHERYL	O-C	ROBERTSON	DOUGLAS	O-C	STEWART	LOUISE	O-C
NEWMAN	CHRISTINE	O-C	ROBERTSON	R DAVID	UC	STEWART	JEAN	O-C
NEWMAN	PHYLLIS	O-C	ROBINSON	DAVID	REN	STEWART	BRENDA	UC
NEWSON	ALAN	UC	ROBSON	LOUISE	O-C	STEWART	ROSEMARY	LS
NEWTON	ELAINE	UC	ROCHE	LESLIE	O-C	STEWART	KATHRYN	LS
NGOGA	ALEXIS	O-C	ROCHE	GLORIA	REN	STEYLEN	M ANN	REN
NICHOL	JOAN	O-C	RODGER	DAVID	O-C	STIDWILL	CATHERINE	O-C
NOWICKYJ	MICHAEL	UC	RODGER	DONALD	O-C	STOKES	FRANK	O-C
O'BRIEN	GAIL	O-C	ROFFEY	RICHARD	UC	STUDHOLME	MELODY	O-C
O'CONNELL	DANIEL	O-C	ROSS	STEPHEN	O-C	SULLIVAN	MARILYN	UC
O'CONNELL NOON	HELEN-CLARE	O-C	ROULSTON	ROBIN	O-C	SWINNERTON	MARLYCE	O-C
O'CONNOR	LYNN	O-C	ROWAT	MARGARET	O-C	SYMONS	DEBBRA	O-C
O'CONNOR	FERGUS	O-C	ROWLEY	KEITH	O-C	TACKABERRY	BRIAN	UC
ODECKI	CAROLYN	O-C	ROY	ALDO	O-C	TAGGART	JAMES	O-C
OLIMER	INGRID	UC	ROY	JEAN-CLAUDE	UC	TALLER	TERRY	O-C
O'NEILL	JOAN	O-C	ROY	JEAN MARC	UC	TAYLOR	DOUGLAS	O-C
ORCHARD	CAROLINE	O-C	RUDMIN	TOYOKO	LS	TCHORZNICKIS	RAYMOND	O-C
O'RIRDAN	JUDITH	O-C	RUSSELL	FREDERICK	O-C	TERRY	EDWARD	O-C
OTT	KARIN	O-C	RUTHERFORD	THOMAS	O-C	THOMAS	JOSEPH	O-C
OUELLET	BRENDA	O-C	RUTHERFORD	BARBARA	UC	THOMAS	DENNIS	O-C
PACKHAM	JANE	UC	RYAN	PATRICIA	O-C	THOMAS	DANNY	UC
PALMER	J GARY	O-C	RYAN	DANIEL	O-C	THOMPSON	LYNN	O-C
PALMER	JOHN	O-C	RYAN	TINA	O-C	THOMPSON	PETER	O-C
PAOLIELLO	SABATINO	O-C	SADLER	GORDON	REN	THOMPSON	DONALD	O-C
PARKER	MARY-LEE	O-C	SADOWSKI	JUDY	O-C	TOKARUK	GERALD	UC
PARKER	KENNETH	LS	SAMANN	WALTER	O-C	TOMIUK	JOAN	O-C
PARKES	PATRICK	O-C	SAMBELL	RICHARD	O-C	TOMLINSON	WENDY	O-C
PARK-MCINNES	MARILYN	O-C	SAMSON	LESLEY	UC	TOMPKINS	ANN	O-C
PARNELL	JOHN	UC	SAMUELS	SHIRLEY	LS	TOTH-VALENTINI	KATHLEEN	LS
PARRY	JOHN	O-C	SANDILANDS	FAYE	O-C	TOVEE	JOHN	O-C
PARRY	E ANNE	UC	SANTI	MANUELA	UC	TRANCHEMONTAGNE	LAURIER	UC
PARSONS	JOHN	O-C	SARFIELD	BRIAN	O-C	TRATCH	CELESTE	O-C
PARYAS	PHYLLIS	O-C	SATTERTHWAITE	GRAHAM	O-C	TREMBLAY	DONALD	O-C
PATCHELL	KATHLEEN	UC	SAUCIER	RONALD	O-C	TREUSCH	WILLIAM	UC
PATCHETT	LINDA	UC	SAUVE	SUZANNE	O-C	TRIVISONNO	SHEILA	O-C
PATTENDEN	GARY	LS	SAUVE	MARC	UC	TROUNCE	DAVID	O-C
PATTERSON	LARRY	O-C	SAVAGE	CIA	O-C	TRUDEL	RICHARD	O-C
PAUL	J STEPHEN	UC	SAWH	NEVILLE	O-C	TRUDEL	SUZANNE	O-C
PAYNE	ROBERT	O-C	SCHLEMMER	HORST	O-C	TULLY	DEBORAH	O-C
PEACOCK	WILLIAM	O-C	SCHULZ	HANZ	UC	TURNER	EDWARD	O-C

