



EXPERIENT 24

Issue 25 | Fall 2025

Experient (*adj*) *having experience; having knowledge or skill from observation or participation. Synonyms:experienced*

IN THIS ISSUE

President’s Update	2
Looking for a new car?	3
ARM Social Events	5
Peace of Mind	6
Fall Home Checklist	7
Book Review	9
Watcha’ Doin’?	10
Point of View	11
Humor/helpful websites	12



Photo - Chris Kappes

Retirement does not mean leaving—Keep this link strong

Schedule of District 24 ARM Meetings for 2025

- Oct 7 - AGM also Tom Miceli will speak on Environmental Issues
- Oct 21 - Social event - River Walk
- Nov 4 - Meeting - topic TBA
- Nov 19 - Social event - *School of Rock the Musical*
- Dec 2 - Meeting and Christmas lunch
- Dec ? - Social event - Hockey Game TBA

President's Update

ARM Chapter 24, Waterloo



President Update September 2025

As we begin a new season, it is best to begin with a warm welcome to our newest retiree members as well as to all past members. ARM is now an option within the RTIP plan that provides you with opportunities to spend social time with fellow travelers, keep current on pension and health benefit issues, stay tuned into OSSTF issues and, of course, enjoy various member perks. For those who do not have their \$50 dues deducted automatically from their OTPP, watch for renewal slips that will be coming out in November so that you can renew your yearly membership. Of course, our ARM website at c24arm.weebly.com is the “go to” for all of our archived bylaws, constitution, newsletters and meeting information. If you do not receive agenda information, please contact raclausi@rogers.com to ensure that your email address is in our database. We have also learned that as of August, new RTIP account access has been set up. You may have to reset your passwords and access.

Our meetings occur on the first Tuesday of each month at the District 24 offices. We meet for breakfast coffee and nibbles at 9:15 a.m., followed by a guest speaker at 9:35, with a succinct business meeting and 11:30 lunch. Our guests discuss issues that are of interest to our demographic. We welcome ideas and suggestions from you.

I am pleased to announce that for the second time in our 10 year history, our Newsletter edited by Michele Altermann has received the Ian Cameron provincial ARM newsletter award. The presentation will take place at our October AGM on October 7. Congratulations. We rely on member submissions to keep our newsletter relevant and entertaining. Please consider submitting pictures, book reviews, travel stories, opinions etc. Our back issues are available at our website. As Michele often reminds us, she is the EDITOR not the content creator. Please help.

Our AGM will also feature our annual election of officers—president, vice-president, secretary, treasurer, newsletter editor. See our website for bylaw details or contact the president at raclausi@rogers.com

Among the perks of membership is a special Cyber protection plan offered by one of our members, Peter Bolton. He can be reached at ppl.peterb@gmail.com

The plan details are on our website and he has indicated that the offer is open to both parents and children of c24 members. Our Cyber committee is hoping to meet with WRDSB staff to discuss the promise that was made earlier to scrub personal data for retirees who have been retired for over 10 years. As you may recall there was a major data breach a few years ago. At this time, the scrubbing has not occurred. Members are advised to be especially mindful of their personal data security and possible scams. It is a sad reality that we must be especially vigilant and skeptical of anything that sounds too good to be true.

Continued on page 2

ARM 2024-2025 Executive

President	Rich Clausi
Vice-President	Joe Amatruda
Treasurer	Roseanna Rigo
Secretary	Rennie Laden
Political Action	John Ryrie
Webmaster	Chuck Stemmler
Newsletter Editor	Michele Altermann

President's message con't.

Our "Poetry and Book Club" committee is setting up an active set of events building on the success of our Curling Night, Hockey night, hiking, theatre events etc. We do not read poetry but we do have a fun time.

Please do come out to our meetings and partake of the events.

Yours In Education,

Richard Clausi, President ARM C24.

Michele Altermann receives the Ian Cameron Award for Newsletter excellence. Shown are Roxxanne Beauchamp (Provincial Office), Joe Amatruda (on behalf of Michele Altermann) and presenter Karen Littlewood, President of OSSTF.



Are you in the market for a new vehicle?

Shopping for a new vehicle in 2025 is NOT like it used to be. Here are some useful tips.

By: Gene Peter Heesaker.

