

Issue 03 Chapter 9 News

OSSTF – Active Retired Members

President's Message from Bruce Awad

Dear ARM Chapter 9 members,
I hope you are all staying warm and safe with the current cold snap courtesy of the polar vortex. Warmer days are ahead, I just don't know when.

My deepest regards to all Detroit Lions fans who painfully watched your beloved team fall to the Washington Commanders in the first round of NFL football playoffs. Still, it was their best season ever!

I know most of you are inundated with the political drama these days both in Canada and the USA. We can look forward to a federal election in the spring and a possible provincial election as well. And of course, I'm sure you are aware of the Inauguration of Donald Trump and his unprecedented talk of tariffs, Canada becoming a 51st state and other derogatory and inaccurate and untruthful remarks about Canada. If you are tired of the poisoned political landscape of current American politics, then I offer you a video from an American Youtuber I think you will find enjoyable and refreshing. You can watch it here:

<https://www.youtube.com/watch?v=O9In5IkIK2Q&t=27s>

I think many of you will remember Tom Brokaw's explanation of Canada he made during the 2010 winter Olympics in Vancouver. Watch it here:

<https://www.youtube.com/watch?v=lrA4V6YF6SA>

I hope you find these enjoyable and offer some solace during these unparalleled times. As always, your comments and suggestions are welcome.

Yours in Federation,
Bruce Awad, President

Email: armchapter9@outlook.com

Website: www.armchapter9.ca

Please note that the ARM Chapter 9 website has recently been updated. Check it out and let us know what you think!

Save the Date

First Friday Breakfasts

Friday February 7th

Friday March 7th

\$10 for Members

\$20 for Guests

RSVP via email

Spring Luncheon

Wednesday April 9th

Workshop

Tuesday May 6th

Watch for details about these events in your email.



This is the third of five newsletters for 2024-2025. Future editions will include Spring 2025 and a final AGM edition before our June 6th meeting to be held immediately following our First Friday Breakfast.

An upcoming event!



WINDSOR & DISTRICT
LABOUR COUNCIL
PRESENTS:

FREE WORKSHOP TO EMPOWER YOU WITH
TOOLS TO DRIVE MEANINGFUL CHANGE!

ELECTION PREP: HOW TO HAVE DIFFICULT CONVERSATIONS!

When: Saturday, February 22 - 10:00 am - 3:00 pm
Where: Fogolar Furlan - 1800 N. Service Road, Windsor
RSVP Here: <https://www.surveymonkey.com/r/6G6HQFS>
Lunch is provided and all are welcome!
Put your skills into action in the afternoon and canvass
with a team. Don't forget to dress for the weather!



SCAN QR CODE TO REGISTER!

Important Information from our Friends at OTIP

Simple ways to protect yourself against identity theft

- Identity theft involves stealing someone's personal information with the intent to commit a crime, most often for financial gain. From drained bank accounts to poor credit ratings and even legal issues, identity theft can have profound implications. You can outsmart fraudsters by understanding the kinds of information they're looking for and taking some simple yet effective steps to prevent identity theft.



What kind of information is targeted by thieves?

Identity thieves are looking for as much personal information as they can find, but according to the [Canadian Anti-Fraud Centre](#), they're especially interested in your:

- Full name
- Date of birth
- Social Insurance Number (SIN)
- Full address
- Mother's maiden name
- Online usernames and passwords
- Driver's licence number
- Personal identification numbers (PINs)
- Credit card information
- Bank account numbers
- Signature
- Passport number

How is identity theft used to commit insurance fraud?

Along with the rise in car theft across Canada, fraudsters steal identities to apply for auto loans, finance vehicles, and take out insurance policies. They may go one step further and use the victim's personal information to open a new bank account and commit cheque fraud or money laundering.

Once the thief has purchased a new vehicle, they'll ship it overseas or try to re-VIN it and sell it to an unsuspecting buyer. After selling the vehicle, the criminals report it to their insurer as stolen and use the funds from their insurance claim to finance other criminal activities.

This form of identity theft creates many victims—including the individual whose identity was used to take out the fraudulent loan and insurance policy, the buyer of the stolen vehicle, and the broader community. Simply put, more fraud equals more claim payouts, which equals higher insurance premiums for everyone.

