

Save the Date

June 20, 2024

**ARM Chapter 9
Annual General
Meeting**

To be held at the
District 9 Office
10 am
547 Victoria Avenue
Windsor

If you are interested
in a position on the
2024-25 Executive
CONTACT

519-567-8671j29aharon@gmail.com**FIRST FRIDAY
BREAKFASTS**Friday May 3rdFriday June 7th

Watch for your email
invitation!



The ARM Chapter 9
Brick Ceremony will be
held at noon on Friday,
September 6, 2024.

*An optimist is the human
perfection of Spring!*

Susan J. Bissonette

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President's Message from Bruce Awad

Greetings ARM Chapter 9 members. I hope you are enjoying our early spring weather and mild temperatures.

LUNCHEON

On April 10, 2024, we held our annual spring luncheon at the Ciociaro Club. The event was another success with approximately 60 people attending. Through the generous donations of raffle prizes from our members, we raised \$450.00 for IRIS House, a residential facility for persons with Persistent Serious Mental Illness (PSMI). Our members also donated dozens of personal hygiene products for IRIS House. Thank you to all who donated.

NEW OSSTF OFFICE BUILDING

As you may already know, OSSTF is building a new provincial office. At our ARM Council meeting of April 11-12, 2024, we were given a tour of the nearly completed building. The OSSTF/FEESO new Headquarters and Multi-Tenant Commercial Building is a progressive 3-storey, 124,000 SF mass timber project that seamlessly integrates commercial opportunities with the revitalization of the OSSTF/FEESO's existing office complex in Toronto.

To see an article that describes the design and ecological features of the building by Moriyama Teshima Architects, click on this link.. <https://www.loopdesignawards.com/project/the-ontario-secondary-school-teachers-federation-osstf-headquarters-and-multi-tenant-commercial-building/>

To watch a short YouTube video showing the actual construction, click this link below.

<https://www.youtube.com/watch?v=BkywJVG3Hi4>

Below are pictures taken from our tour on April 12, 2024.



ESTATE PLANNING WORKSHOP

On April 25, 2024, we held our Estate Planning Workshop presented by Corrine Mallender from Educators Financial Group. The event included a buffet style meal and was attended by ARM members and active OSSTF members. The presentation was informative and enjoyed by all. Members gave positive feedback of the event and there were many questions and answers.

ISRAEL/PALESTINE WAR

The Executive of Chapter 9 ARM was asked about OSSTF's position on the Israel/Palestine conflict. This question was brought to the Provincial ARM Council meeting of April 11-12, 2024. OSSTF does not have a position on the war in Israel or Israel's response. This position pertains to ARM chapters as well.. We were instructed that ARM Chapters should not take a position on any aspect of the conflict.

50 DAY RULE – OTTP

There has been some confusion over the 50 rule for retired teachers. The 50 days that retired teachers can teach without stopping their pension has **NOT** been increased. 50 days is still the maximum.

As always, your comments and suggestions are welcomed.

Yours in Federation,
Bruce Awad, President
Email: armchapter9@outlook.com
Website: www.armchapter9.ca



Estate Planning Workshop April 2024

Spring Luncheon 2024



ONTARIO HEALTH COALITION

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Standard Time

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Ontario Health Coalition's – Hands Across Ontario Campaign

Written by: Sandra Sahli, Community Advocacy Officer

The Ontario Health Coalition has launched their *Hands Across Ontario Campaign* to build on the momentum they have created over the past year. The goal of this campaign is to have tens of thousands take to the streets in marches and rallies to stop the Ford government's privatization of our health care. The main event will be a march from Nathan Phillips Square in Toronto to the Ontario Legislature on Thursday, May 30, 2024. The Ontario Legislation will be in session with MPPs present from across the province.

Events will be held at the same time in regions where it is too far to travel to Toronto, including Cornwall, Ottawa, Sault Ste. Marie and Thunder Bay. Across Southern and Central Ontario there will be buses organized to bring supporters to the event in Toronto. To register to get on a bus leaving from Windsor and Essex County, visit the campaign website at www.StopForProfitHealthcare.ca.

The Ontario Health Coalition's goal for this campaign is to reach two million Ontarians – one in every seven people. It is essential that everyone knows what the Ford government is doing to dismantle and privatize our public health care system, including long term care and home care. On the Ontario Health Coalition's website, you can see details about the campaign, fact sheets and myth busters. In the near future, the fact sheets will be available in both French and Chinese.

