

## Save the Date

June 25th

### ARM Annual General Meeting – to be held virtually

The Covid-19 pandemic restrictions that are in place continue to impact our ability to meet face-to-face.

At this time, Chapter 9 ARM social events are suspended until the Stay-At-Home order is lifted.

The Chapter 9 ARM Executive has begun planning for this year's Annual General Meeting, details of which will be provided by email and through distribution of the final 2020-2021 newsletter.

*You have to put off being young  
until you can retire!*

*-Unknown*

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## President's Message from Bruce Awad

All of the chapter activities continue to be postponed due to the Covid-19 pandemic. Our April take-out lunch was rescheduled to May and then postponed further due to the current lockdown. We are hoping to offer the free take-out lunch again in June and possibly in July and August as well. Please watch for a confirmation email/notice. Most of us should have received our first vaccine shot by now. If you are a transplant recipient you may be eligible for an early second shot. Go to [www.wevax.ca](http://www.wevax.ca) or call 226-773-2200 for more information.

Our 2021 Annual General Meeting (AGM) has been rescheduled to Friday June 25, 2021. This will once again be a virtual meeting. I encourage you all to participate. You will receive an email and a final newsletter of the year containing an agenda, proposed budget, proposed constitution amendments, suggested charities we will donate to etc. As a full member you have a right to participate and vote. Please consider a position on the executive as there are vacancies. Details on how to participate in the virtual meeting will be in the aforementioned email and final newsletter.

Every two years there is an ARM Biennial meeting of all the chapter across Ontario. On May 7, 2021 Jacques Aharonian, Suzette Clark and myself will be voting delegates to the Biennial meeting which will be virtual. Patricia Morneau will also participate as an alternate. On page 3 of this newsletter please read a brief history of ARM including our local founders as we celebrate our 25<sup>th</sup> anniversary.

Please take notice on page 3 of the 100<sup>th</sup> anniversary reunion of Walkerville Collegiate which will take place in May of 2022.

For those of you who purchase the ARM benefit package, our ARM OTIP benefits now include "**Feeling Better Now**", a new mental health program. It is a web-based tool that can assist your family doctor in providing patient care. Details are on the 2021 complete ARM benefit guide. To see go here... <http://arm.otip.com/media/arm/ARM-GuideEN.pdf>. To see the ARM-Competitor Plan comparison guide go here...

<http://arm.otip.com/media/arm/ARM%20Retiree%20Health%20Plan/EN/ARM-Competitor-Plan-Comparison.pdf> . See page four of the document for a link to "Feeling Better Now".

Please stay safe and healthy.

Yours in Federation

Bruce Awad, President

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

## 100<sup>th</sup> Anniversary Reunion

ATTENTION  
FORMER TARTANS  
STUDENTS & STAFF

Plans are underway to celebrate the 100<sup>th</sup> Anniversary of the founding of Walkerville Collegiate Institute.

Although the current pandemic may interfere with these plans, we will proceed by determining the level of interest and likely attendance. Details will follow.

Date: May 19-21, 2022

If you are interested in attending, please send an email to [walkervilleci100th@gmail.com](mailto:walkervilleci100th@gmail.com)

or call either of the following:

Ken Dafoe  
519-948-4317

Allan Cruickshanks  
519-735-9864

Please include your name, contact information, and decade of attendance.

# A Letter to a Therapist Friend During the Covid-19 Pandemic

A Submission by Toni Pecaski

Dear D...

As a long time friend, I am hoping to impose upon your excellent psychological assessment skills. During this pandemic I have been exhibiting some rather bizarre behaviours. But, with your stellar knowledge and just general brilliance, I'm certain that you can help improve upon my meager attempts.

Although, no professional, I believe I have a serious case of Covid-ism, isolation-ism, quarantine-ism, boredom-ism and 'oh sh\*t I've gained a pound-ism, and just 'isms' in general.

I have compiled here a list of my concerns.

I have developed an addiction to health videos on YouTube. Doesn't matter...topics could be yoga for seniors, restorative sleep, meditation, toe fungus, wart removal, constipation...you name it. Also, I am now reading a book called How Not To Die\*. It has over 400 pages. Jeez, I didn't realize that not dying took so much effort.