How to avoid becoming a target of identity fraud

Here are a few easy ways you can protect your personal information from fraudsters:

1. **Keep track of your bank accounts.** Carefully review your credit card and bank statements monthly (or more often if you do online banking). If you see a transaction you don't recognize, contact your bank right away so they can investigate and prevent further charges to your card.
2. **Cancel lost or unused cards.** If you lose your debit or credit card or suspect it has been stolen, notify the bank or financial institution that issued your card as soon as possible. Most card issuers have a 24/7 customer service line for this purpose. They can track your recent transactions and determine if anything looks suspicious. They'll likely deactivate your card and mail you a new one with a different number. Consider cancelling cards you rarely use.
3. **Shred private documents.** Bank statements, credit card receipts, and anything else containing personal information or your signature should be shredded before they reach the side of the road.
4. **Create strong passwords.** It's a good idea to create a password at least 12 characters or longer with a combination of uppercase and lowercase letters, numbers, and symbols to spell out a memorable phrase (e.g., 6MonkeysRLooking^) and update your passwords often. To take this a step further, avoid saving your usernames and passwords on your browser—saving them can make it easier for someone to access your online accounts if they get their hands on your devices.
5. **Keep your phone on lockdown.** Change your cell phone's passcode or unlock pattern often, or opt for a model with a fingerprint scanner or face ID technology. Enabling biometric authentication on your phone can make it less tempting to thieves, and keeping your phone locked can prevent your personal information from getting into the wrong hands.

6. **Empty your mailbox (or go paperless).** If your mailbox is accessible from outside your home, empty it daily to protect personal documents like bank statements and bills. Better yet, go paperless and receive mail containing personal information via email.
7. **Don't overshare to strangers.** Always think twice before providing your personal information over unsolicited phone calls, emails, or texts.

How to recognize potential identity theft scams

There are plenty of scams out there specifically designed to intimidate you into providing your personal information for fraudulent purposes. Here are a few common scams that should raise red flags if you encounter them on the phone:

- Someone who claims to work for the CRA and insists you owe the government money (or you could face jail time!).
- Someone who says they're opening a lawsuit against you, and you must call them back immediately.
- Someone who asks you to turn on your computer because they "discovered it has a virus" and they want to "help you remove it."
- A caller that's imitating someone you know and is asking you to provide personal information.

Generally, banks, government agencies, and other reputable organizations never call, email, or text to request personal information. If you receive a phone call asking for personal information, hang up and call the bank or agency to report it immediately. Check out these tips from the [Government of Canada](#) to protect yourself against common cybersecurity scams.

Unfortunately, sometimes identity theft happens despite your best efforts to prevent it — and that's why many home, condo, and tenant insurance policies include coverage for some of the expenses that tend to follow identity theft. While coverage can vary, some insurance carriers offer additional optional coverage for identity theft and the costs incurred to restore your identity, such as correspondence, notarizing documents, lost income, and legal fees. Others also provide 24-hour hotlines for assistance from qualified professionals to support you through a cyber loss.

Street Help - Helping the Homeless in the Windsor-Essex County Region since 1995

Submitted By: Sandra Sahli
ARM Community Advocacy Officer

The charity we supported at our Holiday Luncheon held on December 4th, 2024, was Street Help (<https://www.street-help.com/>). The proceeds of the raffle (\$370.00) were donated to Street Help. As well, our members generously donated juice and packaged snacks for the program. In fact, the donations filled the trunk in an SUV.



Street Help Homeless Centre of Windsor, is a homeless drop-in centre located on Wyandotte Street East. It is operated by and for the homeless. The centre is a leading provider of services for the homeless.

Street Help not only provides the homeless with services to better their own lives but gives them an opportunity to help others equally in need. Street Help believes who better to provide others with quality services than the ones who have been there and experienced the same circumstances. The homeless are the experts on what they need. The majority of Street Help's volunteers are those they serve - the homeless themselves. The homeless are involved in planning and the operation of the centre.

Through cooking, cleaning and offering support to their fellow homeless, the staff develop genuine skills and experience to apply to their resumes. The programs prove self-help can lead to self-sufficiency.

Street Help has no paid administrators or fundraisers. The staff is entirely volunteers. Since there are no paid staff every penny from donations goes directly to supporting the programs, keeping the centre operating, our shelves stocked and supporting our homeless.

Ontario Health Coalition FACT SHEET: The History of Public Medicare

What is Public Medicare?

Public Medicare is the public health care system in Canada which is funded through our taxes. When you see a doctor or visit the hospital for medically necessary services using your OHIP card, you are using Public Medicare.

Under Public Medicare, all Canadian residents can receive medically necessary hospital and physician services based on their medical need without user fees or charges. Health care is provided without cost based on our medical need, paid in our taxes, rather than based on our ability to pay or our wealth. Public Medicare enjoys a high level of support from Canadians. It is a source of pride for many, but years of relentless cuts and governments pushing privatization have contributed to problems in Medicare. The solution is not to privatize but to plan well, reorganize care in the public system, and restore and rebuild services that have been cut and downsized too far.

