



EXPERIENT 24

Issue 26 | Winter 2026

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

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Photo - Chris Kappes

Retirement does not mean leaving—Keep this link strong

Schedule of District 24 ARM Meetings for 2026

- Feb. 3 - WRPS Officers talk about elder abuse
- March 3 - Items scheduled from January, MPP campaign
- April 7 - Tara Lamb from OTIP/ RTIP
- May 5 - TBD
- June 2- Meeting and Fish Fry/ BBQ

President's Update

ARM Chapter 24, Waterloo



President's Update January 2026

As we begin a new year, please remember that if you do not have your \$50 dues deducted automatically from your OTPP, be sure that you renew your yearly membership asap. 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.

Our meetings continue on the first Tuesday of each month at the District 24 offices. We meet for breakfast coffee and nibbles at 9:15, often 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. Our standard agenda is posted on our website: c24arm.weebly.com

We energetically address issues that directly and seriously affect our demographic. Our current projects include an approach to our local MPPs to address the concerns that we have outlined in our ARM summary of the survey we conducted last year. We are looking for members who are willing to present a set of printed concerns and “asks” to their MPP. Please contact us if you wish to be part of this campaign. Email me to obtain an electronic copy of the report, the concerns and the “asks”.

In addition, Vice President Joe Amatruda will be presenting a petition to Catherine Fife, MPP for Waterloo, for presentation to the legislature asking that Long Term Home regulations be both enforced and enhanced. Elders are important—we are about to join those ranks. Joe has put great effort into this project and we recognize and appreciate his work on our behalf.

Again, your ARM chapter continues to focus on issues that are of importance to us—pensions, health benefits, Elder issues, Life after retirement (social) and OSSTF. Please come out to our meeting and be part of the discussion.

Yours In Education,
Richard Clausi, President ARM C24.



Michele Altermann receives the Ian Cameron Award for Newsletter excellence. Presented by Joe Amatruda

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

It's a new year - how about working on a new you?

By: Gene Peter Heesaker.

This New Year is a chance to invest in our own well-being. While many New Year's resolutions fade into oblivion by late February, focusing on a few key areas may help 2026 become a year when healthy habits stick. I know for a fact that I need to become fitter, lighter, and healthier. My dad lived to be just two months shy of 100 years old. I am uncertain if I can duplicate that marvelous feat of longevity...but it is definitely a worthwhile goal to set for myself. Here are a few things to work on this New Year.

- Just quit. If you smoke, quitting tobacco will definitely improve your health. If you drink alcohol, consider reducing your intake or quitting entirely. Alcohol reduction lowers your risk for liver disease, certain cancers, while improving mood and sleep.
- Get vaccinated. Staying up to date on vaccines is crucial for baby-boomers. Annual flu and Covid-19 shots and vaccines against shingles, pneumonia, RSV and tetanus help to protect you and your community. Ask your family doctor or pharmacist if you are currently vaccinated against all of these maladies.
- Eat well and get moving. Healthy eating and physical activity go hand in hand. Following Health Canada's food guide plate, prepare balanced meals with plenty of vegetables, fruits, whole grains, lean proteins and healthy fats. Limit processed foods, added sugars, and excess salt. Add 150 minutes of weekly moderate exercise for gradual weight loss and improved energy.
- Sleep more and stress less. It is recommended that baby-boomers get 7-9 hours of sleep per night. Indeed, you can sleep yourself to a better mood, cognitive function, and overall

better health. Create a calming nighttime routine, keep your bedroom cool and dark and limit screen time before bed. Identifying stressors and developing healthy coping mechanisms are essential for a healthy heart and immune system.

If I am honest with myself, I would give me a grade of 50%. Not a very good score for a retired teacher. I have never smoked and rarely, if ever, drink alcohol and I am a big believer in vaccines. Over the past several years I have become a "human pin cushion" to make sure I am up to date on all of my vaccinations and booster shots. However, I need to eat much better and move a lot more. And I definitely need to sleep more and stress less. I am lucky to get 4 hours of sleep at night and I am currently seeking medical advice about how to help my chronic insomnia. A lack of sleep has been connected to the early development of dementia...oh my!! Two out of four is not a great score.

Therefore, I need to take my own advice and make 2026 a really good year. I know I have to turn a few things around. How about you?



I woke up this morning,
with a terrible
hangover.....to the sound
of my neighbour,
mowing his lawn.
I was going to get up.
Then I thought "Nah,
he can mow
around me !!"

