

FALL 2025

In THIS issue:

President's Message p. 1

Health & Wellness pp. 2 - 3

ARM/MRA p. 5

RTIP Benefits Alert p. 6

Events p. 7

Upcoming Events p. 9

The ARM Newsletter is a publication of OSSTF ARM Chapter 13/16.



The opinions expressed in the newsletter are those of the authors and do not necessarily reflect the views/policies of OSSTF District 13 or District 16.



CHAPTER 13/16 NEWSLETTER



PRESIDENT'S MESSAGE

By Iain Beaton, President District, 13/16

I hope you enjoyed the prolonged summer-like weather we had. As I write near the end of November, many communities are digging out from a heavy snowfall, so I guess we definitely are heading into winter. We seem to move so quickly from tee-shirts and tennis rackets to ski jackets and snow shovels.

While the warm days still were with us, Chapter 13/16 held a lunch at Beertown in Newmarket. A small but vibrant group enjoyed some good food and conversation on October 2. Then on November 3 we hosted an Educators Financial presentation on Estate Planning at the District 13 office in Whitby. Alanna Gould let us through a number of topics including beneficiaries, powers of attorney, probate, and trusts. As always, it was informative, and the group benefitted from the discussion as well as the lunch that followed.

The Ford government placed a chill over the

education system long before the snow arrived, though. Education Minister Calandra announced the take-over of several Boards, with total control placed in the hands of well-paid, education-ignorant supervisors. The demonization of a handful of trustees – some in Boards not taken over - is being used as justification for draconian behaviour. It also may be a precursor to the abolishment of trustees across the province. Rumour has it that Ford's government will bring in legislation to get rid of trustees before the elections in fall 2026. There may be a need to join a campaign against this in the very near future.

Additionally, the PCs are moving ahead with the controversial Bradford Bypass from Highway 400 to Highway 404. Shovels may hit the ground by spring 2026. Critics say it will threaten the health of the Holland Marsh, and that it will do little to lessen traffic congestion. Highway

expansion simply invites more vehicles, and encourages more development requiring long commutes.

In health care, this government continues to promote further expansion of private, for-profit providers. ARM, and Chapter 13/16, continue to focus on Home Care as an area that needs improvement - see the article on this elsewhere in this issue.

As we move toward the holiday season, I wish you a happy time with friends and family. In the new year, the chapter plans to have events for members, including another local theatre outing advertised in this issue. In the meantime, keep your elbows up, and embrace the Canadian winter!



HEALTH & WELLNESS

OSSTF/FEESO REPORT ON ISSUES IN HOME CARE IN ONTARIO (MAY, 2025)

ARM conducted a Home Care Survey in 2024, and the results were used in a report published by OSSTF/FEESO. Below is a summary of the key areas of concern identified in the report. The full report can be found on the ARM website:

<https://www.armcouncil.osstf.ca/>:



1. Lack of Hours of Care

The survey results show that most applicants for home care support receive fewer hours than requested, and therefore have inadequate support for their required needs. Nearly 2/3 of respondents (65.7%) needed more hours than the number of government-funded hours they were given (page 6-7). Most of these persons (51.4% of all respondents) paid out-of-pocket for additional hours of home care services, and over 1/3 of them (19.1% of all respondents) paid more than \$300 per week (page 2).

2. Workforce Shortages

The majority of home care services in Ontario are provided by PSWs. They earn considerably less than PSWs in other health care facilities: an average of \$10 per hour less than those in hospitals, and \$4 less than those in long-term care facilities. In addition, their paid hours often do not include adequate time to travel from client to client. In 2021, Ontario was able to meet only 60% of home care service requests due to a shortage of PSWs and nurses (page 11). As a result, 43.5% of survey respondents reported inconsistent arrival times of workers, or even failure to show up (page 8).

3. Standards of Care

The survey results show that worker shortages contribute to problems with the standard of care. Over 60% reported receiving care from different workers day to day, disrupting the continuity of care provided consistently by a regular person who knows the client and their needs (page 8). In addition, 33.3% reported issues with the quality of the care they received, and 23.3% reported that a support worker lacked experience.

4. Public Accountability

While the government provides funding for home care services, 64% of these services are provided by private for-profit companies (page 11). Financial accountability is a concern, since the private providers pass on only a fraction of the funding to the home care workers. The providers received \$58.20-\$70.60 per hour of care by nurses, but the nurses' average pay was \$30 per hour; the funding for PSWs was \$29.50-\$48.98 per hour, but PSWs were paid only an average of \$15 per hour.

Clearly, all four of these issues are interconnected. Inadequate pay and difficult work expectations leads to workforce shortages, which creates gaps in care. For-profit providers divert funding from front-line service, but are not directly accountable for how they allocate public dollars. Both the total amount provided by the Ontario government, and the way the home care providers spend these dollars, need to be examined, in order to provide better care to Ontarians who require services at home.