Your ARM Executive has requested 2,000 leaflets and 25-yard signs from the Ontario Health Coalition. When we receive them, we will be reaching out to our members to ask for volunteers to distribute leaflets door-to-door and/or to take a lawn sign.



What does the Ontario Health Coalition do?

The Ontario Health Coalition supports preserving Canada's Medicare system and the overall goal and policy of universal public health care.

OSSTF ARM Chapter 9... For Your Information

Canterbury ElderCollege

Canterbury ElderCollege is a not-for-profit organization dedicated to the principle of lifelong learning by offering courses that are useful, sociable and entertaining for older adults who wish to enrich their lifestyle through active involvement. With no homework, no exams, no pressure we encourage lifelong learning to enrich a long life!

ElderCollege was founded as a subsidiary of Canterbury College in 2011 and has since grown rapidly to offer nearly 100 courses each semester throughout Windsor, Essex County, and Chatham-Kent County. The program provides an opportunity for seniors to teach as well as to learn. The Instructors, Course Managers, and Curriculum Committees are entirely voluntary, and truly give life to the program! Offering courses in 10 remote campuses throughout the region, ElderCollege offers an outlet for those age 55 and better to contribute to the social and cultural development of their own communities.

The initial inspiration for Canterbury ElderCollege came from a similar college established in Capilano University in North Vancouver, B.C. That earlier version of ElderCollege is now in its 22nd year of offering ElderCollege programs for those over age 55. We have patterned our ElderCollege programme for Windsor, Essex County and West Kent County on that well developed Capilano University model.

ElderCollege could not exist without money and donations-in-kind. Rarely, for example would any payment be offered for Managing a course—it is driven by volunteer work. But to sustain, ElderCollege requires funding. Funding can come from several sources. We have developed a full-time office at Canterbury College responsible for all aspects of the ElderCollege programme delivery including publications, advertising, course scheduling, liaison with the University of Windsor, liaison with Sponsors, finance and accounting, Course Registrations and much more.

Any person taking a Course or Courses pays a Course Fee. For example: Courses that are two hours or less are \$25; Courses 3 to 4 Hours in length - \$35; Courses 5-8 hours in length are \$45 and courses 9 hours and longer – \$55. There is also a “Buffet-Course Option; of \$155 (where you can take up to 12 courses; does not include any Courses involving bus trips or our small technology courses). Some Courses have additional fees for supplies and materials and everybody pays the HST!

Please note that Canterbury ElderCollege charges a \$15 annual membership fee to register for courses. If you haven't already paid for this year, the membership fee will be added to your cart at checkout. This fee will allow you to take courses for two subsequent semesters at Canterbury ElderCollege.

A schedule for the 2024 Classes can be found at:

<https://www.eldercollege.ca/classes>

ARM Chapter 9 Supports Tampon Tuesday - United Way Event

Tampon Tuesday is held annually on International Women's Day. This national event is delivered in cities across Canada in partnership with United Way, the Canadian Labour Congress and Bell Media. The purpose of this event is to raise awareness by collecting and distributing menstrual hygiene products to address the local need for such products at local food banks and community services.

Your Executive asked our members to support this initiative by bringing in donations to our January and February ARM Friday Breakfast. Our membership came through and filled up the back seat of my SUV with donations!

As well, Jacques Aharonian and Sandra Sahli volunteered at the event held at the Harbour House on March 5 2024. The event was a great success. A few statistics for the event can be found on the following page:

- 210 attendees supported the event at the Harbour House.
- 5,489 products were collected on the event day
- \$11,625 monetary donations collected prior to the event day
- 16 community organizations and programs were the 2024 recipients
- 15 union locals volunteered at the event, including OSSTF ARM Chapter 9



*Thank-you to the ARM members, our families and friends who generously donated.
Well done Everyone!*

Book Drive for United Way – June 2024

Written by Sandra Sahli, Community Advocacy Officer

Women United is a committed group of women leaders working together to advance and support the programs offered by United Way. Each year, this group hosts a book drive to collect books for children and teens for United Way's Summer Eats Programs. This initiative encourages literacy for children of all ages. Last year, our members were encouraged to bring a new or gently used book to the June ARM breakfast. Once again, our membership came through donating over 75 books.

We are asking the members of ARM Chapter 9 to support the 2024 Book Drive for United Way. We will be collecting new or gently used children's books at our May and June 1 Friday Breakfast. If you can't attend the breakfast, you can contact Sandra Sahli at srsahli@hotmail.com to arrange to drop off your donation.



