

**Save the Date**

June 10, 2022

ARM Chapter 9  
Annual General  
Meeting

To be held virtually

If you are interested  
in a position on the  
Executive,  
**CONTACT**

519-567-8671

[j29aharon@gmail.com](mailto:j29aharon@gmail.com)**DON'T  
FORGET TO  
VOTE**June 2, 2022  
Ontario General  
ElectionThe ARM Chapter 9  
Brick Ceremony will be  
held on Friday,  
**September 9, 2022.**

## In this issue

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The Annual General Meeting of ARM Chapter 9 is June 10, 2022 starting at 10:00 am. The meeting is once again virtual. To attend the meeting click on the link below:

ARM Chapter 9 AGM Fri, Jun 10, 2022 9:30 AM - 12:00 PM (EDT)

**Please join my meeting from your computer, tablet or smartphone.**

<https://meet.goto.com/958188549>

**This meeting is locked with a password: ARMAGM**

**(Please do not share this password)**

**You can also dial in using your phone.**

Canada: [+1 \(647\) 497-9373](tel:+16474979373)

**Access Code:** 958-188-549

Get the app now and be ready when your first meeting starts:

<https://meet.goto.com/install>

Please consider attending and volunteering for a position on the Executive. The agenda and financial statements can be found later in this newsletter.

The provincial election is Thursday June 10, 2022. Please make sure you vote if you haven't already. Please consider voting for OSSTF's endorsed candidates:

Lisa Gretzky – Windsor West;

Gemma Grey-Hall – Windsor Tecumseh;

Ron LeClair – Essex

Brock McGregor – Chatham-Kent-Leamington

## ONTARIO HEALTH COALITION

### Head Office

15 Gervais Drive,  
Suite 201 Toronto, Ontario  
M3C 1Y8

Tel: 416-441-2502 Email:  
[ohc@sympatico.ca](mailto:ohc@sympatico.ca)

Office hours:  
09:00-17:00 Eastern  
Standard Time

### Windsor-Essex Chapter

Windsor Facebook Page  
<https://www.facebook.com/windsorhealthc/>

Essex Facebook Page  
<https://www.facebook.com/WEHealthCoalition/>

Patrick Hannon  
519-944-9549  
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## President's Message - Continued

Your ARM Executive approved our Chapter joining the Ontario Health Coalition (OHC) on November 12, 2021. The cost of the membership was \$50.00 for an organization our size. The OHC is a non-profit, non-partisan public interest activist coalition and network.

You may want to have a look at the four Ontario Health Coalition videos regarding the privatization of health care and long-term care by the Ford government. You can access them here:

[https://youtu.be/gnaF\\_vuiRfl](https://youtu.be/gnaF_vuiRfl)

<https://youtu.be/Bkv0ndhMT3A>

<https://youtu.be/qxzexO6gqH0>

<https://youtu.be/BG-wvE0PS1c>

We hope to resume in person events and activities in September 2022. We will continue to provide first Friday breakfasts free for members and our luncheons will also be free for members. Please watch for emails for future dates of workshops as well.

Thank you. Your thoughts and suggestions are always welcome. Please stay safe and take care of one another.

Yours in Federation,

Bruce Awad, President, ARM Chapter 9

email- [armchapter9@outlook.com](mailto:armchapter9@outlook.com)

Website - [www.armchapter9.ca](http://www.armchapter9.ca)