If you regularly read the newsletter, you'll remember I wrote an article several issues ago about whether I should keep driving my 18 year-old Buick. Well, that tough decision was made for me by the Buick itself. I woke up one morning a couple of months ago to find a gigantic fuel leak underneath the car. I phoned the CAA to have it towed to my local mechanic; however, I was told that the vehicle could not be towed until the local fire department made sure there was no fire hazard as a result of the copious amounts of gasoline soaking into my driveway. The firefighters arrived, checked the situation thoroughly, put down an absorbing agent on my severely damaged driveway and eventually the CAA towed the crippled car to my mechanic.

I was phoned several hours later and told that the Buick was on life support. Besides having a significant hole in the fuel tank, the frame was rusted through (Thanks to 18 Canadian winters and the boatload of salt used each year by Waterloo Region.) and it had major multiple fluid leaks. The

diagnosis...it would cost many thousands of dollars to make it road worthy again. YIKES!!!

Well, needless to say, I sent the Buick to the big wrecking yard in the sky, received \$600.00 for my troubles, and quickly realized that my wife and I were NOT at the stage yet where we could make do with only ONE vehicle. Therefore, I needed new wheels, however, I had absolutely no idea how much the process of buying/leasing a vehicle had changed since 2007. The learning curve was almost vertical!

The first thing I learned is there is a ton of choices and information out there. There are new brands, new drivetrains, and new technology available, and of course should I buy gasoline, hybrid, or E.V.? I quickly learned that I would have to do some serious research. You probably have heard the phrase, "Covid changed everything." Well, when it comes to new vehicle purchasing that is definitely true in Canada. All you have to do is go by some dealerships here in the Region and you'll quickly learn that many of them have a lack of inventory sitting on their lot. Chip shortages, tariff nonsense, manufacturing issues, plus the fact that Canada makes up about 4% of the world's vehicle market means we Canadians are at the tail end when it comes to supply. Toyota would much rather supply their vehicles to the USA with 330 million

people than to Canada with just over 40 million people. It makes sense if you are Toyota, but it really makes life challenging for those shopping for vehicles here in the Great White North.

The second thing I learned is sticker shock. The vehicle I eventually purchased was just slightly less than the price I paid for my first house in K.W. OUCH! You can still negotiate at the dealership and save some money; however, prices are up, way up. By the way, my lovely bride negotiated the price of our new vehicle, and she saved us several thousand dollars. One of the biggest secrets to negotiations is that you have to be willing to walk out of the dealership and not look back and it's amazing how many salespeople will chase you out into the parking lot to begin re-negotiations. Make certain you tell the salesperson you have done extensive research on the specific model and that you have a limited budget. Ask for the "all in price" which includes taxes, fees, delivery charges, dealer prep, etc.....in other words, the bottom line cost to drive the vehicle off of the lot! Don't be rushed and bring your own calculator. Remember, they do this every day while you do this.....every decade??? Be prepared. As my Dad would say, "Don't bring a knife to a gun fight."

The third thing I learned is there are a ton of resources out there to help you make good decisions. Here are some of the ones I discovered:

- Start at the manufacture's web site. It will have a lot of good fundamental information like basic pricing and options available on certain trim levels. Remember, the prices you see on the web site are "suggested" retail prices.
- Check out YouTube comparison videos.
- Visit your local library branch and access a free copy of Consumer Reports. Make certain you look at the April edition which spends an entire issue evaluating all vehicles.
- Visit the CAA web site. The organization has many articles about purchasing and leasing vehicles.
- Contact your current insurance provider. They often have resources plus they will tell you which models to avoid based on how often a particular model is stolen.
- Visit the following web sites. They are all great. OMVIC/ Driving.ca/ Wheels.ca/ Autoguide/ A.J.A.C. / and Edmunds.

- Visit a "dealer invoice price" web site such as: Unhaggle, Car Cost Canada, and A.P.A. Be aware, some of these web sites require you purchase a membership.
- Finally, you can just Google, "How to buy a new vehicle in Canada?" and you will get a multitude of hits...some good...some not so good. Be careful about online "influencers". Many of them get paid by the manufacturers, and therefore their reviews may be tainted or highly biased.