National Indigenous Peoples Day is celebrated every year on June 21st

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.

June is also National Indigenous History Month – an opportunity to learn about the unique cultures, traditions and experiences of First Nations, Inuit and Metis. Weekly themes include:

- Environment & Territory
- Children & Youth
- Languages & Art
- Women, Girls & 2SLGBTQI+ people

Locally, progress is being made at Caldwell First Nation where 28 net-zero homes are under construction. Construction began last fall after the First Nation Community received official reserve status in 2020 – more than 200 years after members were forcibly removed from their ancestral land.

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

Better Schools Stronger Communities

ARM Chapter 9 was represented at an Organizing Institute held in Toronto on March 22 & 23. This event was designed to begin a community-based response to call for improvements in public services in Ontario. Retired teachers and education workers are seen as an important part of this movement.

We heard from a member of the Chicago Teachers' Union – the historic strike that paved the way not only for improvements for the educators but also for the students in their schools. Changes to community policy impacting youth homelessness and access to health care were made because of the CTU. We know such change is also needed here in Ontario.

A Community Organizer from the Six Nations inspired OSSTF to work together with other groups who have shared interests with improving the lives of people in Ontario. Local Federation leaders were reminded of the need to connect with organizations such as the Windsor District Labour Council and the Windsor Essex United Way. Your local Chapter 9 ARM is already well-positioned to do this type of work in the coming months. With your support, we are able to support these groups and, in doing so, our community.

Chapter 9 ARM members have demonstrated their generosity with donations, including feminine hygiene products and children's books. We may never know the true impact of these gifts, but we can be certain that our community appreciates all that we have given.

As the provincial election approaches, Chapter 9 ARM will be a part of this community initiative and will keep you informed through emails and this newsletter of important events such as the May 30th rally planned by the Ontario Health Coalition.

Our local Labour Day parade, to be held on Monday, September 2nd will also provide an opportunity for many of us to gather together in solidarity to join the call for

Better Schools, Stronger Communities!

STAYING CURRENT



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

ARM Chapter 9 Website

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



About National Indigenous History Month

The Government of Canada offers many resources to support the educational journey of citizens of this country.

You can enhance your understanding by searching the information found at www.rcaane-dmas.gc.ca

There you can explore the learning resources available to gain a deeper understanding of First Nations, Inuit and Metis as well as our collective past. This can be part of the commitment each of us can personally make to Truth & Reconciliation.

Learn more about the tragic legacy of residential schools, the experiences of families and Survivors as well as the 94 Calls to Action to start the healing process.

You can also read documents from the National Inquiry on Missing and Murdered Indigenous Women and Girls. Educate yourself about the true impact that colonialism and racism still have today.

This journey of understanding will not be easy for some but is essential that we each do our part to learn more and to show our support to the First Nations, Inuit and Metis peoples. This is our shared responsibility. We hope you will assume your role in reconciliation.

Important Information From our friends at OTIP

The top auto insurance myths debunked

The internet is rampant with misconceptions about auto insurance, and it's easy to get confused by all the conflicting information. Separating fact from fiction will help you make more informed decisions when shopping for auto insurance. Don't let these common myths prevent you from getting the best coverage that fits your lifestyle.

1. The type of vehicle I drive doesn't affect my auto insurance rate.

The type of vehicle you drive does affect your auto insurance rate. In Canada, insurance companies use the Canadian Loss Experience Automobile Rating (CLEAR) system to assess how likely it is that a specific vehicle will be involved in a claim and what that claim will cost. While many factors determine your auto insurance rate, driving a vehicle with a lower CLEAR ranking (indicating a lower claims risk) can potentially lead to a lower insurance rate. The Insurance Bureau of Canada offers a [comprehensive ranking of claims data](#) to show you how the most popular types of vehicles are rated for insurance.

2. Red vehicles are more expensive to insure.

The colour of your vehicle doesn't influence your auto insurance rate. Your rate is calculated based on several factors, including the make, model, year, and safety features of your vehicle, your driving history, etc. – but the colour of your vehicle is not one of them.

3. If I'm issued a parking ticket, my auto insurance rate will increase.

Parking tickets don't directly affect your auto insurance rate. While other violations such as careless driving, speeding, distracted driving, and failing to obey a stop sign will almost certainly increase your insurance rate, parking tickets won't. That being said, if your parking violation remains unpaid after 60 days, this could impact your ability to renew your licence plate.