TWOLAN-GRAHAM	VALERIE	O-C	WEBB	DAVID	O-C	WILSON	EDWARD	UC
VALENTINI	CLAUDIO	LS	WEBB	LINDA	O-C	WING	SUSAN	LS
VALLIERE	JOSEPH EDWARD	O-C	WEBB	VERNON	O-C	WONG	SOO	O-C
VAN ASSELDONK	TERRY	UC	WELLS	HEATHER	UC	WOODS	JULIE	O-C
VAN DE WALLE	INGRID	O-C	WELLS	LAWRENCE	UC	WOODS	ANNE	UC
VAN DEN HANENBERG	DINA	UC	WEN	YEN-KUANG	O-C	WORTHING-JONES	BRENDA	O-C
VAN LOON	CATHERINE	O-C	WESSELS	JUDY	O-C	WOYIWADA	ALLISON	O-C
VAN NIEUWENHUIZEN	ROBERT	UC	WEST	TERRENCE	O-C	WRIGHT	JEFFREY	O-C
VAN VLIET	BEVERLEY	O-C	WESTSTRATE	CHRISTINE	O-C	WRIGHT	ELAINE	O-C
VILLENEUVE	CATHERINE	O-C	WHITE	DAVID	O-C	WRIGHT	JOHN	O-C
VILLENEUVE	LISE	UC	WHITE	PATRICIA	O-C	WRIGHT	BEATRIZ	O-C
VIVARAIES	DARLANE	UC	WHITE	BARBARA	O-C	WYATT	MARY EV	LS
VON BLOEDAU	ELISABETH	O-C	WHITE	ALAN	O-C	WYKES	HOLLY	UC
WAGLAND	A JOYCE	O-C	WHITE	NICOLE	REN	WYNDHAM-WHEELER	NANCY	O-C
WAGNER	CORNELIA	O-C	WHITESIDE	JAMES	O-C	WYNNE	SANDRA	O-C
WALDIE	A ELAINE	O-C	WHITMORE	SYLVIA	REN	YELLE	DENIS	O-C
WALES	DALTON	UC	WIGHT	WILLIAM	O-C	YOUNG	JAMES	LS
WALKER	JOAN	O-C	WILKINSON	ALAN	LS	ZALOUM	N ANTOINE	O-C
WALL	BRIDGET	O-C	WILLIAMS	CYNTHIA	O-C	ZANDER	PETER	UC
WALLACE	HOWARD	O-C	WILLIAMS	LORNE	O-C	ZAWELS DE KUNSTMANN	SARA	O-C
WALMSLEY	JAMES	LS	WILLIAMS	BRIAN	O-C	ZEILSTRA	RICHARD	UC
WALTER	SUSAN	O-C	WILLIAMS	PATRICIA	UC	ZERAN	STEVEN	O-C
WALTON	SANDRA	O-C	WILLIAMS	JOHN	UC	ZIMMER	DAVID	O-C
WARNER	PAOLA	O-C	WILLIAMSON	RONALD	O-C	ZULPO	VIKKI	O-C
WATKIN	BERNICE	O-C	WILLIAMSON	R DONALD	UC	ZUTTERMAN	CLAIRE	O-C
WATSON	JOHN	O-C	WILLIS	RHONDA	O-C	ZVONAR	BARBARA	O-C
WAUGH	THOMAS	LS	WILSON	DIANE	O-C			
WAY	MADOLYN	O-C	WILSON	MARGARET	O-C			

Chapter Zoom Meetings

Your Chapter Executive has begun planning Zoom meetings with speakers for our members. Thanks to our Zoom co-ordinator, Norma Sharkey, the zoom meetings went off smoothly.

On October 29, the presentation was on Anti-Fraud Awareness for Seniors. Brock Godfrey, with the Canadian Anti-Fraud Council, spoke to the most common scams that fraud artists use to target vulnerable seniors. It is always good to remind yourself that phone scams are rampant during these COVID restriction times. They mainly use the internet and

telephone to get at their prey. A short question period followed.