The final thing I already knew. Purchasing a new vehicle needs to be done in person, at the dealership, with a salesperson you feel comfortable with. Many young people today will breeze through this process VIRTUALLY. New brands like Genesis, offer the entire vehicle-buying experience online. I can't even wrap my head around that! (Remember, I am a baby-boomer) You need to take the car, truck, or SUV out for a test drive. Check out how comfortable the front seats are. Check out how much room is in the back seat. Drive it on the highway or on a gravel road. Back it up and parallel park it. Will it fit in your garage? You need to touch it, smell it, and experience it. Remember, it is probably going to be the second largest expenditure you will make. I am 6'3" (gravity has stolen one inch) and my lovely bride is 4'11" (gravity has had the same effect on her); therefore we need to buy a vehicle that can seat both of us in a safe, comfortable driving position. This is not an easy task. After narrowing our choice down to three final vehicles, we test drove, and test drove, those vehicles until we finally found the right one. This process took time and patience. Once again, don't be rushed.

My wife and I decided to buy a new vehicle, but I know you can buy a good used vehicle, or you can lease a new vehicle. However, our journey took us down the path of purchasing something brand new. We are happy, and we enjoy our brand new, depreciating asset. (I did teach Economics for 30 plus years.) I can only hope our new shiny buggy lasts as long as the old Buick did. And if it does last 18 years, I'll be almost 90 years old, and a very satisfied customer!

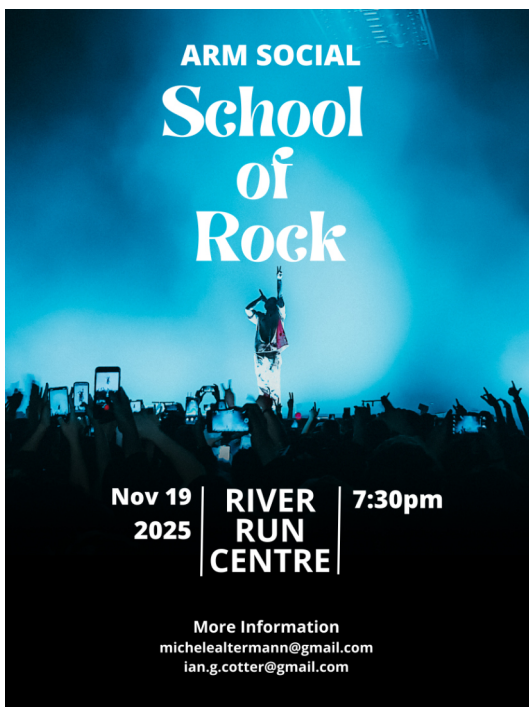


ARM Social Events

Look at us being social!

Ian Cotter is the point of contact for all social events unless otherwise noted. He can be contacted at ian.g.cotter@gmail.com.

We have planned the following events for 2025-2026:



Upcoming Events

October River Walk

Join us for a River Walk along the banks of the Grand by the District Office on **Tuesday Oct. 21**. Rain date will be indoors with cards and games.

November Theatre Night

We are planning a "Theatre Night" for mid November at the River Run Centre in Guelph. "School of Rock" is an award-winning Andrew Lloyd Webber musical hit presented by Royal City Musical Productions Inc. Showtime is 7:30 pm on **Wednesday, November 19** and would be available to ARM members and a guest. Tickets to the production would be approximately \$50 each. Unfortunately, these tickets are non-refundable, thus we need to have firm numbers, well before the event date, before purchasing tickets. As such, we would require payment for tickets on or before **October 7 (our next ARM meeting)**. There will also be an opportunity to meet for dinner, as a group, for those who wish to, at a nearby restaurant (details to follow). If you have any questions or would like further information, please feel free to contact Ian Cotter or Michele Altermann at michelaltermann@gmail.com

December Hockey Night

Details to follow.

January - Curling Event

Planned date is a Friday in January. Details to follow.

February - Painting Lesson

Thursday February 26, 2026. Cost is \$25.00. Please confirm attendance by the January 6 meeting. More details to follow.

March Travel Tales

Monday March 23, 2026 join us for refreshments and an opportunity to share travel stories as adventures. You can bring images to share electronically, we have a big screen at the front of the room!

April Cooking Class

Details to follow.

May Social on the Deck

Peace of mind can be enhanced by proactive decision-making

By Peter Bolton, ARM Ch 24

Why do YOU have life insurance, auto insurance, roadside assistance plans, health coverage and other such benefits, or extended warranties? (Pause for a moment to answer that for yourself.)