**Active Retired Members (ARM), Chapter 9, Greater Essex**

**Annual General Meeting**

**Friday, June 10, 2022 - 10:00 AM**

**Using Google Meet**

**AGENDA**

1. Appointment of Anti-Harassment Officer and Reading of Anti-Harassment & Equity Declaration  
*A member of OSSTF has the right to an equitable work and union environment free from the destructive effects of discrimination and harassment. Anyone who feels targeted by harassment or discrimination must be able to speak up and know their concerns will be responded to immediately in accordance with OSSTF Policies and Procedures which are available on the provincial website.*  
*The anti-harassment officer for this meeting is \_\_\_\_\_.*
2. Indigenous Acknowledgment Statement  
**We would like to acknowledge the original caretakers of this land and recognize the relationship outlined in the First Nations Treaties, as well as acknowledge the contributions made by the Inuit and Metis peoples, so that we may come together today in a good way.**
3. Approval of the Agenda
4. Approval of the minutes of the AGM June 25, 2021.
5. Business arising from the AGM minutes of June 25, 2021.
6. Reports of Executive Officers
  - a) President – Bruce Awad
  - b) Vice-President – Jacques Aharonian
  - c) Member Services Officer – Bruce Awad
  - d) Recording Secretary – Suzette Clark
  - e) Treasurer – Dan Eberwein
  - f) Communications Officer – Pat Morneau
  - g) Political Action Officer – Margaret Villamizar
  - h) Program Coordinator – Jacques Aharonian
  - j) Membership Officer – Brian Robinson
  - i) Member-At-Large – Scott Hunt
  - j) Member-At-Large – Toni Michalczuk
  - k) Member-At-Large – Rosanne Herold
  - l) Member-At-Large – Sandra Sahli
  - m) Member-At-Large – Karen Tompkins
7. 2022-2023 Budget
  - (a) Review of the Proposed 2022-2023 Budget – Dan Eberwein, Bruce Awad
  - (b) Approval of the Budget  
***BIRT THE proposed budget for the 2022-23 fiscal year be approved as presented by the Treasurer.***  
***Moved by***  
***Seconded by***
  - (c) Investment of Surplus funds

8. Election of Executive Officers for 2021-2022

Advance nominations. Nominations will be accepted during the meeting

- (a) President – Bruce Awad – M: Jacques Aharonian S: Suzette Clark
- (b) Vice-President – Jacques Aharonian – M: Bruce Awad S: Sandra Sahli
- (c) Member Services Officer – Margie Sciacca – M: Bruce Awad S: Sandra Sahli
- (d) Recording Secretary – Suzette Clark – M: Sandra Sahli S: Jacques Aharonian
- (e) Treasurer – Dan Eberwein – M: Bruce Awad S: Marg Villamizar
- (f) Communications Officer – vacant
- (g) Political Action Officer – Margaret Villamizar – M: Bruce Awad S: Brian Robinson
- (h) Program Coordinator – Jacques Aharonian – M: Rosanne Herold S: Margie Sciacca
- (i) Membership Officer – Brian Robinson – M: Bruce Awad S: Scott Hunt
- (j) Member(s)-At-Large
  - 1. Sandra Sahli – M: Bruce Awad S: Pat Morneau
  - 2. Rosanne Herold – M: Suzette Clark S: Toni Michalczuk
  - 3. Scott Hunt – M: Jacques Aharonian S: Brian Robinson
  - 4. Toni Michalczuk – M: Bruce Awad S: Scott Hunt
  - 5. Patricia Morneau – M. Suzette Clark S: Bruce Awad

9. Appointment and/or Election of ARM Chapter 9 Representatives for 2022-2023

- (a) ARM Biennial Meeting – May 12-13, 2023, Toronto, in person  
President and two delegates:  
1. \_\_\_\_\_ 2. \_\_\_\_\_
- (b) CURC Triennial Meeting – next meeting 2026
- (c) OFUR Biennial Meeting – next meeting 2024

10. New Business

- (a) United Way *Imove* motion- Sandra Sahli
- (b)
- (c)

11. Adjournment.

**NOTE: Reports of the Executive will be available during the June 10<sup>th</sup> virtual meeting.**

**Minutes of the June 25, 2021 meeting will also be available during the 2022 Annual General Meeting.**

**No amendments to the ARM Chapter 9 Constitution have been received nor are being recommended by the 2021-2022 Executive.**