I, regrettably, now have turned to talking to some of my furniture. I have had to reprimand my new digital bathroom scale on several occasions. When we discuss my 'alleged weight gain', I not only berate it verbally but have this great desire to kick it. But, the packaging instructions specifically say, don't jostle, don't move it and for heaven's sake don't kick it! I've turned to Transcendental Meditation to curb these aggressive impulses.

I've also become consumed with my diet. So, to placate the aforementioned bathroom scale, I now have reduced my carbs, and consume large quantities of rolled oats, quick oats, oat bran, and oat flour (see the aforementioned bodily function). But recently, I've developed an urge to whinney and bite people. On the plus side, I enjoy apples more than ever.

Due to a lack of human interaction, I have now befriended the squirrels in my backyard. I wave to them through the window and smile. I think they're smiling back. Is this normal?

I've tried to distract my easily distractable brain in a more positive direction by doing the following; learning to play the piano, (but fingers are too short and stubby), and by brushing up on my 'one stroke' painting skills (but I can only draw pointsettias so that's what the grandchildren got on their homemade Valentine's Day cards).

Please advise, as I'm getting tired of oats, squirrely friends and Covid-ism in general! Thank you for your kind consideration and any suggestions you might provide.



Your friend in Psychology,

Toni

\*How Not to Die by Dr. Michael Greger

# A.R.M. History 101

It was 25 years ago, in 1996, that OSSTF took steps to organize retired members. The goal was to keep them engaged in Federation activities. Following a meeting of an “in-house work group” a series of recommendations were brought to the Provincial Executive. The value of ARM as a political entity became apparent during what many of us clearly remember - the Bill 160 Days of Protest.

ARM members supported the fight against the Harris government. A December 1997 article in UPDATE described “an important source of support for the fight”. In addition to the political action support, ARM offered “a comprehensive and generous range of services and benefit options” for the \$50 annual membership fee.

In the time that has followed, perhaps ARM’s greatest service to its members has been to provide a vital social link so that retired educators can maintain contact with their former colleagues and their Federation.

In a book created in celebration of OSSTF’s 100 year anniversary, the history of ARM was included. “ARM has maintained the bonds of friendship among educational professionals”. Born out of the turmoil of the mid-1990’s educational crisis, ARM has become an essential service of the Federation. “The experience, skills and abilities of retired members are valuable resources to advance the interests of active and retired members.”

Locally, Chapter 9 ARM takes this opportunity to acknowledge some of the key individuals who played a role in the creation of this chapter.

Scott Hunt, who still serves as a Member at Large on our Executive, was one who helped organize Chapter 9. Tom Henderson also played a key role at the time. It is also important to note that Mike Walsh, although not a retired member at the time, served on the Provincial Executive at the time that the creation of ARM was brought to AMPA for consideration. Their many contributions are gratefully acknowledged as we celebrate the 25 year milestone. We are also thankful to the many retired educators who have served to keep ARM Chapter 9 a strong organization!

## 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

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)



## This Month’s Q&A Technology Tips

### Q: How do I join Twitter?

A: Go to Twitter.com or download the app and sign up for an account. The “Full name” that you provide will be your display name but you can change your display name after setting up your account. After that you can choose which accounts or individuals you want to ‘follow’. You can adjust your account so that your tweets are ‘protected’ reducing the number of people who can follow you.

Your Twitter account is password protected so choose your password wisely. There are thousands of sources for news and information which can include links, photos or videos. Local news can be easily gained by following accounts such as @BlackburnEssex @AM800News or @TheWindsorStar Try it, you may like it!



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

## **Protecting your privacy when using electronic pink slips**

In some Canadian provinces – including Ontario, Alberta, Nova Scotia and Newfoundland and Labrador – drivers can now display an electronic pink slip on their smartphone when asked for proof of insurance.

This provides a more convenient option over paper pink slips, which can be easy to lose and difficult to replace. However, many drivers are wondering what their rights and responsibilities are when handing over their phone to a police officer – and how they can protect their privacy while obeying the law.

### **What am I required to present when asked for proof of insurance?**

It is your responsibility to present legal documentation when asked by law enforcement for proof of insurance. If you live in one of the provinces where electronic proof of insurance is accepted, you can choose to present either your paper pink slip or the electronic copy provided by your insurance broker or carrier.

If using an electronic proof of insurance, it must be the official electronic copy from your insurance provider rather than a photo or screenshot of your pink slip. Ensure you know how to access the official copy and that your smartphone is working properly with a fully charged battery before leaving the house. If your smartphone battery dies or is otherwise unable to access your electronic pink slip, you could face penalties for failure to provide proof of insurance.

