

CHAPTER 25

LIMESTONE RENFREW



OTTAWA-CARLETON UPPER CANADA

January-February 2024

www.armch25osstf.com

Message from the President

I would first like to present our hard-working Executive, following our September 2023 General Meeting:

President: Dina van den Hanenberg
 Treasurer: Clare Noon
 Secretary: Judith Miller
 Newsletter Editor: Terry Taller
 Webmaster: Les Robinson
 Online membership: Cheryl Cavell
 Events Coordinator : Norma Sharkey
 Members at Large: Cathy Bailey, Bruce Baker, Terry Gamble, and Bill Heise .

Terry Taller, our past President, has worked for over 20 years to create a

strong, active group of retired Education workers. Thanks to his many efforts, we can offer our members activities in-person and virtually.

The variety of activities we offer is certain to appeal to everyone through our breakfasts, theatre, speakers of general interest on health care, estate planning, ... and let us not forget our popular annual golf tournament.

Please consider attending one of our breakfasts and/or events. We would love to see you there!

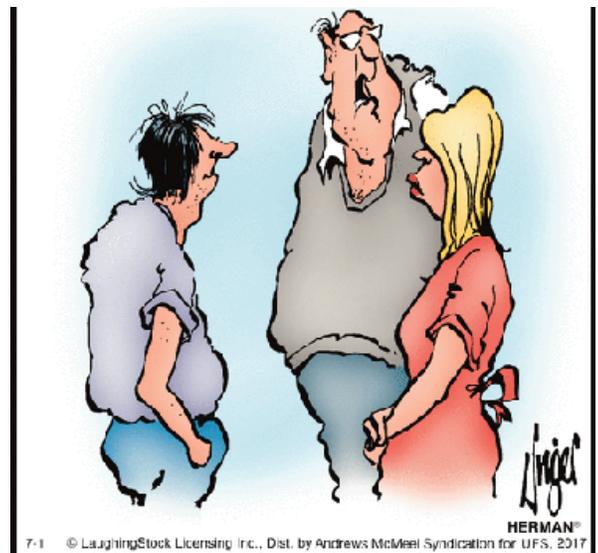
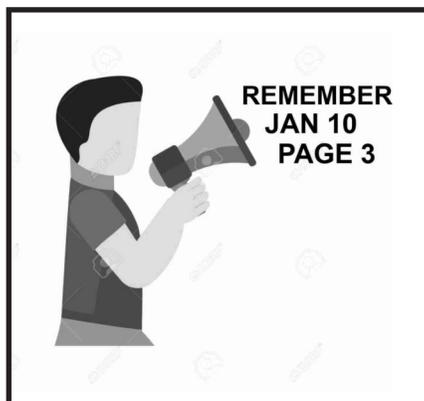
If you have suggestions for activities or speakers, that would be of interest to members, please contact us at ch25armevents@gmail.com.

Your Executive is already planning spring and summer activities. Please check our website (www.armch25osstf.com) regularly for updated information on up-coming activities, for Provincial OSSTF news and for links to other important sites.

“Live the life you Imagine”
 Henry Thoreau
 Dina



Could you scale it down to fewer words?



“Twenty bucks a week on makeup, and he’s the best you can come up with?”

Should you opt out of Direct Compensation Property?

Should you opt out of Direct Compensation Property Damage coverage?

Soon, Ontario drivers will have a new option to restrict coverage in the event of a collision—the option not to claim damages.

In December 2022, the Financial Services Regulatory Authority of Ontario (FSRA) announced that Ontario Policy Change Form (OPCF) 49 will give drivers the choice to opt out of Direct Compensation Property Damage (DCPD) coverage.

Now, that's a lot of acronyms! Essentially, what that means is that in the event of a collision where you aren't at fault, you can choose not to be compensated for costs, including:

The cost to repair or replace your vehicle

The loss of use of the vehicle (e.g. a rental vehicle or taxi services while your vehicle is inoperable)

Loss or damage to the vehicle's contents

Towing and storage fees

OPCF 49, formally known as the Agreement Not to Recover Loss or Damage from an Automobile Collision, was introduced "to enable innovation and choice," as stated in the provincial announcement.

Under OPCF 49, you can agree not to be compensated by your insurance company or anyone else, including anyone at fault for causing the damage or their insurance company. But what does that mean?

What is Direct Compensation Property Damage?

DCPD coverage falls under Ontario's Insurance Act, passed in 1990. All Ontario drivers are covered under this mandatory coverage for their benefit. If you're involved in a not-at-fault or partially-at-fault collision, DCPD ensures that you will be compensated by your insurer.