## Annual General Meeting

### ARM CHAPTER 9 - Revenue Expenses 2021-2022 (BUDGET FOR 2022-2023)

		FINAL		PROPOSED		NOTES
		2021-22 BUDGET	Actual 2021-2022	2022-23 BUDGET		
<b>REVENUE</b>	Provincial Rebates	\$5,535.00	\$5,310.00	\$5,400.00		Based on 246 members x \$22.50 =5535.00
	Social Memberships	\$80.00	\$20.00	\$80.00		Based on 8 members x \$10.00
	OTIP - Incentive Program	\$5,000.00		\$5,000.00		OTIP revenue will be received in June 2022
	Credit Interest	\$10.00		\$10.00		Interest Paid - Motor City Community CU (estimate)
	Postage Reimbursement	\$0.00		\$0.00		
	Educator's Financial Group Cheque	\$500.00		\$500.00		Workshop
	Winter Luncheon	\$440.00	\$440.00	\$500.00		Ticket Sales for Winter Luncheon Estimate 20 X \$25=500 (Social Members only)
	Spring Luncheon	\$440.00	\$60.00	\$500.00		Ticket Sales for Spring Luncheon Estimate 20 X \$25=500 Social Members only)
	Fundraising Ticket Sales Winter	\$400.00		\$400.00		Revenue comes from Fundraising Ticket Sales and is Paid out (Estimate)
	Fundraising Ticket Sales Spring	\$400.00	\$220.00	\$400.00		Revenue comes from Fundraising Ticket Sales and is Paid out (Estimate)
	Surplus Funds allocation	\$3,700.00		\$9,485.00		
		<b>\$16,505.00</b>	<b>\$6,050.00</b>	<b>\$22,275.00</b>		
<b>EXPENSES</b>	ARM Chapter 9 Annual Meeting	\$100.00		\$100.00		June 2022 Expense
	ARM Provincial Biennial Meeting	\$0.00		\$1,000.00		Next Biennial is 2023
	CURC Membership	\$125.00		\$75.00		Based on total number of members
	CURC Triennial Meeting	\$1,500.00		\$0.00		Meeting will be in 2025
	Donations	\$1,500.00	\$1,500.00	\$1,500.00		Recommend 5 Donations of \$300.00 each
	Executive Expenses	\$500.00	\$118.64	\$500.00		Includes food for Executive Meetings & mileage & Training
	Gift - District Secretary	\$100.00		\$100.00		
	Memorial Brick Service	\$400.00	\$200.00	\$400.00		Cost for bricks has gone up to \$50.00 each
	Printing	\$300.00		\$300.00		District Office not charging us for the minimal printing we do, so lowered budget line
	Office Equipment	\$0.00		\$0.00		
	Office Supplies	\$200.00		\$200.00		
	OFUR Biennial Meeting	\$750.00		\$0.00		Meeting in May 2022
	OFUR Membership	\$50.00		\$50.00		Based on membership numbers
	Ontario Health Coalition			\$50.00		
	Postage	\$500.00	\$97.72	\$500.00		\$2.00 per mailing x 50 x 5 = \$500.00 (newsletter to those with no email address)
	Promotional Materials	\$0.00		\$0.00		
	Allocated by Executive	\$1,530.00	\$287.00	\$1,000.00		Costs for workshops (meal etc.) 2 per year
	Workshops			\$2,000.00		
	Newsletter	\$650.00		\$700.00		Newsletter Printing
	Friday breakfasts (one year only)	\$3,000.00	\$834.90	\$8,000.00		50 x 20 x 8
	Winter Luncheon	\$2,250.00	\$1,491.60	\$2,500.00		Based on 100 x \$25 each
	Spring Luncheon	\$2,250.00	\$1,027.66	\$2,500.00		Based on 100 x \$25 each
	Fundraising Ticket Donation Winter	\$400.00		\$400.00		Donation approved by Executive comes from Fundraising Ticket Sales Estimate
	Fundraising Ticket Donation Spring	\$400.00		\$400.00		Donation approved by Executive comes from Fundraising Ticket Sales Estimate
		<b>\$16,505.00</b>	<b>\$5,557.52</b>	<b>\$22,275.00</b>		
	Surplus	<b>\$0.00</b>	<b>\$492.48</b>			
<b>Investments</b>				<b>Maturity Date</b>		
	Term Deposit (049)		\$7,603.65	2023-05-08		
	GIC (461)		\$5,339.00	2023-06-14		
	GIC (695)		\$5,070.00	2021-10-22		
	GIC (851)		\$5,000.00	2022-10-13		
	<b>Total</b>		<b>\$18,012.65</b>			



## Did you know...?

**National Indigenous Peoples Day** is celebrated every year on June 21<sup>st</sup>.

It is an official day of celebration to recognize and honour the heritage, cultures and valuable contributions to society by First Nations, Inuit and Metis peoples.