Doesn't it seem like a waste to allocate money on a monthly basis to some of these services if you haven't used them much or at all since you enrolled? Why not just cancel them? (Pause for another moment to consider your answer to these.)

It is likely, in answering these questions, that some readers quoted to themselves the adage, "Better to have it and not need it than to need it and not have it."

It is also likely that several readers factored in not just the financial wisdom of such plans or policies but also the peace of mind which comes from knowing you are better equipped for when "life happens". As a youth, I was active in Cubs and Scouts, where the motto of "Be Prepared" was reiterated every week. Why? Because it is wise to live life that way.

Not only is it less stressful when we're PROACTIVE, but it also allows us to take charge of our decisions and seek to bring about more purposeful outcomes instead. The alternative is to be REACTIVE and more of a victim of the forces operating within the

circumstances, and end up making decisions based on emotions.

In a culture of mental and emotional stresses, and growing uncertainties about who you can trust, genuine PEACE OF MIND is exceptionally valuable. The pressures don't have to be only about negative things; making decisions about positive events in life comes with its own load of stress, though with a more joyful anticipation.

I love being able to show up at the hospital for myself or a loved one and knowing that pulling out a wallet is simply to get out a health card and not money; or getting my dead car battery electrically charged but without an additional financial charge due to having a CAA membership. In both cases, we get access to expensive services delivered by experts, and we get to focus on the actual issues and needs, rather than on how or if we'll pay for it.

In 1972, a schoolteacher with a side business in life insurance, founded the company that would later become known as LegalShield. He did so because he was a driver involved in a serious car accident in 1968 which destroyed his car and landed him in the hospital with injuries. He got the vehicle repaired thanks to auto insurance, and his medical bills were covered by health insurance. (He also had life insurance, but his wife was glad they didn't have to use that until several decades later.)

The bigger problem was that the other driver, who caused the accident, turned around and sued him. He had to pay the very high legal fees to defend himself (and win!) in court. He wasn't compensated for his costs.

"Equal justice under the law" is a possibility only for those who can afford it. This experience set him on a mission to find a way to make sure other people would not have to lose all their life savings like he did just to get expert legal help.

Wanting to make it not only truly affordable and to avoid the "insurance" bureaucracy and mindset so that it would be something people will actively use for everyday kinds of decision-making instead of only in a crisis, he eventually adopted a "subscription membership" model. This could keep monthly premiums very low through the power of a growing number of members pooling together so each could get access to experienced, vetted law firms when desired, without paying by hourly rates, since the firms are prepaid generously regardless of how many members contact them. In this way, individuals, households and business owners could be PROTECTED AND EMPOWERED. (That even includes members and eligible dependents getting Wills and Powers of Attorney for no additional charge...to have those "final love letters" in place or updated.)

When identity theft & fraud started becoming more common, they used the same model to partner with industry leaders to create IDShield. This has become an unparalleled suite of services to monitor and protect identity, data and devices for individuals and households.

Members have PEACE OF MIND due to software continually searching places like the 'dark web' of the internet, and monitoring transactions occurring between the TransUnion credit bureau and lenders for occurrences of personally identifiable information (PII), while also running behind the scenes on our computers and smart devices of members, to reduce risks of scams, hacking or invasions. Licensed fraud specialists are available 24/7 to deal with questions or to clarify alerts received. And best of all, such experts can assume

responsibility to restore your identity and reputation if illegally used, whether it is financial, drivers' licenses, passports, health records, and much more. Again...PROTECTED AND EMPOWERED. Plus, there is software for password management, Virtual Private Network (VPN) layers, parental controls for internet use, more extensive electronic shredding of files when deleting them, etc.

Knowing that retired teachers like to be educated in their decision-making, the executive of this ARM chapter agreed to keep you informed about these services. Better yet, when they found out that LegalShield offers significant discounts to members who are part of an approved "Group", they gladly authorized it for this chapter's members.

You can read all about these services at a specialized website for this ARM chapter: shieldbenefits.com/armactive There you'll also find short videos on the concepts of both LegalShield and IDShield and a wealth of other articles about legal and identity theft matters. The site also has an enrollment page which ensures you get the exclusive discounted premiums promised to **ARM Chapter 24** members (even though the rates for the general public are very affordable already). And you are not locked into a fixed term contract.