However, DCPD coverage requires that one or more vehicles were involved in the collision, the vehicle (and its contents) that suffers damage is insured in Ontario, and at least one other vehicle involved in the collision is insured in Ontario.

Different from DCPD coverage, collision coverage is an optional add-on that provides coverage in the event that you're involved in an at-fault collision.

Why would someone opt out of DCPD?

As previously mentioned, the ability to opt out of DCPD (or opt into the OPCF 49) was introduced to provide drivers with coverage flexibility and cost savings. If you opt out of this coverage, you could save on your annual premium, but the savings is minimal. Be that as it may, there are not many candidates and scenarios to which this option is recommended. So, while it may be tempting for Ontarians desperate to save money on their auto policy to sign away their DCPD coverage, the financial risks outweigh any short-term cost savings.

Should you opt out of DCPD?

OPCF 49 states that "Even though you are not at fault, your insurance will not cover this or help you with the loss. You must arrange for your repairs and rental vehicle, all at your own effort and expense."

If you opt out of this coverage, you agree not to recover loss or damage, meaning you're on the hook without any recourse if you're in an accident. Especially if you lease or finance your vehicle, you shouldn't sign the form without consulting your lease or financing company as most contracts require physical damage coverage to be in place.

Extended vehicle repair times may also considerably impact the loss of use of your vehicle. Since global supply chains are



trying to recover from the COVID-19 pandemic, repairs that might have taken a few days to complete are still taking double the time.

For those reasons and peace of mind, it's best to keep your DCPD coverage as it is.

What it's all about

By signing the OPCF 49, you cannot claim DCPD, Collision, or Upset coverage. You may reinstate this protection at any time and pay the premium adjustment, but until then, your insurance won't cover the damage or help you with the loss. It's noteworthy that in the event of a collision, you cannot reinstate your protection to cover pre-existing damage.

Effective January 1, 2024, insurers will be required to offer consumers the OPCF 49. However, rather than signing away this vital coverage, there are alternative saving opportunities that your insurance representative can help you explore, like changing your deductible, bundling your policies, or installing a telematics device.

If you're a current OTIP policyholder, contact us at 1-833-615-9329 to review your existing car insurance policy. If you're not insured with OTIP and are shopping for car insurance, call us at 1-833-494-0085 to get a quote and receive a \$20 gift card of your choice!

**ONTARIO SECONDARY SCHOOL
TEACHERS' FEDERATION**

**Chapter 25
Active Retired Members**

Breakfast Meeting

January 10

9 Corvus Court

Breakfast 09:00 a.m.

Guest Speaker 10:00 a.m.

**Scott
Westlake**

Scott is “our man” when it comes to our insurance plan. He will be here to address any of your concerns regarding the changes made in the plan for 2024. When you ask questions at the group session please make them generic. He will be here at the end of the meeting to speak with members



You can register for this event in two ways:

on our website at

www.armch25osstf.com/upcoming-events

or by emailing Norma Sharkey

at riknor@rogers.com.

A Zoom option is available for those members unable to attend in person.

GOLF 2023



What you have here are some random pictures from our golf day taken by Richard Trudel. The event was held at the Manderley Golf and Country Club. It was a wonderful day. You are encouraged to go to our website* to see more pictures from the day courtesy of Clare Noon and Les Robinson.

**(www.armch25osstf.com/photo-gallery)*



RTIP RENEWAL

If you have health and/or dental insurance with RTIP, you would have received (by email or in the mail) your renewal which was sent out about November 30/2023. (Check your SPAM Folder). You have until January 31, 2024, to change your plan. Your health circumstances may also have changed.

If you have turned 65, you may find that the ODB (Ontario Drug Plan) covers your drugs. (check with your pharmacist). If this is the case, you may want to change from the \$4000/\$2500/\$750 plan going up or down.

Did you retire after June 2019?

OSSTF is currently negotiating the resolution of the Bill 124 arbitration (the current government legislated a 1% pay – which was deemed unconstitu-

tional by the courts). This means that you may be eligible for back pay. The School Board will be assigned the task of sending out this money. Make sure that they have updated contact information for you (ex. New address, email, phone number).

Home Care Survey

ARM Chapters and some Districts across the province are being asked to complete a Home Care Survey. The survey data will be compiled and used to advocate for better support services

for Home Care in Ontario. If you have registered for electronic newsletters, you will receive the link to the survey on or near January 31, 2024, for completion by February 14, 2024. Others may access the survey on our website, from January 31, 2024, to February 14, 2024.