Friday, September 30<sup>th</sup> is **Orange Shirt Day**. This gives us an opportunity to discuss the effects of residential schools and their legacy. It honours the experiences of Indigenous Peoples, celebrates resilience and affirms a commitment that every child matters.

*This information is provided in support of Truth & Reconciliation with Indigenous Peoples.*

## IRIS Residential Inns and Services

The Chapter 9 ARM Executive was pleased to make a donation to IRIS House on behalf of those who so generously participated in fundraising while at the May 3<sup>rd</sup> luncheon.

IRIS House provides “safe and secure supportive housing and services for persons with persistent serious mental illness”. According to the website, IRIS house is a family driven, charitable, not-for-profit corporation that has been established since October 1999. With the support of all three levels of government (Federal, Provincial and Municipal), a private developer and many local individuals, the original vision became a reality in September 2002.

During the first 15 years of operation, IRIS House has served over 225 individuals many of whom were supported after discharge from hospital and transitioned to life in the community. This service hopes to break the cycle of repeated hospitalizations for individuals with mental illness such as schizophrenia.

Programs offered include Case Management for residents, Recreation & Activity programs and a Rehabilitation Work program that teaches life skills and fosters a sense of responsibility in maintaining an apartment.

IRIS House is located at 1280 Ouellette Avenue in Windsor and is a registered charity. If you would like to learn more about this important local resource visit the website at [www.irisinns.ca](http://www.irisinns.ca)



## STAYING CURRENT

ARM Chapter 9 has a number of ways you can stay informed about things that matter to our membership.

### ARM Chapter 9 Twitter

ARM Chapter 9 has an account that monitors relevant sources for news and items of interest for our membership. Follow @ARMChapter9Win1

### ARM Chapter 9 Website

[www.armchapter9.ca](http://www.armchapter9.ca)

The Chapter 9 website contains information for Retired members of OSSTF. Current and previous newsletters can be found along with details about the work of your Executive.

The website has been created in an easy-to-navigate format offering our membership uncomplicated access to its content.

If you have suggestions about what you might like included in the website please email [armchapter9@outlook.com](mailto:armchapter9@outlook.com)



## Windsor-Essex County Health Unit

On May 26, 2022, the WECHU issued its final COVID-19 Public Health Update. The Local Data section of the website will continue to be updated every Thursday. Statistics are available at <https://wechu.org/cv/local-updates>. It is important to note that case counts are an underestimate of the true numbers of individuals with COVID-19 as changes in eligibility for testing by the Ministry of Health has resulted in limited testing.

The WECHU has launched an active tick surveillance which involves the identification and testing of ticks.

If you find a tick on your body, quickly remove it with a pair of tweezers. Gently wash the bite with soap and water.

The Health Unit no longer accepts ticks for identification and testing.

You can submit a photo of any tick to [etick.ca](http://etick.ca) – a free online service for identification.

# **Important Information From our friends at OTIP**

## **What is usage-based insurance and is it right for you?**

Usage-based insurance (UBI) has spiked in popularity as Canadian drivers find themselves driving less since the arrival of COVID-19. Wondering if usage-based car insurance is right for you? We've put together a guide to help break down the FAQs of UBI programs.

### **What is usage-based insurance?**

A usage-based insurance program offers drivers more control over their car insurance rates. Rather than relying on traditional factors and statistics, such as age and driving history, to calculate your car insurance premium, UBI programs primarily rely on telematics to understand how often you drive and how safely you drive.

To participate in a UBI program, you must install a wireless telematics device in your car or download a UBI app on your smartphone (depending on the program). The device or app then provides your insurance provider with information on your driving behaviours. Your insurance rates are then calculated accordingly — rewarding good driving behaviours and less time on the road with discounts and cost savings on your premium.

Common driving behaviours considered in a UBI program are:

- How often and how far you drive
- What time of day you drive
- Speed in relation to posted limits
- Braking and acceleration

### **What discounts are available with usage-based insurance?**

Depending on which usage-based insurance program you choose, how much time you spend on the road, and how safely you drive, you could save greatly on your car insurance premium.