POINT OF VIEW

May Ontario's taxpayers not be 'a penny wise and a pound foolish.'

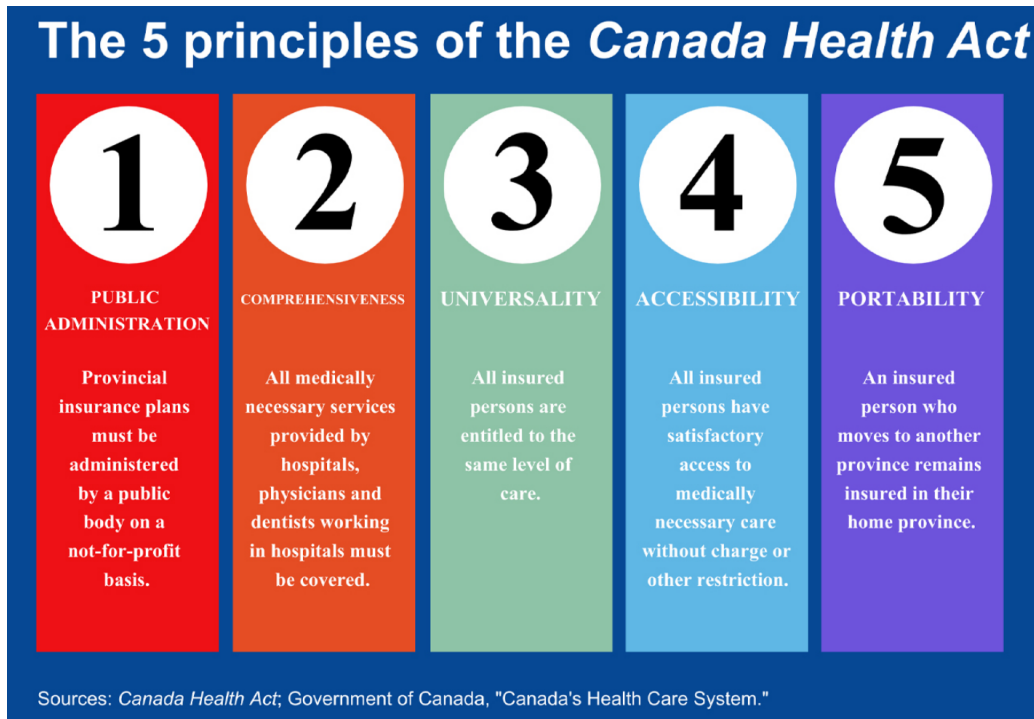
Submitted by Joe Amatruda

During 2026 and 2027 Ontario Health is phasing in hip and knee replacement surgeries at four designated Ontario private clinics hoping to improve on patient wait times needing these procedures.

In the era of data driven change one might hope that our current Ontario Government would have taken into consideration the following. England's National Health Service are a number of years ahead of Ontario in having opened the door to cataract, knee, and hip surgeries at private clinics/hospitals. In contrast, Scotland's Health Service chose a different path choosing to invest in their public hospitals. Current data shows that Scotland's Hospital patient wait times and patient medical outcomes are better than those in England. Data also indicated that in England there was a reduction in training opportunities for medical resident specialists. This was due to the unavailability of senior medical specialists at public hospitals as they were working in private hospitals/clinics. In England, a percentage of patients at a private surgical hospital would have complications post surgery after returning home. Those individuals experiencing complications went to a public hospital to be triaged then admitted ahead of those individuals that had been waiting in the public hospital queue for similar medical procedures.

In another context in British Columbia a private medical clinic (Cambie Surgeries Corp.) that launched an unsuccessful constitutional challenge of Canada's public health-care system must pay the B.C. government's legal costs. The B.C. government claimed the private clinic was making "tens of millions" in profit in violation of B.C.'s public health-care protection law.

Considering the evidence, I question how the opening of private surgical clinics in Ontario will improve Ontario Health's service delivery and patient medical outcomes.



Source: <https://policyoptions.irpp.org/2023/04/canada-health-act-private-care/>

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 would like to hold the events listed below, but did not find there was a lot of 'uptake' for the fall events. If you have an interest in attending these please let Ian know as soon as possible so that arrangements and attendance can be confirmed. Also, if you have any suggestions please let Ian or Rich know. *Thank you.*

Upcoming Events Wish List

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

January Curling Event

Look at those happy faces! Another successful curling session in January!