Being prepared through PROACTIVE DECISION-MAKING, with ready access to experts in legal and identity fraud matters, is proving to enhance PEACE OF MIND to millions...with room for more to join them.

Fall Home Checklist



Photo - Chris Kappes

- Turn off your air conditioner and cover the AC condenser
- Check your furnace filter and change it if necessary
- Turn on your heating system to make sure it is working
- Book a furnace tune up if needed
- Check your smoke and carbon monoxide detectors' expiry dates and replace batteries
- Clean out your clothes dryer vent
- Store patio furniture for the winter.
- Have your sump pump tested
- Inspect and clean out your gutters and downspouts
- Seal any leaks around windows and doors
- Check to see if it's time to change the filters in any water purification system you have
- Adjust your ceiling fan(s) to clockwise spin for winter
- Drain your outside hoses and turn off their water supply
- Rake leaves and clear up fallen branches
- Clean and inspect outdoor lighting and security cameras
- If you have a wood burning fireplace, have your chimney professionally swept
- Replace burnt-out bulbs
- Test your backup generator if you have one

Windows 10 is Coming to an End.

On October 14th 2025 Microsoft will no longer support Windows 10. The decade old operating system will no longer receive software updates or security patches from Microsoft. Some older computers may not have the hardware requirements to upgrade to Windows 11, which includes a minimum 64-bit processor, 4GB RAM, and 64GB storage. To check your computer's compatibility, you will need to download the **PC Health Check** app from Microsoft and then follow the on-screen instructions.

If your computer is compatible with the new Windows 11 operating system, the upgrade is FREE. (You can find out more at Microsoft.ca and search for "installation assistant" to download Windows 11 from there.) If your computer is NOT compatible with the upgrade....well you have become the victim of "forced obsolesces".

Should you upgrade to Windows 11? Well, only you can make that determination, however, many computer experts say it is very unwise to use a computer which no longer uses the latest operating system and security software. You just might be setting yourself up for security breaches and a whole lot of problems!

Note – As of October, Microsoft will also no longer be supporting Publisher. So if you have any Publisher documents you would like to keep for future reference save them into another format, such as pdfs, because once you do the upgrade you will not longer be able to access any Publisher files – Ed.

Photo -
Sherry
Freund



Submit Articles to YOUR Newsletter!

We are looking for reader submissions for the following regular features:

Viewpoint/Point of view

An opinion piece on a topic that concerns you personally.

After-School Activities

An update on individual activities or groups that you have joined since retiring from your job in the education sector.

Photo Captions

An interesting or entertaining photo that could be used for a caption contest. Please include the location and necessary background information.

Around the World

A report on interesting places or people you have meet while travelling. Include pictures when relevant.

Book/ Movie/ Podcastetc. Reports

Tell us about what interesting things you've been viewing, following etc..

Whatcha Doin'?

Tell us what you've been doing during this Covid year in a paragraph or two.

All members are invited to submit items of interest for current and future retirees.

Articles need to be proof-read and **not exceed 500 words.**

Provide the name of the photographer and identify the people or places in the photo.

Note: All articles will be edited for clarity and space limitations.

Send submissions to:

raclausi@rogers.com



EXPERIENT 24

Book Review

Strongman: The Rise of Five Dictators by Kenneth C. Davis

By: Gene Heesaker

This book is written by the best-selling author of the “Don’t Know Much About History” series and it chronicles the origins of democracy, the history of authoritarianism, and the reigns of five dictators.

Davis profiles five of the most notorious and ruthless dictators in human history: Adolf Hitler, Benito Mussolini, Joseph Stalin, Mao Zedong, and Saddam Hussein. Each strongman has a chapter dedicated to his rise and fall. Davis clearly and concisely examines several key questions. How did these men come to power? How were they able to defeat democracy? And what can we do to make certain it doesn’t happen again?

The book is easy to read and very compelling. I have to admit, I love twentieth century history so this book is right in my wheelhouse and to help put the evolution of each dictator in context, there is an easy to read timeline between each chapter.