### **How can I restrict access to my personal data?**

If your insurance provider can provide an electronic slip, it will typically be accessible through your insurance broker or carrier's app. Both Apple and Android mobile operating systems give users the option to lock their screen to a single application. [Use this helpful guide](#) to learn how to restrict your phone's settings to display only the electronic pink slip. This will fulfill your responsibilities of providing proof of insurance during a roadside stop without compromising your privacy. Once the lock screen function has been activated, it will require your passcode or fingerprint to regain access to the rest of your personal smartphone data.

### **Can I choose to present a paper pink slip instead?**

Yes, you can choose to present either a paper pink slip or an electronic pink slip when asked for proof of insurance. Although the introduction of electronic proof of insurance provides an additional and convenient option for drivers to comply with the law, paper pink slips are still accepted.

If you opt for an electronic pink slip as your primary proof of insurance, it's a good idea to keep your paper pink slip on hand as a backup. This is helpful in situations where your smartphone is lost, broken or out of battery.

Are you an OTIP car insurance policy holder? [Download the OTIP home and auto mobile app](#) to access your electronic pink slip, self-service options, policy information and more!

If you have questions about your current auto insurance policy and how you can access your electronic pink slip call [1-888-494-0090](tel:1-888-494-0090). If you would like to get a quote for auto insurance, connect with an OTIP today at [1-888-892-4935](tel:1-888-892-4935).

*If you enjoyed reading this article, [subscribe to OTIP's e-communications](#) and you will get more news like this delivered straight to your inbox. Plus, you will be entered for a chance to win a \$500 gift card!*

## **Buying a car? Why your insurance provider should be the first person you tell**

Whether you are driving a shiny new car off the lot or found a used car in good shape on an auto buy-and-sell page, you'll need to notify your insurer before you write the cheque. The make, model and year of your vehicle are key factors in determining your auto insurance policy premiums and ensuring that you have the right amount of coverage in place. That's why it's so important to contact your insurance provider before you purchase a new vehicle. Depending on the make, model and year of your new vehicle, keeping your insurer updated could save you on your insurance premiums.

Read on to learn why it's important to keep your insurance provider in the loop:

### **1. It's the law**

In Ontario, auto insurance is mandatory.<sup>1</sup> All vehicles registered in the province must be insured for third-party liability of at least \$200,000. While collision insurance to cover your own vehicle in the event of an accident is not required by law, it is also highly recommended. In order to register a vehicle or renew your registration, you will need to prove that you have sufficient insurance coverage. Falsified documents could result in fines up to \$25,000, a driver's license suspension for up to one year and

confiscation of your vehicle for up to three months. It's important to work with your insurance provider early in the buying process to ensure your new vehicle is covered and meets provincial insurance requirements.

## **2. Avoid being left without coverage**

It is ultimately your responsibility to inform your insurer of a change in car ownership within a reasonable period of time. If you become involved in a collision after your insurance provider's grace period has ended and you neglected to tell them about the ownership change, you risk being left without coverage. In the unfortunate event of an accident, your insurer could refuse your claim or even cancel your policy if they were not notified of the change in car ownership.

## **3. You could save on your premiums**

There are a number of factors that your insurance provider takes into consideration when calculating your premiums. Details such as the make, model and year of your vehicle, average repair costs, safety ratings and theft rates are all taken into account. Depending on how your new vehicle compares to your previous one, it's possible that your insurance premiums could decrease.

Overall, it is in your best interest to notify your insurance provider early in the vehicle buying process. Not only are you required by law to have your vehicle insured, but your insurance provider will work with you to ensure you have the right amount of coverage should an incident occur.

Getting ready to buy a new or used car? Contact your OTIP insurance broker today at [1-888-892-4935](tel:1-888-892-4935) to get a quote. If you have an existing OTIP car insurance policy, call [1-888-494-0090](tel:1-888-494-0090) to discuss adding a new vehicle to your policy.