What is it like to not have Medicare?

- Before Public Medicare, Canadians had no choice but to forego medical treatment because they did not have the money to pay for care, leading to suffering and death. Helen Heeney's book *Life Before Medicare* tells the story of a young woman with cancer who refused pain medication because it would bankrupt her family. For two months, she had her husband lock her in their home when he left for work so that no one could enter to help her when they heard her screaming in pain. She did not want to bankrupt her family as she was dying.
- In the United States where private insurance and for-profit delivery of health care services are widespread, health care costs are almost double per person those in Canada.
- More than 26 million Americans did not have health insurance in 2023 and 38% of residents in the United States delayed getting medical treatment because they could not afford it.

5 Principles of the Canada Health Act

- **Portability:** Health coverage must not end or stop when a person travels or moves between provinces/territories in Canada.
- **Accessibility:** All insured individuals must have reasonable access to health care without barriers, such as financial or physical limitations.
- **Universality:** All Canadians must be covered by Public Medicare on equal terms and conditions.
- **Comprehensiveness:** All medically necessary hospital and physician services must be covered, even when the services are provided by another designed health professional.
- **Public Administration:** Provinces and territories must operate their health insurance plans on a non-profit basis. They must also be administered and operated by a public authority.

- Excerpts from the November 27, 2024 document from the Ontario Health Coalition
For the full document, please go to www.OntarioHealthCoalition.ca

Travels With Toni

Memorable Moments...A Cruise to New Zealand, Australia, and the South Pacific

Your Flight's Been Cancelled

A long, long flight to New Zealand and Australia was always too daunting to consider. But the Holland America cruise would sail from Auckland, New Zealand and make its way to Vancouver, Canada. That way the 19-hour flight would only be one way.

"I can do that," I said. "We'll fly Detroit to Honolulu. Spend two days in Hawaii to acclimatize and then fly Honolulu to Auckland."

"Perfect," I thought. But nothing's perfect in life. Our second day in Honolulu we got an email from Air New Zealand. "Your flight's been cancelled." Their offer was to fly us to San Francisco and then San Francisco to Auckland...a 20-hour flight! Going backwards to go forwards. What!

If the stress hormones in your body can pop your arteries, this would be a true test. My arteries survived, but my nervous system didn't. Luckily, we were able to book Hawaiian Air to Sydney, Australia and then the next day fly Qantas to Auckland.

Lady, You're in Breach of Security

Landing in Sydney, Australia after these misadventures, dazed, stressed, jet-lagged and having put my body through three seasons, multiple time zones and inconceivable stress, I zombied my way through airport security.

"Lady, you have to keep moving" ...a female airport security guard, an Attila the Hun mean type, challenged me.

"But, but my husband's been taken somewhere for secondary inspection. I don't know where he is."

"Lady, I said keep moving!" Attila was threatening.

"But I was told to wait here!" I protested. "How am I going to meet up with him!"

"Lady, if you don't keep moving, you'll be in breach of security." Attila meant business.

"Ok, Ok, I'll move!"

But, just then, my husband reappeared, and we continued on, reabsorbed into the mass of humanity making its way in the long lines, with an array of computers waiting to determine our fate and no human help in sight.

Honest, I've Never Been to Prison!



On reaching one of the multitudes of computers, I scanned my passport. It worked...it usually doesn't.

Then some questions flashed onto the screen. I don't remember the first two, but believe me, I'll never ever forget the third question.

"Have you ever been to prison?"

In a robotic daze, I pushed the "yes" button.

"What!" my husband gasped. "You just said you've been to prison!"

"Oh, my God! No, no, no. I've never been to prison!" I burst out crying and the computer directed me to go to a waiting agent.

"I've never been to prison!" I sobbed to the female agent. Honestly, my arteries were about to be tested again.

I was crying and babbling nonstop. But she was kind and reassuring. She adjusted something in her computer.

"Am I going to have a record?" I said sniffing.

"No, no," she was very sympathetic. But I continued to cry throughout the airport and into the hotel across the street. Tomorrow this would be funny, but at that moment it was tragic.

After that the trip was relatively uneventful, except for the super storm that flooded parts of Australia and delayed our entry into Sydney Harbour. For safety reasons, the ship's captain took the ship farther out to sea to avoid the worst of the storm. But the ship heaved and thrusted about in the huge waves all night. The good news? I didn't fall out of bed...once!