In the final chapter, titled “Never Again”, Davis accomplishes the difficult task of *making history both relevant and important to the reader RIGHT NOW!*

Here is an excerpt from the last chapter:

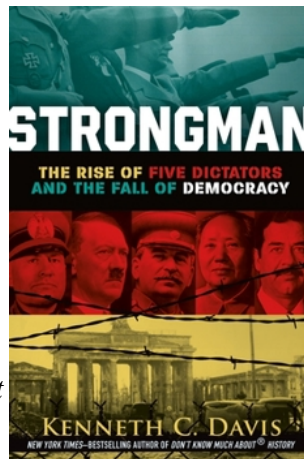
“It might be useful to think about authoritarianism, totalitarianism, or any kind of dictatorship in the same way we think about dangerous, life-threatening infectious diseases. The best prevention against such a disease is to build immunity. **Education is like a vaccination. Understanding history is part of the process of making ourselves more immune to the dangers of dictatorship.**”

The most striking part of the book is indeed the final chapter where Davis distills the lessons learned from the rise of the five strongmen into what he calls the “*Strongman Playbook*,” the steps that go into the creation of a dictatorship. The playbook is quite disturbing, considering what is going on south of the border right now.

Take a look at the steps.

- Extreme nationalism that calls for restoring a country’s past glory or greatness.
- Placing blame on a single group—usually an ethnic or religious minority, or foreign threat.
- Warning of an emergency, often non-existent, or responding to severe economic distress that threatens the nation.
- Calls for “law and order” and the elimination of corruption.

Do these steps look familiar? Does anyone come to mind?



I think the most important thing about the book is how it illustrates the fragility of democracy and how thin the veneer of a functioning just society really is. Freedom can be fleeting and should never be taken for granted.

It will not take you long to read this book, however, the quick read may have a profound effect on how you view current world events.....especially in the United States.

To quote American journalist Amanda Taub,

“These days, democracies tend to collapse from piecemeal backsliding that falls short of the technical definition of a coup, but it is ultimately more damaging. A clear pattern has played out in countries around the world including Turkey, Russia, Hungary, and Venezuela, in which leaders come into office through elections, but then undermine norms, gut institutions and change laws to dismantle any

Continued from page 9

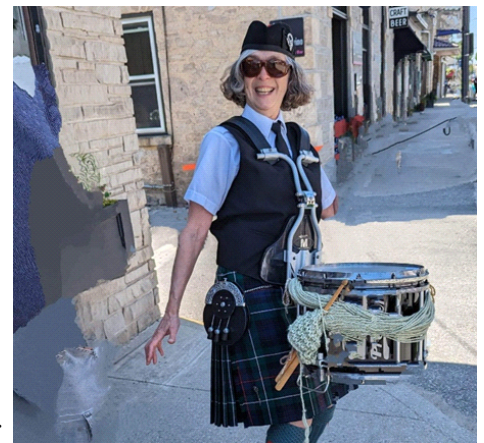
restraints on their power. Eventually their countries become dictatorships.”

This is exactly what Davis warns about in his book. Is the book frightening and profound at the same time? I say yes. But I believe it is also a call to action for all of us who treasure our freedom and want to live in a truly democratic society.

Whatcha' Doin'?

Roseanna Rigo enjoys playing the drums all year round at street festivals, parades, fundraisers and the Fergus Highland Games. Lots of good times, Scottish tunes and comradery with the Fergus Pipe Band.

She writes” I started taking drum lessons from the Fergus Pipe Band in 2015. I guess I grew up listening to a piper in Milton Ontario and always wondered about playing in one, so when I gave up one of my other concert bands, I filled the void with drumming. I decided on drums as opposed to pipes as I am a brass player and am afraid of woodwinds, so many little keys and then there’s the reeds and whether or not they work in the humidity or the cold! Also I need all my breath just to march, none left to blow into that bag! I love the band. It’s another musical family for me.”



Peter O'Reilly loves exploring the Waterloo countryside on his 2009 Honda Shadow 750 on a beautiful, sunny summer day.

At the Conestogo farm where he buys farm fresh eggs, Marvin, the horse, waits patiently for Peter to arrive with his treat.



This is what memories are made of.



Imagine how lucky you must be to capture both ends of the rainbow in one shot! **Chris Kappes** is an amazing photographer and enjoys sharing her photos with our newsletter! Thanks Chris!

Geoffry Hinton the ‘Godfather of AI’ gazes into his crystal ball visioning the impact of AI?

"Suppose there was an alien invasion you could see with a telescope that would arrive in 10 years, would you be saying 'How do we stay positive?' No, you would be saying, 'How on earth are we going to deal with this?'" Hinton continued. "If staying positive means pretending it's not going to happen, then people shouldn't stay positive."