CONTACT YOUR MPP ABOUT THE STATE OF HOME CARE

ARM is looking for people to meet with local Members of Provincial Parliament to discuss the OSSTF/FEESO Report on Issues in Home Care in Ontario. If you are interested, contact us at chapter13and16@gmail.com.

We are hoping to meet with as many MPPs as possible. Scheduling an appointment is more likely if it is a constituent contacting the politician's riding office. You can look at the report on the ARM Council [website](#); also, we have a summary of the report. Additionally, we will be holding a training session online in January before any visits late January to early March. Contacting MPPs as soon as possible is desirable, in order to book a time when the MPP will be holding a constituency day (usually a Friday).

Even if a Progressive Conservative MPP refuses to meet, that is data we can collect provincially. So, contact us, and call your MPP to make an appointment!

PUT ON YOUR RED DRESS BABY*

Here is the fourth article in the Forgotten Caregiver Diaries blog.

[The Forgotten Caregiver - Put On Your Red Dress Baby* \[December 16, 2024\]](#)



ARM/MRA

ARM IS TURNING 30!

In 1996, Active Retire Members (ARM) of OSSTF/FEESO came into existence. In 2026, ARM will be celebrating its 30th anniversary. ARM Council is planning ways to mark this milestone. The biggest one is a province-wide online event on May 11, 2026. Everyone in ARM will be invited to attend, to recall or learn about events and individuals in the organization's history, and to hear keynote speaker Charlie Angus. Some Chapters are planning a group "watch party" combined with a meeting or luncheon, in addition to the individual member invitations to all members. (Let us know if that's something you would like in Chapter 13/16.) There will be more details in the new year.



ARM Council also will be creating a slide show highlighting ARM events from the past five years, and is calling for submission of photos. This slide show will be shown at the live, online event on May 11, as well as at the ARM table at AMPA in March. See the notice with details about this, connected to this article.

Comments from founders and early leaders of ARM also are being collected, and will be shared with ARM members and the wider membership of OSSTF/FEESO. If you know someone who was significant in the early years of ARM, please get in touch with them and see if they will write something – and then contact us via our Chapter email.

Share Your ARM Chapter Photos for the 30th Anniversary Slideshow!

ARM Council is preparing a special slideshow for our 30th Anniversary Celebration highlighting how our chapters have remained active and connected since our 25th anniversary.

We'd love your photos showing:

- **Political Action** – ARM members engaged in advocacy or community events
- **Information Sharing** – meetings, workshops, or gatherings that supported one another
- **Social Connections** – reunions, lunches, or get-togethers that capture our ARM spirit

Upload your photos here: <https://forms.gle/XcEGFvQX2pTQ2nwSA>

Please include a **short caption** (e.g., ARM 25 Kingston Breakfast, 2024) and submit by **end of day, Wednesday, January 21, 2026**

Let's celebrate ARM's 30 years of action, advocacy, and community – together!

RTIP BENEFITS ALERT!



OTIP has recently sent an email to RTIP members beginning with:

"**This is your 2026 renewal confirmation notice.** Unless you would like to make changes to your plan or personal information, **no action is required by you.** Please review the following information thoroughly."

For those who currently have the 750 Gold plan, you may want to consider other options, since there are significant changes. The salient points are:

- Premium **increase** of \$7/month;
- **Removal** of vision coverage for eye exams, prescription glasses/contacts;
- **Decrease** in travel coverage from 100 days to **30 days per trip**
- **Decrease** in total paramedical limit from \$1,350 to **\$750 per year**

We encourage all those in Chapter 13/16 to review their plan to ensure no changes are required. The link to the document is: [2026 RTIP Plan Update](#).

Finally, for those of you who have RTIP Insurance you will see this message when you access <https://www.otip.com>. You may have also received an email asking you to register for a new account.



UPDATE: All OTIP and RTIP members must register for a new member account. My Member Account maintenance will occur from 10 p.m. to 7 a.m. on Tuesday and Thursday nights.
[Learn more.](#)

EVENTS

EDUCATORS FINANCIAL GROUP - ESTATE PLANNING

On Monday, November 3, the Chapter hosted a seminar on Estate Planning, presented by Alana Gould, of Educators Financial Group (EFG).

Do you have a will and Powers of Attorney (POA)? Alana presented very compelling information as to why it is so important that we ALL have a current will and POAs. If you created a will 10 years ago, it's time to review it...things change.

If you are starting the process, Alana suggests speaking with everyone involved - together - at the same time. This will eliminate disputes that often arise when a will is being read to family members.

She also suggests that before you begin the process, gather all of your documents - mortgage papers, bank information, investment portfolio...basically anything with a Client Number on it. If you do most things online, as many of us do, record all of your passwords and let someone close to you - or your Executor - know where to find the list. Some people use online password managers, such as LastPass, NordPass, Keeper, etc. If you use one of these, record the main password to access your 'vault' and let someone know where to find it.