4. If my vehicle is stolen, my auto insurance policy will cover the items inside it.

Your auto insurance policy ensures that you, your passengers, and your vehicle are protected in the event of damage or loss. Unfortunately, it doesn't cover items not attached to your vehicle (e.g., phone, wallet, laptop, etc.). Nevertheless, the good news is that these items are typically covered under your home or tenant insurance policy.

5. My auto insurance rate will stay the same if I move.

Since where you live is a factor that insurers consider when calculating your auto insurance rate, it's unlikely that your rate will stay the same if you move. Not only do auto insurance rates differ by province, but they can also vary by region, city, or neighbourhood. Depending on the population density, claims history, and crime rate of the area you're moving to, as well as your new commute to work, among other determinants, your auto insurance rate will change.

6. If my friend drives my vehicle and gets into an accident, my auto insurance policy won't have to cover the claim.

If you lend your vehicle to your friend, you also lend them your auto insurance. Auto insurance follows the vehicle, not the driver. If that person is involved in a collision, your insurance policy would be used to cover any claims. Furthermore, those claims will go on your record and increase your insurance rates. It doesn't matter if your friend has an auto insurance policy of their own with excellent coverage. That's why you should always be cautious about who you hand your keys to.

7. Men pay more than women for auto insurance.

The short answer is no, not necessarily. Young male drivers (between 16 and 25) are likelier to pay more for auto insurance because they are statistically riskier to insure than young female drivers. As they grow older and more information about their driving and insurance history becomes available, male drivers' rates actually level out. Most insurers will consider a clean driving history, including claims and convictions, and whether or not you've taken driving training more important than statistical groups.

8. Auto insurance is cheaper if I purchase it when the weather is warmer.

There's a widespread misconception that summer is the perfect time to buy auto insurance since it's the most popular season for vehicle purchases. While winter isn't a fun time to test drive or buy a new or used vehicle, it doesn't affect auto insurance rates. The [Financial Services Regulatory Authority of Ontario \(FSRAO\)](#) regulates insurance companies and must approve their auto insurance rates. So even though it's warm and sunny, it doesn't mean you get a special seasonal discount.

9. Shopping around for auto insurance will cause my auto insurance rate to increase.

Your auto insurance rate won't increase if you browse coverage options. It's crucial that you shop around or [use an experienced insurance broker](#) to ensure you make the best choices for your needs. As a broker, OTIP isn't limited to one insurance carrier, so we shop the market and work on your behalf to help you find the right coverage. Working with a broker allows you to feel confident that you'll be treated fairly and receive personalized support on coverage options.

10. I must wait for my auto insurance policy's renewal date to revise or cancel my policy.

In Ontario, you can cancel your auto insurance anytime during the policy term. However, in most cases, if you cancel your policy before your renewal date, you'll be subject to cancellation fees. It's important to note that because fees are based on a percentage of your premium being refunded, you'll pay more the earlier you are in the policy term. So, while you're not locked in until your renewal date, you can cancel your policy effective the expiry date without incurring any fees.

Protect yourself against identity theft

Canadians are feeling more vulnerable to fraudsters and identity theft than ever before. In 2022, the Canadian Anti-Fraud Centre (CAFC) observed approximately \$531 million in losses to fraud. In 2023, this number increased to \$554 million.

Although the digital world has benefits, Canadians' increasing participation also creates more opportunities for fraudsters to target potential victims. Statistics Canada found that 17% of the Canadian population (or one in six people) reported being a victim of fraud. That's why Fraud Prevention Month (March) is so important. As an annual campaign, it seeks to help you recognize, reject, and report fraud, according to the [Government of Canada](#).

What is identity theft?

Identity theft is just what it sounds like; it involves stealing or misusing someone else's personal information, such as their name, address, birthdate, account information, and social insurance number (SIN) for criminal purposes. Techniques can range from unsophisticated, such as dumpster diving and mail theft, to more elaborate, such as phishing or data breaches.

Fraudsters often use your stolen or reproduced personal information to commit another crime. They can use your information to:

- Access your email or computer
- Access your bank accounts
- Open new bank accounts
- Transfer bank balances
- Apply for loans and credit cards
- Buy goods and services
- Obtain passports or receive benefits

What are some threats to my identity?

Phishing:

- A fraudster calls, texts, or emails you or uses social media to trick you into clicking a malicious link, downloading malware, or sharing personal information.

Deepfakes:

- A fraudster uses synthetic media (e.g., audio, photos, or videos) to impersonate you as a form of authentication or misrepresentation to steal information or spread misinformation.