On November 17, we were introduced to our new OTIP representative George Ng. He went over the various OTIP policies and the advantages of each. There was a short question period. The response to one question asked, helped clarify the status of our insurance (both health and travel) when traveling during COVID restrictions. Please call OTIP or contact George Ng for individual concerns. Over 30 members signed up for this session.

With Zoom meetings it allows all of our members from our entire area including Ottawa-Carleton, Upper Canada, Limestone and Renfrew to join us.

With the restrictions on gatherings and the vulnerability of our members to the virus, we expect that for the near future, we will have to meet virtually. Please look into joining us !

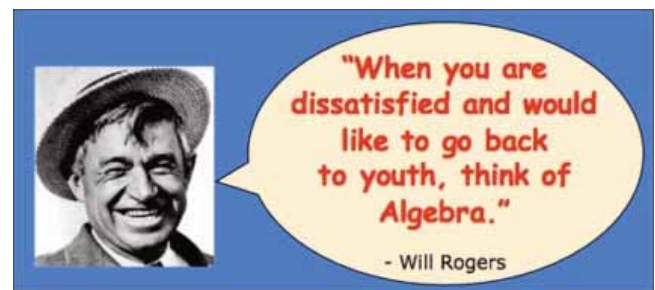
You can see the folks who joined us on page seven.

GIBBLEGUTS.COM

By Dan Gibson



Looks like we're going to need another computer instructor ...it only took them a day to drive this one nuts.



- Will Rogers



"You told me to hang your mother's picture in the hallway."



"Phone the newspaper; I just found a second piece of pork in this can of beans!"

October 29



November 17



Associated Businesses and Individuals

Chapter 25 has developed, and continues to develop, a network of businesses and organizations which offer exceptional values to our members. **However, those wishing to take advantage of these offers must be in possession of the Chapter membership card; the card issued by OSSTF does not apply since a similar card is carried by non-retired members of OSSTF.** The following is the list of the affiliated organizations. Since new affiliated businesses are added from time to time, members should check their newsletters and our website for any new additions.

Captial Optical (all branches)

ARM membership cards must be presented at time of purchase.

Take advantage of Capital Optical's famous 2 for 1 + take \$25 off coatings.

Don't need 2 pairs, share the 2 for 1 with your loved ones or take \$150 off a single pair.

Looking to replace only your lenses in your current frames we will take 15% off lenses only.

Capital Optical will change its promotions from time to time, if the current promotion represents a better value than the discount the staff will extend these promotions to the membership. This benefit is available to all dependents of the cardholding member.

Preston Hardware

ARM membership cards must be presented to the cashier with your hardware purchase. 15% off the regular price. Items on sale (or "net") do not qualify.

Marshes Golf and Country Club

They will offer you a 15% discount on Marchwood guest fees (\$15.00 for nine holes and \$25.00 for 18 holes plus HST), not to be combined with any other promotion or offering, 7 days a week and only valid for the OSSTF card carrying member.

Terrace Green Bed & Breakfast

Winchester Ontario
www.bbcanada.com
15% discount from April to September
25% discount from October to March

Walgreen Automotive

105 Walgreen Rd.
613-836-7255
10% discount on wheel alignments

Safari Plumbing

69 Evergreen Drive
613-224-6335
Complete 323-Point Water System Inspection for only \$49.99.

We will conduct a thorough inspection of your home's entire plumbing system to help make sure that minor annoyances (dripping faucets, running toilets) don't turn into major problems that could cost you a lot more in both money and aggravation.

Crystal Nails

Professional Nail Care
Porcelain, Acrylic, Gel, Pedicure, Manicure, Airbrush Desing & More...
1408 Stittsville Main Street
613-831-5881
10% discount on services and products
Note: as with our other affiliations, members must be in possession of the Chapter 25 ARM chapter card. The OSSTF card issued by OSSTF is not valid.

Bryn Solutions Computer Help and Support

20% discount to Chapter members
On site or telephone help at home or office for computer related problems.
How do I... ?
Why won't it...?
Why is it doing...?
Can I transfer this to DVD/CD?
How do I make a DVD from these movie clips?
What about networks and security?
How do I secure my data and files?
Ooops! Can I get it back?
My computer won't start...now what?
Do I need a new computer?
Call 613-282-2052 for help and support on these and any other computer related issues that are "bugging" you.

Hygiene Now

2722A County Road 43, Kemptville, ON
613-258-3200
Dental services include but not limited to, teeth cleaning, polishing, fluoride treatments, dental exams and teeth whitening. Services are 20-50% less than traditional dental offices. Excellent for those without dental coverage. ARM members dental plan accepted as are most major dental insur-

ance plans.