Photo: Joe Amatruda



Start the new year off right with ways to save on insurance

We all want to make our money go as far as possible, and even small savings can really add up over time! Insurance premiums can vary by hundreds of dollars, so how can you get the best bang for your buck? To start the new year off right, we've put together a list of 11 ways you may be eligible to save on your home and auto insurance. Let's help you hang on to more of your hard-earned money while ensuring you have the coverage you need

- 1. Bundle up.** Do you rent or own a home? Do you drive? If so, you could benefit from bundling your home and auto insurance. Consider purchasing all your coverage from one insurance provider to take advantage of the discounts they offer for combining policies.
- 2. Pay off your mortgage.** Once your home is fully paid off and free from any mortgages or liens, you may qualify for a discounted home insurance rate.
- 3. Stay claims-free.** Maintaining a claims-free status is a great way to save money. Be strategic about making smaller claims and always keep your deductible amount in mind. Consider adding a Claims Protector endorsement to your policy. This endorsement protects your claims-free discount after your first claim within a five-year period. Although there are eligibility requirements, including an upfront fee, this option could
- 4. Sign up for usage-based insurance.** Usage Based Insurance (UBI), also known as telematics or pay-as-you-drive, gives drivers more control over how their premiums are determined. UBI's dynamic pricing is based on your unique driving behaviour and vehicle usage patterns. To participate, you install a wireless device in your vehicle or download an app onto your smartphone. This technology tracks your distance, braking, speed, and acceleration. The collected data is then sent to your insurance provider, who can use it to reward safe driving habits by customizing your insurance costs.
- 5. Increase your deductible.** A deductible is the amount of money you agree to pay out of pocket when you make a claim before your insurance provider covers the rest. Generally, the higher your deductible, the lower your insurance premium will be. Increasing your deductible by just a few hundred dollars could save you a significant amount of money. However, make sure the new deductible amount fits within your budget.
- 6. Secure your home.** Consider installing a monitored alarm system to deter burglars from entering your home. A home security system not only protects you and your loved ones but can also reduce your insurance premium.
- 7. Safeguard your vehicle.** Consider installing a Tag Tracking and Recovery System to make your vehicle less likely to be targeted by thieves. Tag is a leader in stolen vehicle recovery, and unlike GPS trackers, Tag technology can't be interrupted or blocked. Additionally, equipping your vehicle with winter tires during the colder months is an effective way to improve your safety while driving in severe weather conditions.
- 8. Be a loyal customer.** Insurance providers value loyal customers. When you stay with the same insurer for three or more years, you not only build a relationship of trust but may also unlock various benefits, such as discounted insurance rates.
- 9. Save during retirement.** Have you recently retired? Congratulations! Now that you're no longer commuting to work each day, you may qualify for a discounted auto insurance rate.
- 10. Review your policy annually.** Take some time each year to check that your insurance policy is accurate. If you've updated your home's electrical system, furnace, plumbing, or roof, it's important to reflect those

changes in your policy. It's also an excellent opportunity to compare options and find a better insurance rate. While automatic renewals are convenient, you might be missing out on savings.

11. Get professional advice from a licensed broker. Working with an experienced insurance broker can help you save on

home and auto insurance. Brokers aren't limited to one insurance carrier, allowing them to advocate for your best interests and find the right coverage to meet your needs. They offer personalized support and provide informed recommendations on essential coverage options

Source:

https://otip.my.site.com/mymemberaccount/news/start-the-new-year-off-right-with-ways-to-save-on-insurance-MCCWAMJOATJ5ARFN7WGI3CXXZNZY?utm_source=otip_product&utm_medium=email&utm_campaign=otip_product&utm_content=january_2026_article



Photo - Chris Kappes

Stay safe from carbon monoxide (CO)

Natural gas is safe and reliable, but if any fuel-burning appliance is not working properly, including your furnace, water heater, or fireplace, it can release dangerous carbon monoxide. CO is sometimes called the “silent killer”, because you cannot see, smell, or taste it, but it can cause serious harm or even death.

3 Steps to Stay Safe:

1. Have all of your fuel-burning appliances inspected by a TSSA-registered HVAC contractor each year.
2. Install carbon monoxide alarms near all sleeping areas. *It's the law!* Test them every month and replace the batteries twice a year.
3. Clear outdoor exhaust vents and ensure they are not blocked.

If your CO alarm sounds:

1. Open all doors and windows.
2. If someone is experiencing medical symptoms go outside immediately and get into fresh air. Call 911 from a safe distance and seek medical attention.