So, all in all it was a good experience, my brief criminal record notwithstanding. And at least we didn't run aground as we did on one of our previous cruises. But...that's a different artery popping story.

- ❖ *Chapter 9 ARM expresses sincere gratitude to Toni Pecaski for another enjoyable submission!*
- ❖ *We are looking forward to hearing about your next adventure!!!*

***If at first you don't succeed, then you
shouldn't try skydiving!***



CHAPTER 9 NEWS HAS A NEW LOOK!

Our commitment to keep you informed on upcoming events and matters important to retired educational workers continues in this new format.

www.armchapter9.ca
armchapter9@outlook.com

IN MEMORIAM

ARM CHAPTER 9 ACKNOWLEDGES THE LOSS OF THE FOLLOWING FORMER EDUCATORS:

- **Stephen Fox**

Chapter 9 ARM has recently learned that Stephen Fox passed away on March 29, 2024. He is sadly missed by family and his partner of 51 years, Wendy Munro. Stephen was a teacher at General Amherst and Sandwich Secondary School and also served as President of OSSTF serving members with the former Essex County Board. His contributions will be remembered at the September 2025 Brick Ceremony.

- **Blair Allan**

ARM member Blair Allan died on August 9, 2024. She was the former partner of Paul Scragg (2009) who taught at Western Secondary School. Ms. Allan will be remembered at the Brick Ceremony scheduled for September 2025.

- **Guy Beausoleil**

On October 10, 2024, Guy Beausoleil passed away. A talented Child & Youth Worker, Guy left the Board to work at Windsor Regional Children's Centre. While a member of the Educational Support Staff bargaining unit, Guy was involved with OSSTF and will be remembered fondly by many educators.

- **Keith Johnson**

On October 2, 2024, Keith Johnson's 5 year battle with cancer ended. He taught primarily at Harrow District High School and is remembered for implementing Tutoring and Peer Counselling Programs. He is remembered by his wife and family as well as all those who knew him. Chapter 9 ARM will acknowledge his passing at the September 2025 Brick Ceremony.

- **Tim Filipic**

Former Secondary Occasional Teacher, Tim Filipic died on November 11, 2024. A post-secondary scholarship has been created in his honour by the Essex County Soccer Association.

- **Victor Huebert**

Surrounded by his wife and daughters, Victor Huebert died on November 11, 2024. He taught at Kingsville District High School for 27 years.

- **Don Hancock**

On November 13, 2024, Don Hancock 'reluctantly' passed away. He taught at Riverside and Centennial before becoming vice-principal at William Hands and later, Forster Secondary Schools. He then moved to Kennedy Collegiate.

- **John Holmes**

Following his retirement from a 33-year career at Kennedy Collegiate, John Holmes passed away on December 3, 2024. He was a respected teacher and coach.

- **Carole Donna Klipa**

Carole Klipa taught history and was a teacher-librarian. She passed away on December 14, 2024 and is survived by family and a wide circle of friends.

- **Jean Paul Charron**

ARM Chapter 9 has learned of the sudden passing of General Amherst High School math teacher, Jean Paul Charron. He died suddenly in December before Christmas.

IN MEMORIAM - Continued

- **Larry Zilli**

ARM member, Larry Zilli peacefully passed away on December 19, 2024. He was described as a respected high school teacher and dedicated running coach. His contributions will be celebrated at the September 2025 Brick Memorial Ceremony.

- **Peter Vander Voort**

Former Principal of Essex District High School passed away on December 24, 2024. He was in his 99th year at the time of his death.

- **Lynne Kuntz**

Lynne Kuntz, a talented English teacher, passed away on December 30, 2024. She is fondly remembered by her family as well as her former colleagues from Forster and Western Secondary School.

*The **Chapter 9 News** Editorial Team endeavors to provide information about the passing of our former colleagues and friends in education. Please let us know if there is anyone we have missed so that we can include them in a future newsletter.*

November 2024 First Friday Breakfast

Hope you can join us on Friday, February 7th and March 7th!

Approximately 30 people gathered together for our first breakfast of the New Year!



International Women's Day March 8th

International Women's Day is one of the most important days of the year to celebrate women's achievements, educate and raise awareness about women's equality and call for positive change advancing women.

The theme for International Women's Day (IWD) 2025 is "Accelerate Action: Collectively we can Accelerate Action for gender equality."



International Women's Day commemorates the beginning of the Russian Revolution in 1917 when women in St. Petersburg went on strike to protest poor working conditions, food shortages and World War I. They demonstrated for "Bread and Peace".