Social Engineering:

- A fraudster uses a more personalized phishing attack to target you specifically.
- Social engineering attacks often include details about you or your organization to trick you into sharing more personal information.

Third-party Data Breaches:

- A fraudster compromises a vendor's network and data, putting external networks and information (e.g., customer information) handled by the vendor at risk. The compromised information may be used to access other accounts to spread the attack further.

How can I avoid becoming a target for identity theft?

- Do not use your SIN as identification; never reveal it to anyone unless you're confident they are legally entitled to that information.
- Carry only the ID you need.
- Immediately report lost or stolen credit or debit cards.
- Review your accounts regularly and monitor them for suspicious activity.
- Shred documents containing personal information before throwing them away.
- Be sure to notify the post office, financial institutions, and service providers when you move.
- Do not write down any passwords or carry them with you.
- Install internet security software to protect your computer and its information.
- Be wary of unsolicited calls, texts, or emails asking for personal information.
- Be extremely cautious when you provide personal information over the internet, especially on social networking platforms.

Unfortunately, identity theft happens, despite our best efforts to prevent it. If you're a victim of identity theft, report it to the CAFC, your local police, and both credit bureaus, Equifax and TransUnion. If you suspect your personal information has been compromised and your tax information is at risk, contact the Canada Revenue Agency (CRA). In the meantime, remain calm and gather everything about the incident, including documents, receipts, and copies of emails/texts.

While coverage can vary, some insurance carriers offer additional optional coverage for identity theft and the costs incurred in relation to restoring your identity, such as correspondence, notarizing documents, lost income, and legal fees. Others also provide 24-hour hotlines for assistance from qualified professionals to support you through a cyber loss.

If you're a current OTIP policyholder, contact us at [1-888-494-0090](tel:1-888-494-0090) to review your existing home insurance policy and discuss additional identity theft coverage. If you're not insured with OTIP and are shopping for home insurance, call us at [1-888-892-4935](tel:1-888-892-4935) to get a quote and receive a \$20 gift card of your choice!

Noteworthy Dates

May 20th - Victoria Day

June 19th – Juneteenth Day

June 20th – Summer Solstice

July 1st – Canada Day

August 5th – Civic Holiday

September 5th – Labour Day

September 22nd – Autumnal Equinox

September 30 – Truth & Reconciliation Day

In Memoriam

- **Jeanette Lesperance**
On February 6, 2024, former teacher from Herman Secondary School passed away. Jeanette Lesperance is fondly remembered by her family and friends.
- **David Snyder**
Chapter 9 ARM was saddened to learn of the February 27, 2024 passing of David Snyder, a former teacher at Essex, Herman, Centennial and Massey. He is remembered as a popular teacher of biology, science and history during his 35+ years of service.
- **Lorraine Sandra Pepper**
On February 27, 2024, retired French & English teacher passed away. She especially loved her years at Forster Secondary School.
- **Gerhard Wiebe**
On March 12, 2024, former Essex District High School physics teacher passed away.
- **Elizabeth Reeves**
Retired teacher, Elizabeth Reeves passed away on March 17, 2024. She is remembered as a dedicated secondary school teacher.
- **Michael Thomson**
Chapter 9 ARM acknowledges the death of Michael Thomson on March 23, 2024. He is identified as one of the pioneers of Dramatic Arts teaching and taught at W.D. Lowe. As an ARM member, Michael will be remembered at the September 2024 Brick Ceremony.
- **Heather Hooper**
On April 25, 2024, retired teacher Heather Hooper passed away. She will be missed dearly by her family, especially her husband, ARM member, Barry Hooper. Chapter 9 ARM expresses our deepest condolences.

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2023-2024 ARM Chapter 9 Executive Members

President

Bruce Awad

Vice President

Jacques Aharonian

Recording Secretary

Annette Nelson

Treasurer

Dan Eberwein

Communications Officer

Suzette Clark

Political Action Officer

Margaret Villamizar

Membership Officer

Brian Robinson

Member Services Officer

Rosanne Herold

Program Co-Ordinator

Jacques Aharonian

Community Advocacy Officer

Sandra Sahli

Member At Large

Patricia Morneau

MEMBERSHIP VOICE MATTERS!

This SPRING edition of Chapter 9 News is the fourth of five planned for this year. The final edition for 2023-2024 will provide information for the Annual General Meeting.

The Newsletter Editorial Team welcomes submissions for the FALL 2024 edition.

Contributions for the Fall edition can be forward to

armchapter9@outlook.com
by, September 27th, 2024.

We look forward to hearing from you!