Visit: enbridgegas.com/cosafety for more information.

From the Canadian Anti-Fraud Centre

With the help of the Canadian Anti-fraud Centre, \$6.7 million dollars was recovered from 2021-2023, but that was a small fraction of the amount lost to fraud in Canada: \$638 million dollars in 2024, up from \$578 million dollars in 2023.

If you suspect that you have been the victim of a scam...immediately do the following:

1. Contact the police
2. Contact your financial institution (Bank or Credit union etc.) and make sure to use the phone number on the back of your credit or debit card.
3. Contact the Canadian Anti-fraud Centre at 1-888-495-8501

Prevent Identity Theft

To avoid having a scammer steal your identity, you can contact the two largest credit bureaus in Canada. They are: Equifax Canada (1-800-465-7166) and TransUnion (1-800-663-9980). Ask them to add a fraud alert to your credit file. Creditors should then contact YOU DIRECTLY before opening a new account in your name. Note: Some fees may apply.



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/ Podcast etc. 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



Book Review

52 Ways to Reconcile

By David A Robertson

“For reconciliation to work, we need everybody, we need everybody, and we need everybody to be passionate about it” (pg. 2).

David A. Robertson is an Indigenous author, a son, a father, a husband, a community member, public speaker, articulate, passionate and humorous. In the introduction to this witty and engaging book, he notes that reconciliation is the restoration of a relationship between equals that have become damaged. While history shows that the relationship in question was never equal, we should not get hung up on letting the past get in the way of building a new and better future. So, he suggests that we look at *Reconciliation* as an action. *“Reconciliation is a community effort, and for it to work, it’s all hands-on deck” (pg. 5).*

He feels that most Canadians want to act, to work on building that new future but often struggle with knowing what to do, or worrying about doing something wrong in the process, and so there is a danger of nothing being done at all. *“That is how we will learn, though. Don’t forget that this is all still new, and because it is new, we are going to make mistakes along the way. All of us, as a community. The farther we get, the more we learn, the better we will do.” (pg. 6)*

So to help us get going he has offered 52 suggestions. Each suggestion is offered gently, with thoughtfulness and humour – while generously sharing stories of this life, his family and his work as an author and public communicator. I bought the book on a Friday afternoon and finished it Sunday evening. I could not put it down! 52 suggestions to help us learn to walk together in a good way.

I suggest reading the entire book first, don’t look at it as a January to December road map where a different suggestion gets read each week for 52 weeks. That won’t work! Some suggestions are as simple as reading a book by an Indigenous author (yes! - I’ve done that and plan to do it often!) or watching a movie or TV show about an Indigenous story. These are things that can be done on a snowy day (as I watch the snow fall outside) but attending a pow wow or visiting a Cultural Centre needs planning. And this ticks off number 52 for me – “Share this Book!”

Submitted by Michele Altermann

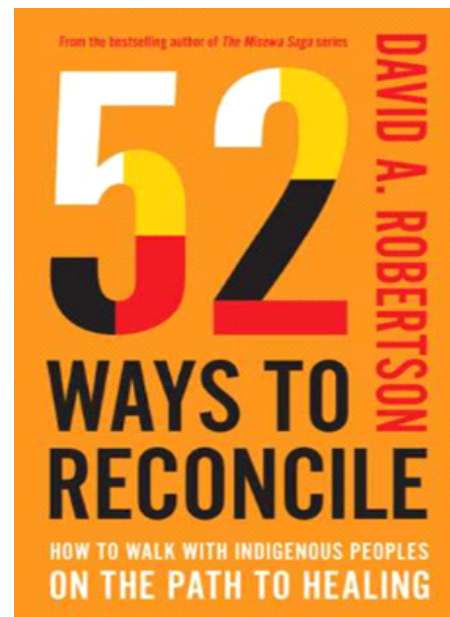


Photo - Chris Kappes



Five Easy Memory Hacks

The following strategies can help you remember anything from where you parked your car at the mall to the bread and milk you need to pick up on the way home. Try them out and see which works best for you.