Geoffry Hinton, Nobel prize winning scientist, has a grim view for humanity due to the impact of AI. He is of the opinion, that tech CEO's that espouse only positive outcomes through the implementation of AI resulting in increased productivity, efficiencies and increased company profits neglect to mention their employees that were let go as a result.

"What's actually going to happen is rich people are going to use AI to replace workers," Hinton told the *Financial Times*. "It's going to create massive unemployment and a huge rise in profits. It will make a few people much richer and most people poorer." ... "That's not AI's fault," he continued. "That is the capitalist system."

A critical AI performance ‘benchmark’ on the horizon (supported by many scientists) in the next five to 20 years is when AI systems become superintelligent such that they are more capable than the smartest human.

Source: <https://futurism.com/godfather-of-ai-unemployment>

Under the spectre of Geoffry Hitchon's view of the road ahead prompted me as a parent, grandparent, and retired educator to reflect upon the following questions (for which I do not have answers):

- In these times, what would a parent, grandparent, or advocate need to be doing to prepare a child for a successful independent and hopefully interdependent life?
- In these times, what would our education system need to be doing to prepare students to provide them with the needed learning opportunities, knowledge, and skills for a successful independent and hopefully interdependent life?

Ray Dalio (a prominent and reputable hedge fund manager) says AI comes with a big downside: creating a 'bunch of losers'.

[Ray Dalio calls for wealth ‘redistribution policy’ when AI and humanoid robots start to benefit the 1% to 10% more than everyone else](#)

Then even further down the road (I wondered about existential threat for humanity) there is the hypothetical AI benchmark of the technological singularity – “a theoretical scenario where technological growth becomes uncontrollable and irreversible, culminating in profound and unpredictable changes to human civilization.”

www.ibm.com/think/topics/technological-singularity

How will these technological changes unfold and impact humanity? Might humanity be on the cusp of ‘life imitating art’ as in the Satr Trek episode ‘**Star Trek: The Ultimate Computer**’.

www.youtube.com/watch?v=Q-FNPRfkOg8

Submitted by Joseph Amatruda

Why Teachers Drink

Name six animals which live specifically in the Arctic.

Two polar bears
~~Three~~ Four Seals

What is a vibration?

There are good vibrations and bad vibrations. Good vibrations were discovered in the 1960s

Steve is driving his car. He is travelling at 60 feet/second and the speed limit is 40 mph. Is Steve speeding?

He could find out by checking his speedometer.

Once again, The Washington Post has published the winning submissions to its yearly neologism contest, in which readers are asked to supply alternate meanings for common words...and the winners are:

1. Coffee (n.), the person upon whom one coughs.
2. Flabbergasted (adj.), appalled over how much weight you have gained.
3. Abdicate (v.), to give up all hope of ever having a flat stomach.
4. Esplanade (v.), to attempt an explanation while drunk.
5. Willy-nilly (adj.), impotent.
6. Negligent (adj.), describes a condition in which you absentmindedly answer the door in your nightgown.
7. Lymph (v.), to walk with a lisp.
8. Gargoyle (n.), gross olive-flavored mouthwash.
9. Flatulance (n.) emergency vehicle that picks you up after you are run over by a steamroller.
10. Balderdash (n.), a rapidly receding hairline.
11. Rectitude (n.), the formal, dignified bearing adopted by proctologists.
12. Pokemon (n), a Rastafarian proctologist.
13. Circumvent (n.), an opening in the front of boxer shorts worn by Jewish men..
14. Frisbeetarianism (n.), (back by popular demand): The belief that when you die, your Soul flies up onto the roof and gets stuck there.

Helpful Websites

District 24 OSSTF	http://www.d24.osstf.ca
District 24 OSSTF- ARM	http://c24arm.weebly.com
ARM Council	http://www.armcouncil.osstf.ca
Edvantage	http://www.edvantage.ca
OMERS	http://omers.com
Ontario Teacher Pension Plan	http://otpp.com
OTIP	http://otip.com
OTIP's Carepath Program	http://otip.carepath.ca
Senior's Actions	https://www.seniorsactionontario.com/
Ontario Federation of Labour/Waterloo Region	https://ofl.ca/tag/waterloo-regional-council-of-union-retirees/