Some examples of UBI programs and their discounts currently available in Ontario include:

#### **Aviva Journey**

Aviva Journey offers up to an instant 10 per cent discount upon sign up, and up to a 20 per cent discount based on your driving habits. The Aviva Journey app gives you the ability to review what driving factors affect your insurance premium in real time. Using basic sensors in your smart phone, the app will notify and reward you for safe speeds, smoothness/control of your vehicle, and attentiveness on the road. Upon renewal the enrolment discount is replaced by your earned discount of up to 20 per cent.

#### **Intact my Drive**

The [Intact my Drive](#) app offers drivers up to a 30 per cent discount on their car insurance based on their driving habits and overall “safety score”. Drivers will receive a one-time 10 per cent discount when they enroll in the program. Their discount is then recalculated every six months based on their “safety score” factors — including distracted driving, rapid acceleration, hard braking, speeding and risky driving hours.

#### **CAA Connect**

[CAA Connect](#) offers drivers up to a 15 per cent discount on their premium after one year along with an introductory five per cent discount for the first year. To maximize their discount, drivers enrolled in this program must use the OBD device supplied by CAA and should drive less than 12,000 km per year, avoid speeding and avoid driving between the risky hours of 12:00 am to 4:00 am.

#### **CAA My Pace**

This program differs a bit from the others mentioned above as a pay-as-you go solution since it doesn't track behaviours, only the distance you drive annually. [CAA My Pace](#) offers drivers a five to 75 per cent discount on their car insurance depending on how many kilometers they drive. Low-mileage drivers who drive only up to 1,000 km per year are eligible to save up to 75 per cent, while drivers who drive up to 8,000 km per year are eligible to save up to five per cent.

## **How is the data collected used by my insurance provider?**

The data collected by the wireless telematics device or the UBI smartphone app is used by your insurer to determine what discounts and cost savings you may be eligible for based on your overall driving behaviour. All data is stored in a secure server and is protected under [Canada's Personal Information Protection and Electronic Documents Act](#). The data collected by your insurer may be shared with third parties when required by law — such as in the case of a collision.

To better understand what data, you are sharing with your insurance provider, how it will be stored and how it will be used, review your policy's terms and conditions, or speak with your insurance broker.

If you have questions about your current car insurance coverage and/or eligibility for a usage-based insurance program, contact us at [1-888-494-0090](tel:1-888-494-0090). If you would like to get a quote for car insurance, contact an OTIP broker today at [1-888-892-4935](tel:1-888-892-4935).

Providing access to personalized insurance is just one of the ways OTIP is here to help our members save money. If you're in the market for a new car, check out the [CARCOST](#) offer on the Edvantage website and get the best price on your next new car.

## **Impact of climate change on home insurance**

Canadians have experienced the effects of climate change first-hand in recent years with a noticeable increase in extreme weather events. From wildfires and hailstorms in Alberta and Ontario, to flooding in British Columbia, it's clear that severe weather is on the rise.

Both insurers and homeowners need to consider the impact climate change will have on the future of insurance, and what they can do now to prepare for climate change-related risks.



### **How climate change is impacting insurance**

According to the Insurance Bureau of Canada, the average yearly cost of insured catastrophic losses in Canada has increased significantly in the past decade—from around \$422 million per year between 1983 and 2008 to the “new normal” annual average of \$2 billion.<sup>1</sup>

This upward trend in severe weather events means large losses are expected to get larger and occur more frequently. In fact, the Insurance Institute of Canada predicts that the average annual severe weather claims paid by insurers in Canada will double over the next 10 years—increasing from \$2 billion per year to \$5 billion.<sup>2</sup>

Insurance regulators and policymakers still need more information to understand exactly what impact climate change will have on the future of insurance. With insurable claims expected to double within the next decade, they'll need to carefully balance coverage availability with affordability for homeowners.

In the meantime, there are steps homeowners can take to prepare their homes for the increase in severe weather events.



## Get the coverage you need

It's important to know that you have the coverage you need *before* something happens. Review your policy regularly to understand what your policy currently covers for and if additional coverage is needed.

Most standard home insurance policies provide coverage for damage caused by fires, windstorms, hurricanes, tornadoes, and other common weather events. However, with extreme weather events on the rise, many homeowners are exploring additional coverage options for weather-related damage not typically covered by a standard home insurance policy—such as overland water coverage or sewer backup coverage.

Speak with your insurance broker to discuss your current policy and to explore additional coverage options. Your broker will work with you to make sure you have the coverage you need to get back to where you started if disaster were to strike.