Chapter 25 ARM members get a free new patient exam (value \$60) with your Chapter 25 Affiliation Card plus take advantage of the already lower fees. Call for an appointment. Extended hours and Saturday appointments available,

BioPed

Westgate Shopping Centre
10% Discount on Footwear

AutoRocha

Armacao de Pera
Automatic upgrade from A to B for ARM members.

Comfort Inn Kanata

We are proud to extend our LOYAL rate to Chapter 25 ARM and OSSTF members which is 15% off our "Best Available Rate". (Our Senior Rate is 10%). Your members can either call our hotel locally at 613-592-2200 and ask for the "LOYAL" rate, Comfort Inn Ottawa West - Kanata
222 Hearst Way
Kanata, ON
K2L 3A2
Phone: (613) 592-2200
Fax: (613) 591-9600

Krown Rustproofing

2141 St Joseph, Orleans, K1C 1E7
613-837-8856

8 Cedarow crt, Stittsville, K2S 1V6
613-836-1101

\$20.00 off retail price on rust proofing, not combined with any other promotion. This is per vehicle.

Members must present their Chapter membership card when appearing at the counter.

House on McGill Bed and Breakfast

110 McGill St.
Toronto ON
416 351 1503
877-580-5015

Rideau Inn Bed and Breakfast

177 Frank St. (off Elgin)
877-580-5015
613 688 2753
www.mcgillbb.ca

continued on page 9

continued from Page 8

Note for House on McGill and Rideau Inn, ARM members are entitled to two different benefits. If the member is under the age of 65, the member receives a 15% discount off the rates. If the member is over 65, the member receives the seniors discount of 10% plus an additional 5%.

The agreement with the owner is firm. The members wishing to take advantage of these benefits must produce the Chapter 25 membership card which states the area to which the member belongs (Ottawa-Carleton or Upper Canada or Renfrew), the membership number and a valid expiry date. The ARM membership card issued by OSSTF is not valid. The purpose is to limit the benefits to retirees rather than those OSSTF members who are active in the schools.

For those familiar with Toronto, the House on McGill couldn't be more convenient. It is located on McGill Street which is one block south of Carlton at the corner of Church St.

Jeff Spidle

Information Technology Specialist

Jeff Spidle, IT Consultant. Computer Consulting and System Design. Remote Sup-

port or On-Site Service.

When you need help with your computer system, I am able to promptly connect to your computer fix almost every problem remotely. If a fix is not immediately possible, I will give you clear expectations and furthermore we can schedule an on-site service when physical interventions will be required

www.spidle.net

Special Rates for C25 cardholders
ARM references available

Urban Stone Surfaces

Urban Stone Surfaces is dedicated to servicing Ottawa home owners, designers, architects, developers and contractors with the finest selection and detailing of natural stone – granite countertop, quartz countertop and marble countertop. For your kitchen countertops, bathroom countertops, even walls and floors we have a vast array of the latest stone that can meet your style and requirements. We are dedicated to the craftsmanship and detail of our marble, granite, quartz along with providing outstanding customer service. You will find our team artistic, knowledgeable, efficient, and friendly. It is our vision to become the leaders in the natural stone industry

'Where Quality Meets Style'.

At Urban Stone Surfaces, we comprise of over 35 years of experience in the Ottawa granite, quartz and marble countertop industry providing the best in kitchen and bathroom countertops. Our expertise is one of the company's strongest assets and has enabled our business to rapidly grow. We pride ourselves on our artistic talent, fine skills in craftsmanship and ensuring your vision has come to fruition beyond your expectations.

154 Iber Rd #2, Stittsville, ON K2S 1E7

Special arrangements for C25 cardholders.
ARM references available

Electrician

Fred Muldoon

Cell: 613-301-9500

Home: 613-729-9418

Special rates for C25 cardholders
ARM references available

Tax Preparation

Greg O'Hearn

(613) 254-9027

ARM references available

Causes and Symptoms of Cataracts

Healthy vision is something people might take for granted, but as they age, vision problems such as cataracts can develop. Here's a look at the causes and symptoms of eye cataracts.

Cataract Basics

Cataracts are essentially the clouding of the lens of your eye. They often develop over time, and you might not notice them at first until they start to impair your vision. Cataracts are usually just a result of aging, and over half of Americans age 65 or older have them, reports WebMD. Your risk of developing cataracts may increase if you have health problems, some of which are due to genetic disorders that you've inherited, states the Mayo Clinic.

What Is a Cataract?

