

# Active Retired Members Chapter 29

Mark Your Calendar | Knowledge is Power | Keeping You in the Loop

## Next Meeting

Come join your fellow retirees for  
**ARM Chapter 29's  
25th Anniversary Celebration!**  
**Where:** Federation House  
114 Victoria Ave., Belleville, ON  
(613) 968-3707  
**Date:** 20 June 2024  
**Time:** 11:00 a.m. - 2:00 p.m.  
**RSVP:** by 13 June 2024  
Food and beverages provided.  
Don't forget to email Doug with  
your RSVP to aid in our planning!

## Upcoming Plans

For those who like to plan ahead....

**July 18:** AGM and Napanee River Cruise!

Where: Waterfront River Pub  
Address: 22 Water Street W.,  
Napanee, Ontario  
(613) 354-2053  
Information to follow by email

**August 15:** Sugarbush Vineyards  
Where: Sugarbush Vineyards  
Address: 1286 Wilson Road, R.R.#1  
Hillier, Ontario K0K 2J0  
(613) 399-9000  
[info@sugarbushvineyards.ca](mailto:info@sugarbushvineyards.ca)  
Information to follow by email

**September 19:**  
Where: Birdy's Fine Dining  
Address: 449 Dundas St., W.,  
Belleville, Ontario K8P 1B6  
(613) 779-0856  
Time: 9:15



## Cyber Security

Constable Aaron Miller of the Prince Edward County detachment of the OPP was our guest speaker at ARM's meeting of 16 May 2024. Beginning by noting that scammers are professionals (this is what they do!) and that as retirees, with expected accumulated wealth, we are a target audience. Constable Miller described a number of common and recent scams, including:

- 🔪 family member emergency/crisis; 🔪 investment fraud;
- 🔪 sale of fake event tickets; 🔪 tech-support scams;
- 🔪 buying what you are selling online site using fake bank drafts;
- 🔪 manipulating web site addresses and phone numbers to redirect you from legitimate sources to fraudsters;
- 🔪 paying supposed fees/fines with crypto currency or gift cards;
- 🔪 romance scams; 🔪 unsolicited door-to-door services.





## Your input, please!

Have a suggestion for the location of a future meeting? Contact Doug.

Have an idea for a future social event or future presenter/guest speaker? Contact Scott or Marian.

Know of someone who is not receiving ARM's communications or is newly retired? Contact Marian.

## Your Executive

Feedback? Questions? Want to get more involved? Contact us!

- Doug Ferguson, President  
email: [armdistrict29@gmail.com](mailto:armdistrict29@gmail.com)
- Mike McMahon, Vice-President  
email: [mcmahon@kos.net](mailto:mcmahon@kos.net)
- Sharon Ostman,  
Secretary-Treasurer
- Marian Moon,  
New Member Coordinator  
email: [mbm@kos.net](mailto:mbm@kos.net)
- Scott Young,  
Social Events Coordinator  
email: [xiscotty@gmail.com](mailto:xiscotty@gmail.com)
- Jim Stewart, Past-President
- John Zikopoulos,  
Founding President

Recognize the red flags:

- ▶ a bank/financial institution asking you to aid them in catching a known fraudster;
- ▶ a government agency asking for payment in crypto currency;
- ▶ a sense of urgency/need to act quickly without time to think;
- ▶ demand to keep the contact/interaction secret;
- ▶ needing to pay bail money over the phone or in person;
- ▶ payment for anything via gift cards, crypto (e.g., Bitcoin);
- ▶ promised returns on an investment;
- ▶ request to sign over control of your bank accounts in order for the "investment advisor" to act on your behalf.

While recognizing that everyone wants a deal, to protect yourself from fraud start by:

- ✓ cashing bank drafts first before handing over sold items;
- ✓ checking the email address of a business email (i.e., a zero in place of the letter "o");
- ✓ knowing that Google search results can be manipulated by fraudsters who pay to have their site the #1 hit in a search;
- ✓ knowing phone numbers can be spoofed, thus call back using the number you have received directly from the legitimate source;
- ✓ never login to banking apps using public wifi (fraudsters with the right software can access your banking information);
- ✓ only using legitimate online sellers for concert/event tickets;
- ✓ slowing down the train, research, then decide next steps; and,
- ✓ reporting, if you have been defrauded, by calling the OPP's non-emergency number (i.e., 310-1122). Calls are answered by a real person and all reports are taken by a police officer. If an emergency, call 911.

## ARM Information Corner

*Recently retired? Read this!!*

The following information comes from District 29's Interim President/Past Chief Negotiator, Andrew Wachner. While directly affecting only those who have recently retired, all Chapter 29 members may be interested in knowing how pay issues from the previous contract (specifically the legal dispute related to Bill 124) have been resolved.



## Need some assistance?

Looking for some help?

- ARM Council  
[www.armcouncil.osstf.ca](http://www.armcouncil.osstf.ca)
- Financial/estate planning/advice:  
Contact Edward Gougeon from Educators Financial. Ed can be reached at (800) 263-9541 x 3554 or by email at [egougeon@educatorsfinancialgroup.ca](mailto:egougeon@educatorsfinancialgroup.ca).
- OTIP
  - ▶General Inquiries?
  - ▶Having difficulty with a health/travel insurance claim?
  - ▶Contact Scott Westlake  
[SWestlake@otip.com](mailto:SWestlake@otip.com)
- RTIP
  - ▶To Submit a Claim:  
[rtip.otip.com](http://rtip.otip.com) OR  
"RTIP on the go" app
  - ▶Questions about a claim or coverage: [claims@rtip.otip.com](mailto:claims@rtip.otip.com)
  - ▶Emergency Travel Support:  
(800) 936-6226

Regarding retroactive payments to recently retired teachers, HPEDSB deposited these funds into the bank account the board has on file. If the bank account that the board has on file is no longer valid it did NOT attempt to contact you and as a result no retroactive payments were made. Therefore, it is essential the board has your current banking information so that you may receive the money you are owed.

Retroactive payment increases were as follows:

Effective 1 September 2019: 1.75% increase

Effective 1 September 2020: 1.75% increase

Effective 1 September 2021: 3.75% increase

The retroactive payment schedule was as follows:

For school year 2019/2020: 19 April 2024

For school year 2020/2021: 3 May 2024

For school year 2021/2022: 17 May 2024

For school year 2022/2023: 31 May 2024

If you were a contract teacher during any of these school years and did not receive your retroactive payment(s), contact [hr.services@hpedsb.on.ca](mailto:hr.services@hpedsb.on.ca)

## *ARM Council Update*

ARM Council met 11-12 April 23-24 with Doug Ferguson attending on our behalf. Of note were the following information items:

1. Report on re-organization of OSSTF to bring it into line with ONCA (Ontario Not For Profit Corporation Act). AMPA now recommends changes to the Provincial Executive instead of instructing the PE. It is expected the Federation will continue to function as it always has.
2. There has been some interest in expanding the 50 day rule for retired teachers to work due to the teacher shortage. OTF rejected this because the affiliates believe it is a way for the provincial government to bypass some of the core reasons that are creating a teacher shortage (i.e., funding and working conditions).
3. The results of the Home Care survey were shared and a discussion took place on how to merge the survey from two different formats. The combined results will be available in the fall.
4. The treasurer reported that even though there was a slight increase in student funding, the actual decline has been \$1200 per student since 2018.