1. Give your brain a well-deserved break when it comes to simpler tasks. To do this, jot down a do to list and carry it with you. Take a photo with your cell phone of your parking spot and at home, try to always place items like glasses, keys, and cell phones in the same spot each time you put them down. This will soon become a habit.
2. Focus on faces. Do you want to learn the name of a person you have just met? Focus on their face because when you focus your attention on one particular person, you activate your memory making ability. Saying their name aloud several times during the conversation also helps to encode it into your memory.
3. Picture it. Creating an image in your mind can help you remember. Visualize yourself successfully completing your tasks. These mental images will stick with you as you complete your chores.
4. Use simple acronyms. Can you name all of the Great Lakes? You may find yourself using the acronym HOMES for this. You can create your own. If you need lettuce, oranges, vinegar, and eggs. Use LOVE.
5. Chunk it up. If you need to remember a phone number, divvy it up. It's easier to remember three chunks of two or three digits than the entire phone number.



The Punny Bone...

1. Scientists got together to study the effects of alcohol on a person's walk, and the result was staggering.
2. I'm trying to organize a hide and seek tournament, but good players are really hard to find.
3. I got over my addiction to chocolate, marshmallows, and nuts. I won't lie, it was a rocky road.
4. What do you say to comfort a friend who's struggling with grammar? There, their, they're.
5. I went to the toy store and asked the assistant where the Schwarznegger dolls are and he replied, "Aisle B, back."
6. What did the surgeon say to the patient who insisted on closing up their own incision? Suture self.
7. I've started telling everyone about the benefits of eating dried grapes. It's all about raisin' awareness.

Protect yourself against home title fraud

Home title fraud occurs when someone obtains the title of your property—typically by stealing your identity—to transfer ownership of your property title to their name. The thief can then secure as many loans as possible using your equity as collateral. In this situation, the homeowner is often completely unaware of the scam until the lender sends letters indicating their intention to foreclose on the home.

Protect yourself against home title fraud with these steps.

1. Be careful with emails. Don't click on links or open attachments within any suspicious emails. Also, don't provide personal information over email; verify the sender of emails you receive.
2. Use strong passwords – and change them every few months – for all your online accounts.
3. Watch for new credit monitoring alerts if you are enrolled in IDShield. If you are not enrolled, check your credit report at least annually.
4. Verify your property ownership. Property records are public records. Make routine inquiries on your county property appraiser and county tax collector's websites to confirm that you remain the owner of record.
5. Physically monitor your property if you do not live in it daily. If it's a vacation home or second home, have a trusted person drive by to check on it. Have them verify that there are no people or activity on the property that you did not permit and that there isn't a for-sale sign posted.
6. Think twice before signing any documents, you're unsure about. Even better, have a lawyer review them first. If you are enrolled in LegalShield, your coverage includes review of legal documents.

Four steps to take if you become a victim of home title fraud.

1. Contact the financial institution involved to freeze the funds.
2. Call your county recorder immediately. They may want to see proof of mortgage, deed, or any other material supporting you as the owner.
3. Report the fraud to local and federal law enforcement and file a police report.
4. A lawyer could be required if the property is being sold. If this is the case, you may need to retain legal assistance.

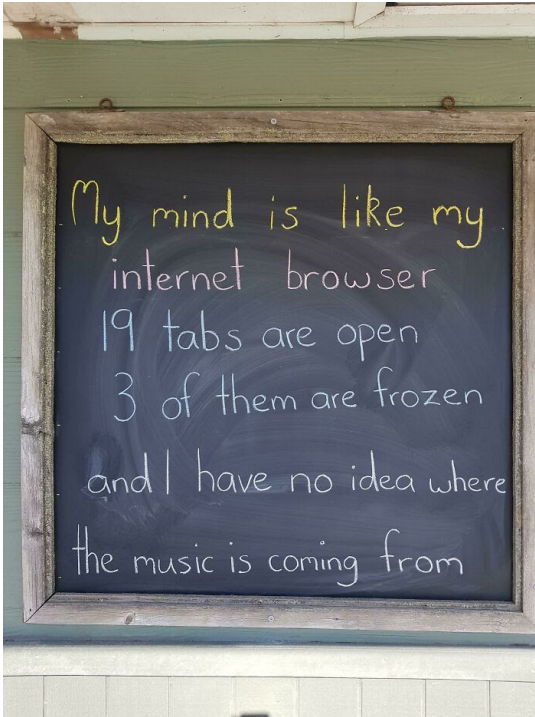
The information above is courtesy of Peter Bolton and can be found on the LegalShield website. It is used with permission.

If anyone wishes to find out more about this service they can contact Rich Clausi at raclausi@rogers.com for further information.

The distance it takes for me to forget a number between 1 and 10



The Funnies



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/>