Obey the Speed Limit

Sitting on the side of the highway waiting to catch speeding drivers, a State Police Officer sees a car puttering along at 22 MPH. He thinks to himself, "This driver is just as dangerous as a speeder!" So he turns on his lights and pulls the driver over. Approaching the car, he notices that there are five older ladies, two in the front seat and three in the back, wide eyed and white as ghosts. The driver, obviously confused, says to him, "Officer, I don't understand, I was doing exactly the speed limit! What seems to be the problem?" "Ma'am," the officer replies, "You weren't

speeding, but you should know that driving slower than the speed limit can also be a danger to other drivers." "Slower than the speed limit? No sir, I was doing the speed limit exactly twenty-two miles an hour!" the older woman says a bit proudly. The State Police officer, trying to contain a chuckle explains to her that "22" was the route number, not the speed limit. A bit embarrassed, the woman grinned and thanked the officer for pointing out her error. "But before I let you go, Ma'am, I have to ask, is everyone in this car OK? These women seem awfully shaken and they haven't muttered a single peep this whole time," the officer asks. "Oh, they'll be all right in a minute officer. We just got off Route 142."



When should older drivers have to stop driving?

Professional driving evaluator shares warning signs and safety tips
By Melissa Rudy Fox News

Young drivers must be a certain age to get a license — but it is less clear when older adults should hang up the keys.

Between 2020 and 2021, the number of motor vehicle deaths involving adults 65 and older rose by 15%, exceeding 8,200 fatalities, according to data from the National Safety Council.

Fox News Digital spoke to Tina Paff, president of Bick's Driving School of Western Hills in Ohio, about how to ensure the safety of aging drivers — and how family members can recognize the potential warning signs. Red flags for senior driving

Red flags for senior driving

Paff heads up the Bick's Driver Rehabilitation Program, which evaluates older adults' driving skills to determine whether to recommend they "retire" from operating vehicles.

For family members and loved ones who are concerned about the risks of older adults driving, Paff identified several warning signs.

Physical damage to vehicles. A key red flag is if the driver starts to get into minor accidents, which could indicate negligence behind the wheel.

"It might not be their fault, but it also could be because of the way they were performing on the road," Paff said.

She recommended inspecting the outside of the senior's car for signs of damage, such as dents and scratches on the bumpers. Another telltale sign is damage to the mirrors; this could indicate that the driver is tapping mailboxes or hitting curbs.

Effects of medication. It's important for family members to understand the potential effects of any medications the driver is taking, Paff noted.

"Starting a new medication or

changing dosages can potentially change some of a person's habits, including driving," she said.

Slower driving. As adults age, they tend to start slowing down on the road, the expert said.

"Sometimes an older adult is going to feel like their driving is safer because they've slowed down, but it's actually causing more problems," she noted.

Vision changes. As older adults' vision becomes challenged, it's essential that they see an eye doctor to get evaluated for glasses or corrective procedures, said Paff.

"In cases of macular degeneration, they could start having some blind spots in their vision and not see a car or a person," she warned.

Mild cognitive impairment. The Driver Rehabilitation Program often works with physicians to determine recommendations for older drivers' abilities.

"Mild cognitive impairment' is a very generalized term that we hear a lot from doctors," Paff said.

If an older adult is starting to experience early signs of dementia or Alzheimer's, it can show in their driving skills.

"One of the biggest signs that we see with cognitive impairment is what we call processing speed," Paff said

"Even though the adult will know how to make a left turn in traffic and yield, they may be delayed in doing it."

Additionally, if an older adult starts shuffling or walking extremely slowly, the family might chalk it up to a regular effect of aging, Paff said — but that could also delay their reaction time when driving.

Evaluations and modifications

When it comes to determining whether a senior should continue driving, it's not always a clear-cut "yes or no" decision.

In many cases, Paff said, families or doctors' offices will contact Bick's to request a safety evaluation for a senior driver.

Adult children often say they aren't comfortable riding in the car with an aging parent.

"If you're scared, then something is wrong," Paff said. "And that's where we come in with the evaluation, because the kids don't want to be 'the bad guy' and take away a parent's driver's license."

During a two-hour assessment, Bick's gauges the driver's vision skills, physical skills and cognitive skills, then takes them on a driver's test.

Sometimes modifications can be put into place to ensure a safer driving experience.

"There are often things we can do to help them continue driving that a son or daughter wouldn't think of," Paff said.

As people get older and experience spinal changes, for example, they might not be able to turn their necks as fully as they once could.