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# **How a dash cam can help you save on car insurance**

Are you among the one in ten Canadian drivers who has a dash cam installed in their car?<sup>1</sup> As car safety technology continues to advance and more gadgets become available, dash cams are becoming an increasingly popular topic of conversation. With the average retail price upwards of \$100, many drivers are wondering if installing a dash cam is worth it. While most insurance companies in Canada do not currently offer a discount for having a dash cam installed in your car, your dash cam's footage could indirectly result in big savings – including preventing increases to your car insurance premium. Here's how:

## **1. Determining responsibility in a collision**

In the unfortunate event of a collision, your dash cam footage can act as an additional witness to help determine who was involved and who was at-fault. Your dash cam footage will provide a glimpse into what happened before, during and after the accident to determine how responsibility for the collision should be assigned. Even in a no-fault insurance system, an at-fault accident can lead to an increase in your insurance premium. Having dash cam footage to prove you were not at fault could save you from a premium increase – especially when there are conflicting testimonies from the drivers, cyclists or pedestrians involved.

## **2. Fighting traffic tickets**

Receiving a ticket for a traffic violation could cause your car insurance premium to increase, depending on the severity of the infraction and the number of tickets on your record. Your dash cam footage can be used to help dispute a driving ticket if it was issued in error and remove it from your record – avoiding a fine and an increase in your premium.

## **3. Catching incidents of fraud**

Car insurance fraud rings and staged accidents are an unfortunate reality and a danger to everyone on the road. Having a dash cam installed in your car could help to protect yourself against car insurance fraud, as the dash cam's footage can show the real story of what happened. Not only will catching the fraudsters in a lie save you from adding an at-fault accident to your record, but it will also help to reduce the number of fraudulent claims made overall. Fraudulent car insurance claims can lead to increased premiums for everyone, so taking preventative measures against fraud can help to limit the cost of car insurance for all drivers.

## **4. Improving your driving**

Whether you recently received your license or are a seasoned driver with years of experience, reviewing your dash cam footage can help to improve your driving skills. Watching the recording can help you identify areas for improvement and understand what you can do better in the future. Remember, it pays to be a safe driver. Many insurance providers will offer discounts for drivers who have had no traffic violations in the last three years.

*If you have questions about your existing OTIP car insurance coverage, contact us at [1-833-615-9326](tel:1-833-615-9326). If you'd like to get a quote for car insurance, chat with an OTIP insurance broker today at [1-833-494-0089](tel:1-833-494-0089).*

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## Ontario Teachers' Pension Plan & the Climate Crisis

Wednesday May 5, 2021  
8:00 PM – 9:30 PM

Join working and retired teachers from across Ontario to learn how you can help protect your pension and tackle the climate crisis.

This is the second of two identical workshops Shft is hosting for members of the Ontario Teachers' Pension Plan to learn about your pension funds approach to the financial risks of climate change and fossil fuel investments, and what it means for your retirement savings.

Register at this link:

<https://www.eventbrite.ca/e/the-ontario-teachers-pension-plan-and-the-climate-crisis-tickets-148065474821>

## In Memoriam

- **Neil St.Clair**

Chapter 9 ARM was saddened to learn of the peaceful passing of Neil St. Clair. On February 27, 2021, this "kind person and awesome teacher" who was remembered for his "endless use of puns" was lost to the many former friends, colleagues and students who have acknowledged his death. He taught science and chemistry at Herman Secondary and Vincent Massey. Neil St. Clair will be celebrated by Chapter 9 ARM at a future ceremony where a brick will be unveiled in his honour.

- **Micheal Dunwoody**

ARM Chapter 9 wishes to acknowledge the April 14, 2021 passing of Michael Dunwoody. As the English Department Head at Essex District High School, he captured the attention of his students, many of whom have described him as "my favourite teacher". His contributions to education also included his work as a professor at the University of Windsor. His loss is felt deeply by his husband and his many friends.

## Chapter 9 News Issue 03 Spring 2021

### 2020-2021 ARM Chapter 9 Executive Members

**President**

Bruce Awad

**Vice President**

Jacques Aharonian

**Recording Secretary**

Toni Michalczuk

**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**

Suzette Clark

Rosanne Herold

Scott Hunt

### MEMBERSHIP VOICE MATTERS!

This spring edition of Chapter 9 News is the third of four planned for this year. The final edition for 2020-2021 will provide information for the Annual General Meeting scheduled for June 25<sup>th</sup>.

The Newsletter Editorial Team welcomes submissions for the Fall 2021 edition.

Contributions for the Fall edition can be forwarded to [armchapter9@outlook.com](mailto:armchapter9@outlook.com) by October 1, 2021.

We look forward to hearing from you!