## Learn how to protect your home during extreme weather events

There are steps homeowners can take to protect their homes from extreme weather conditions, such as severe wind and wildfires.

The following infographic from the [Institute for Catastrophic Loss Reduction](#) shares best practices for protecting your home from severe wind and tornadoes:

This infographic, also from the Institute for Catastrophic Loss Reduction, shares best practices for reducing your home's risk of damage from wildfires:

More weather-related damage prevention infographics and other helpful resources for homeowners are available for free on the [Institute for Catastrophic Loss Reduction's website](#).

While there's still more to learn about climate change and the impact it will have on insurers and homeowners, it's important to know that your home, belongings, and loved ones are protected.

If you would like to get a quote for home insurance, connect with an OTIP broker today at [1-888-892-4935](tel:1-888-892-4935). If you have questions about your current home insurance coverage, contact us at [1-888-494-0090](tel:1-888-494-0090).

## SIMPLE THINGS YOU CAN DO ABOUT CLIMATE CHANGE!

- BRING YOUR OWN BOTTLE OR MUG
- REPLACE INEFFICIENT LIGHT BULBS WITH LED LIGHTS
- TURN OFF LIGHTS WHEN YOU DO NOT NEED THEM
- HAVE A "2 DEGREES" GOAL – SET YOUR THERMOSTAT 2 DEGREES HIGHER IN THE SUMMER & 2 DEGREES LOWER IN THE WINTER
- WALK OR BIKE SOMEWHERE YOU WOULD NORMALLY DRIVE
- PLANT SOMETHING
- CUT FOOD WASTE
- READ LEGITIMATE NEWS SOURCES
- REDUCE YOUR USE OF PLASTIC
- UNPLUG APPLIANCES TO REDUCE POWER TO ELECTRONICS WHEN NOT IN USE
- WASH YOUR CLOTHES IN COOL WATER
- BUY & GROW LOCAL FOOD

*SUGGESTIONS BY KAT KERLIN, UCDAVIS, JANUARY 2019*

## Noteworthy Dates

Friday, July 1<sup>st</sup>  
Canada Day

Monday, August 1<sup>st</sup>  
Civic Holiday

Friday August 5<sup>th</sup>  
Windsor Pridefest  
Lanspeary Park



Monday September 5<sup>th</sup>  
Labour Day  
See you at the Parade!

Thursday September 22  
First Day of Fall

Monday October 10<sup>th</sup>  
Thanksgiving Day

## Summer Festival Guide

Art In The Park – June 4-5 in Willistead Park

LaSalle Strawberry Festival – June 9-12 at the Vollmer Centre

Poutine Fest – June 9-12 at the Riverfront Festival Plaza

Windsor Riverfront Carnival – June 16-July 3

Taste of Tecumseh – June 17-18

Carrousel of the Nations – June 17-18 & June 24-26

Annual Detroit River Fireworks – June 27

Town of Essex Funfest – July 7-10

Leamington Rib Fest – July 21-24

Comber Fair – August 5-7

Amherstburg Art by the River – August 27-28

The Harrow Fair – September 1-5

## Chapter 9 News Issue 04 AGM 2022

### 2021-2022 ARM Chapter 9 Executive Members

#### President

Bruce Awad

#### Vice President

Jacques Aharonian

#### Recording Secretary

Suzette Clark

#### Treasurer

Dan Eberwein

#### Communications Officer

Patricia Morneau

#### Political Action Officer

Margaret Villamizar

#### Membership Officer

Brian Robinson

#### Member Services Officer

Margie Sciacca

#### Program Co-Ordinator

Jacques Aharonian

#### Members At Large

Rosanne Herold

Toni Michalczuk

Karen Tompkins

Scott Hunt

Sandra Sahli

### MEMBERSHIP VOICE MATTERS!

This AGM edition of Chapter 9 News is the last of four planned for this year. The final edition for 2021-2022 includes information for the Annual General Meeting.

The Newsletter Editorial Team welcomes submissions for the FALL 2022 edition.

Contributions for the Fall edition can be forwarded to [armchapter9@outlook.com](mailto:armchapter9@outlook.com) by , October 1, 2022.

We look forward to hearing from you!