"We might recommend different styles of mirrors that can be applied to the car that show all the blind spots for people with limited mobility," Paff said.

There may also be an opportunity to modify seating to meet older drivers' needs.

Even when driving the same car they've operated for years, they may not be able to see properly due to shrinkage, Paff noted.

"In that case, it may just be a matter of using seat cushions," she said.

October 12



On Oct. 12, we were fortunate to have a Zoom presentation on OTIP Carepath's Cancer and Elder Care Programs. While Judy Toste, Corporate Account Manager for the Carepath programs, explained the assistance available to us if there is ever a need to navigate these health-care services, our OTIP representative, Scott Westlake, was on hand to answer more personal questions.



Whether contemplating a cancer diagnosis or evolving elder health care needs, a Carepath Nurse Case Manager will assist us in making informed decisions, asking necessary questions, preparing for appointments, and accessing the best personalized care for our situation.



More detailed information about both of these programs is available on our website www.armch25osstf.com.

Norma Sharkey

Chapter 25 has developed, and continues to develop, a group 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.

Capital 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 card-holding 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
W

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, Air-brush 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.

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 insurance 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

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 Support 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

CONTINUED ON PAGE 9

continued from page 8

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

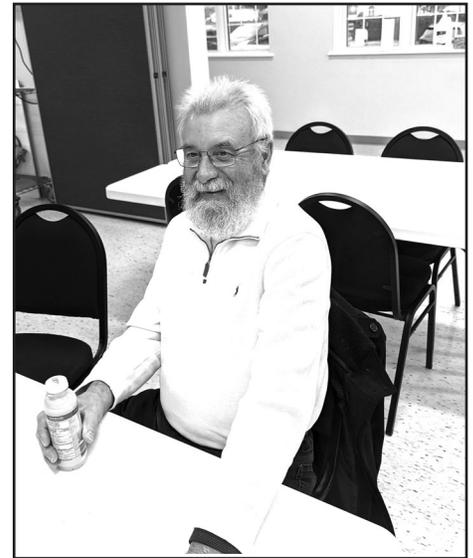
Electrician
Fred Muldoon
Cell: 613-301-9500
Home: 613-729-9418

Special rates for C25 cardholders
ARM references available

Dan’s Tree Service
10% on tree trimming & tree removals. Also
15% on stump grinding.
danstree1@gmail.com
Card required
ARM references available

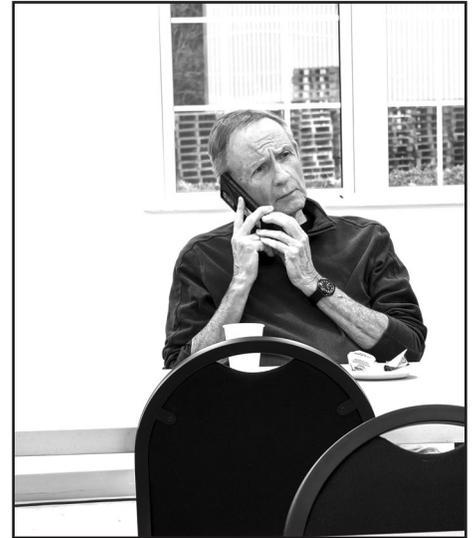
The Odd Job Man
There is no job too small for us
Patrick H. Bonded
613-220-5488
info@theoddjobman.ca
ARM references available

NOVEMBER 2



CONTINUED ON PAGE 10

NOVEMBER 2



“Yes, I am thoroughly enjoying retirement! The best part is observing my neighbors drive off to work in the morning knowing that that their day will be filled with jerks, brainless and endless meetings, jerks, vendor lunches where you hold your breath just waiting for the sales pitch until you regurgitate your pasta, more jerks and the eventual company reorganization of the section that was just reorganized last month!”
– Bill Kalmar

Read more:

Gainfully unemployed, very proud of it, too.”
– Charles Baxter

”When a man retires, his wife gets twice the husband but only half the income.”
– Chi Chi Rodriguez

”But I was going to be a teacher my entire life, so I wasn’t counting on money.”
– Clay Aiken

“Teaching is the greatest act of optimism.”
– Colleen Wilcox

“I have never liked working. To me a job is an invasion of privacy.”
– Danny McGorty

“Like the truth, retirement can set you free. Or, like work, retirement can imprison you.”
– Ernie J. Zelinski

“The splendid thing about education is that everyone wants it. Like influenza, you can give it away without losing any of it yourself.”
– Evelyn Waugh

”I may forget my first crush in second grade but never my favorite teacher.”
– Fehl Dungo