Today, IWD is celebrated to:

- Promote women's issues and rights
- Celebrate women's achievements
- Increase visibility of women's achievements
- Combat gender bias and discrimination and
- Accelerate gender parity.



DID YOU KNOW?

Ontario has 133 First Nations communities. This represents at least seven major cultural and linguistic groups. These include the Anishinaabe, Cree, Algonquin, Oji-Cree and Haudenosaunee. Locally, the Caldwell First Nation is the closest to Windsor-Essex.

Most First Nations in Ontario have reserve lands, but members can live off the reserves. Urban centers with significant Indigenous populations living off reserve are found in Thunder Bay, Sudbury, Sault Ste. Marie, Timmins, Ottawa and Toronto.

Ontario has more remote First Nations communities than any other region in Canada.

Indigenous news in Ontario can be found from a variety of sources, including the Assembly of First Nations (AFN), Anishinabek News, and APTN news.

The AFN's National Chief is Cindy Woodhouse Nepinak. She speaks to resolutions passed by First Nations when they meet in Assembly. Much like our AMPA, it gives direction on matters such as education, child and family services and trade relations.



RTIP Benefit Plans - Complimentary Programs

Did you know your RTIP Benefit Plan gives you access to these complimentary programs:

- **Express Scripts Canada Pharmacy™** — a home delivery drug program that covers 100% of your generic maintenance prescription drug expenses (or 90% of eligible brand-name prescriptions).
Website: pharmacy.express-scripts.ca/otip-raeo
- **Edvantage** — exclusive discounts from a variety of retail and service providers.
Website: edvantage.ca
- **OTIP Bursary Program** — awards bursaries of \$1,500 annually to post-secondary school students.
Website: <https://www.otip.com/why-otip/community-investment/bursaries>
- **FeelingBetterNow®**— mental health management program, available 24/7 online and on mobile
Website: feelingbetternow.com/otip.
- **Carepath Digital Health™** — assistance in navigating through the multitude of cancer and elder care support services and programs available in Canada.
Website: otip.carepath.ca
- **Starling Minds** — Access tools to help better manage your mental health with a self-guided digital program that is available 24/7, private, and tailored to you.
Website: member.starlingminds.com
- **ALAViDA** — Offers confidential, evidence-based substance use support from the privacy of your smartphone.
Website: try.alavida.com/otip



United Way Update

Submitted by: Sandra Sahli, Community Advocacy Officer

1st Retiree Volunteer Council's Cornhole Tournament

This event was scheduled for Saturday, August 24th but due to logistical problems, the event had to be postponed. The event has now been rescheduled to Saturday, February 1st, 2025 from 3:00 to 6:00 PM at the Royal Canadian Legion on Howard Avenue. Currently, the OSSTF ARM team has raised \$3,025.00. All individuals who donated for the original date will receive a tax receipt for the 2024 fiscal year.

United Way Campaign

At the 2024 ARM Annual General Meeting, we approved a plan to have a 2nd Annual United Way Donation Campaign for our ARM Chapter. This year we ran the campaign from December 1, 2024 to January 11, 2025. The purpose of the campaign was to educate our ARM members about the work of United Way and to encourage our members to make a one-time donation or an ongoing monthly donation to United Way. To date, over \$5,000 has been raised in support of the *On Track to Success* program. A final total for the campaign will be released by email at the end of January.

The Spring Luncheon will be held on Wednesday, April 9th.

ARM members can attend at a cost of \$15 Guests are invited to attend at a cost of \$30 payable at the door.

Plan to join former colleagues and friends.

Watch for an email with a registration link.

Contact: Jacques Aharonian (519-567-8671) j29aharon@gmail.com

Chapter 9 News – Future Editions

Two more editions are planned for 2024-2025 that will hopefully provide information for our members about local events in our area. You can contact us at armchapter9@outlook.com Thanks to Toni Pecaski for her **Travels with Toni** submission.

Our Spring Edition will inform you of upcoming events that may be of interest. **Deadline for submissions is Friday, April 11th.**

Each edition is intended to provide you with information relevant to retired educators and keep you up to date with important issues and announcements that may impact our members. Past editions can be found on our website www.armchapter9.ca

Your Chapter 9 newsletter will be emailed to you directly. A limited number of print copies will be available at our First Friday Breakfasts. The final edition will include information regarding our Annual General Meeting scheduled for Friday, June 6th following our final breakfast for the 2024-2025 year.



2024-2025 ARM CHAPTER 9 EXECUTIVE MEMBERS

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