Other important items Alana covered include:

- Common-law vs. being married for estate planning,
- Intestacy (dying without a will) and the many problems that could arise,
- The various ways to create a will,
- The responsibilities as an Executor,
- The importance of POAs,
- Trust Accounts,
- Estate taxes and probate.

If you do not have a will, you might want to begin the process of creating one. If you do have one and it was created over 5 years ago, EFG suggests that your will be reviewed every 5 years.

Remember, you can't take it with you!

For the EFG's estate planning essentials for education members at every age, click the button below.



Have you had the conversation?



When it comes to estate planning essentials for you and your family members, we're here to help.

Since 1975, Educators Financial Group has been helping education members and their families plan for every age and stage in life.

Regardless of where you happen to be on that spectrum, we can provide you with the essential building blocks to developing your own solid estate plan.

There are many reasons why estate planning needs to begin sooner rather than later. Your priorities may evolve, the markets are ever-changing and your family may look different than it did a decade ago.

Remember to schedule an estate plan review once every 3-5 years, or whenever the following takes place:

- You get married, separated, or divorced
- You have or adopt a child / when that child reaches age of majority
- You, a child, or a parent becomes seriously ill or disabled
- You acquire or dispose of significant assets
- One of your beneficiaries passes away
- Your tax position changes

When all is said and done, Estate Planning is a way of ensuring that your assets are distributed according to your wishes, in the fastest, most convenient, and most tax-efficient way. During a difficult time, it will reduce stress for your loved ones. Here is what you can do now:

- Ensure will and power of attorneys are up to date
- Plan and pre-pay for your funeral.
- Transfer assets into joint ownership where appropriate.
- Give gifts before death.
- Check beneficiary designations on registered accounts

Give us a call for guidance in your estate planning journey. We are here to help you with educator-specific advice
1.800.263.9541

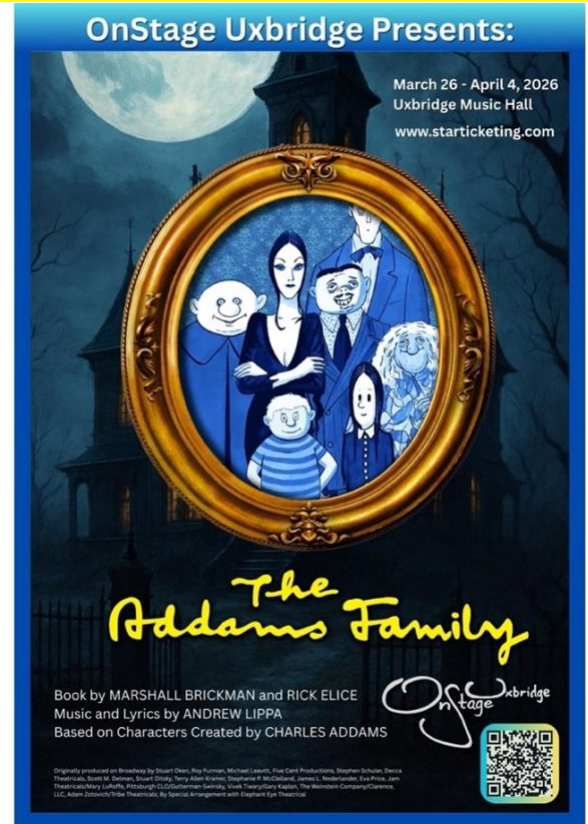


UPCOMING EVENTS

They're creepy and they're kooky, but that's what makes the Addams Family so much fun.

Last year, fifteen chapter 13/16 members were entertained by "Man of La Mancha". This year, we move from dreams of chivalry to screams and comedy. Join us on a trip to see OnStage Uxbridge's production of "The Addams Family" musical, Thursday, April 2, 2026 (date to be confirmed).

Watch for details in the new year.



ARTICLE AUTHORS FOR THIS ISSUE:

Iain Beaton, ARM Chapter 13/16 President
[President's Message; OSSTF/FEESO Report On
Issues In Home Care In Ontario (May, 2025);
Contact Your MPP About The State Of Home Care;
RTIP Benefits Alert!]
Cyndie Jacobs, ARM Communications
[Educators Financial Group - Estate Planning]
Colleen Ireland
[Put On Your Red Dress Baby]

Newsletters will be published:
Fall/Spring/Summer
Copy Editor: Cyndie Jacobs
Layout Editor: Karen Jagoe

ARM Executive Members:

Iain Beaton, President
Cyndie Jacobs, Communications
Mike Atkins

John Pownall, Treasurer
Cristal Diemer-Ewles

Contact Information:

If you have any questions regarding any of the material published in this issue, or if you have any suggestions for future articles, please do not hesitate to contact us via email at: chapter13and16@gmail.com

*Season's Greetings
& wishing you all the best in 2026!*