The lens of your eye function like the lens of a camera, focusing light and creating images for your brain to interpret. But over time, the lens can lose flexibility and become less transparent. The tissues in the lens break down, and proteins in the lens bind together. This can cause a cataract to form, which blocks and scatters light. This

results in hazy and blurred vision, according to Healthline.

Eye Cataract Symptoms

Symptoms of cataracts often don't appear at once but instead develop over time. A primary symptom of cataracts is clouded, blurred or dim vision, according to Mayo Clinic. You can also experience sensitivity to light and glare, and this can feel painful. When your eye's lens becomes cloudy, light is diffracted, which causes a "halo" effect around sources of light. This can make it particularly difficult to drive at night, reports Healthline. This diffraction of light can also give you double vision. The clumps of protein in the lens can turn yellow, causing difficulty seeing colors accurately, states Healthline.

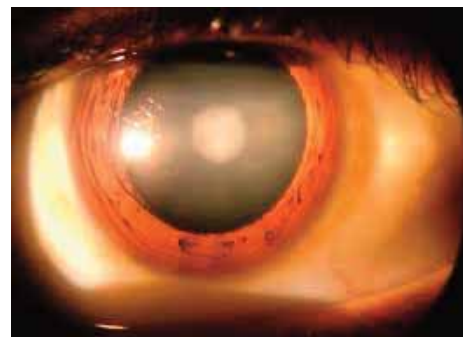
Additional Risk Factors

Other than age, additional risk factors for developing cataracts include too much sunlight exposure, high blood pressure, diabetes and previous eye surgery, reports Mayo Clinic. Excessive use of alcohol, smoking and prolonged use of corticoste-

roids can also lead to cataracts, states WebMD.

Seeking Medical Attention

Most people who have cataracts develop them in both eyes, but one eye may have a cataract at a more advanced stage than the other eye, reports Mayo Clinic. Not all cataracts require treatment; however, you may need surgery to restore normal eyesight, according to WebMD. Have your eyes checked if you experience any signs or symptoms of cataracts. This condition can lead to serious loss of sight or even blindness, according to Mayo Clinic.



Covid and Seniors Mental Health

As countries introduce measures to restrict movement as part of efforts to reduce the number of people infected with COVID-19, more and more of us are making huge changes to our daily routines.

The new realities of working from home, temporary unemployment, home-schooling of children, and lack of physical contact with other family members, friends and colleagues take time to get used to. Adapting to lifestyle changes such as these, and managing the fear of contracting the virus and worry about people close to us who are particularly vulnerable, are challenging for all of us. They can be particularly difficult for people with mental health conditions.

Fortunately, there are lots of things that we can do to look after our own mental health and to help others who may need some extra support and care.

Here are tips and advice that we hope you will find useful.

Keep informed. Listen to advice and recommendations from your national and local authorities. Follow trusted news channels, such as local and national TV and radio, and keep up-to-date with the latest news from @WHO on social media.

Have a routine. Keep up with daily routines as far as possible, or make new ones.

Get up and go to bed at similar times every day.

Keep up with personal hygiene.



Eat healthy meals at regular times.

Exercise regularly.

Allocate time for working and time for resting.

Make time for doing things you enjoy.

Minimize newsfeeds. Try to reduce how much you watch, read or listen to news that makes you feel anxious or distressed. Seek the latest information at specific times of the day, once or twice a day if needed.

Social contact is important. If your movements are restricted, keep in regular contact with people close to you by telephone and on-line channels.

Alcohol and drug use. Limit the amount of alcohol you drink or don't drink alcohol at all. Don't start drinking alcohol if you have not drunk alcohol before. Avoid using alcohol and drugs as a way of dealing with fear, anxiety, boredom and social isolation.

There is no evidence of any protective effect of drinking alcohol for viral or other infections. In fact, the opposite is true as the harmful use of alcohol is associated with increased risk of infections and worse treatment outcomes.

And be aware that alcohol and drug use may prevent you from taking sufficient precautions to protect yourself against infection, such as compliance with hand hygiene.

Screen time. Be aware of how much time you spend in front of a screen every day. Make sure that you take regular breaks from on-screen activities.

Video games. While video games can be a way to relax, it can be tempting to spend much more time on them than usual when at home for long periods. Be sure to keep the right balance with off-line activities in your daily routine.

Social media. Use your social media accounts to promote positive and hopeful stories. Correct misinformation wherever you see it.

Help others. If you are able to, offer support to people in your community who may need it, such as helping them with food shopping.

Support health workers. Take opportunities online or through your community to thank your country's health-care workers and all those working to respond to COVID-19.