OSSTF Rainbow District 3 184 9th Avenue, Lively, ON

Phone 705-692-3923 Fax 705-692-0154

January **2020**



The LINK



D3 Office Calendar

Jan 6th: Back to the grind!



*OSSTF sponsored free skating Jan 11th:

Chelmsford Arena 4 - 5:00 pm Espanola Arena 7 - 8:00 pm

Index

- President's Message
- District Officer Comments
- Beating the January Blues
- O-Tips

President's Message:

2019 will go down as a tumultuous one in education circles. The announcement of education cuts, the anticipated reductions in staffing, a new Minister of Education, an unfavorable decision from the Ontario Labour Relations Board, central table negotiations, a strike vote, and finally job action are not exactly how we wanted to close out the decade.

Despite this grim historical overview, one must remain optimistic about the prospects for 2020. With multiple polls showing that the general population is not in favour of the proposed cuts, we have to hold out hope that cooler heads will prevail and we will come to a negotiated settlement.

*OSSTF sponsored free skating Jan 12th:

Capreol Arena 4:15 - 5:15 pm Countryside 6:30 - 7:30 pm

Jan 15th: District Executive Meeting 4:30 pm

Jan 22nd: TBU Meeting

4:30 pm

Feb 1st: TBU Curling for a
Cause 3:30 pm

Feb 5th: District Meeting

4:30 pm

Another successful Kid's
Christmas Party at the D3
office on Dec 8, 2019!
Thanks to Laurie Lamothe for
championing the event again
this year... and to Braden
MacKinnon (Sudbury
Secondary School) for donning
the suit to help us out!





Until such a time, limited service withdrawals will continue, as will information pickets, and our turn in the rotation will come for another full withdrawal.

During my tour on December 4th, the community support was evident, the camaraderie on all the lines was palpable and I look forward to seeing much of the same as we brave the elements over the next few weeks. Your unwavering support in all our collective efforts is very much appreciated.

Eric Laberge
District, TBU & OTBU President

District Officer's Comments:

Bursaries and Financial Awards

Once again, it's time to remind members of all bargaining units of the awards and bursaries available to members, students, and/or members' dependent children.

The **OTIP Bursary** provides twelve (12) bursaries of \$1500 each in a random draw, which is open to OTIP-insured members or their relatives. Details are available at https://www.otip.com/bursary. **Deadline for applications: June 15th.**

Funding for members: Members pursuing further education may qualify for OSSTF/FEESO Financial Awards for Further Education, which are administered by the Provincial Educational Services Committee. Details are available on the provincial website at https://www.osstf.on.ca/en-CA/services/awards-scholarships-grants-and-bursaries/osstf-feeso-financial-assistance-awards-for-further-education.aspx. Deadline for applications: April 1st.

Funding for dependents of OSSTF members: The OSSTF/FEESO Federation Family Education Fund provides up to 10 awards of \$1500 each for children of active or deceased OSSTF/FEESO members. Details are available at https://www.osstf.on.ca/services/awards-scholarships-grants-and-bursaries/osstf-feeso-financial-assistance-awards-for-further-education/federation-family-education-fund.aspx. Deadline for applications: April 15th.

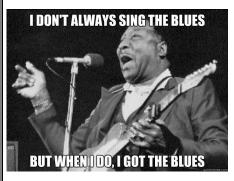
OSSTF Rainbow District 3 Student Awards:

http://www.d03.osstf.ca/Information/Awards-and-Bursaries.aspx

The OSSTF Rainbow District 3 Student Citizenship Bursary provides up to five awards of \$500 each for dependents of OSSTF District 3 members who will attend post-secondary education in September. Deadline for applications: April 15th.

The OSSTF Rainbow District 3 Student Technical Awards provide up to two (2) awards of \$500 each to graduating RDSB students. **Deadline** for applications: May 1_{st}.

Other financial awards: The Sudbury & District Labour Council Bursary provides one award of \$400. This award is open to any graduating student who meets the criteria. Please contact the SDLC office at 705-674-1223 or sdlc@persona.ca for further







Proverbs 17:22, 'a merry heart doeth good like a medicine: but a broken spirit drieth the bones.'

"People don't notice whether it's winter or summer when they're happy."

- Anton Chekhov



Beating the January Blues and tackling your 2020 goals...

FINANCES: Christmas is the most wonderful and likely, the most expensive time of year - spending money brings much joy in December as we anticipate the holidays, but when those credit card bills arrive in the January mail, this can add extra stress to your bank account. Try spending January being as frugal as possible, and ride out the whole month with the goal of spending the very least amount that you need to. Here are some prudent ideas... ©

Buying Crap: "Do I really need this?" Avoid being drawn into buying things you don't need, just because they are "on sale". That life size inflatable of Nicholas Cage in a Santa suit is not a deal if you don't really need it!

Food: Out with the old! Save cash by eating only the food already in your freezer and cupboards – you'd be surprised what delights you can come up with using those cans in the back of the cupboard and that bag of something you bought in September that lays hidden at the bottom of your freezer!

Entertainment: Rather than going out and blowing money on entertainment, stay in and watch Netflix or Crave with your friends or if you have no friends, your cat...and don't forget the catnip – a very hyper cat is also a pretty entertaining way to spend the evening!

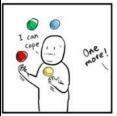
HEALTH: Yes, it's easy to become reclusive in January. As the temps take a nosedive, the last thing you might want to do is leave your house. But try to socialize and get out of your comfort zone – *OSSTF sponsored free skating Jan 11th and 12th, enjoy the Kivi Park trails with friends, meet for coffee, or have fun hosting a games night for friends or family. Laughter reduces pain, increases job performance, connects people emotionally, and improves the flow of oxygen to the heart and brain. Laughter, it's said, is the best medicine.

And if the weather is just too frightful to even think about leaving your cozy couch, taking fragrant baths, drinking hot tea, reading books, lighting all the candles in the house, or cuddling with a loved one, (and Netflix) can help take away the winter blues.

As the days get shorter and colder, we spend more time indoors and are less active. Many people feel that gym memberships are overpriced. Gyms only seem expensive when you pay for them but don't use them! If you have a membership, just go! Sure, we can go for a walk or a run for free, but sadly, we can often justify just sitting at home and playing video games or Facebook'ing the day away.











OTIP School Project
Sponsorship

If you have a great idea on how to improve your school, the lives of your students or your community, we want to hear about it. OTIP will be giving away four awards of \$5,000 to support memberled projects and initiatives in Ontario schools.

https://www.otip.com/Why-OTIP/Giving-Back/School-Project



O-tip! Visit Edvantage to take advantage of reduced membership fees for OSSTF members at GoodLife Fitness. https://www.edvantage.ca/See-Deals/Goodlife-Fitness

Our eating habits also contribute to our sinking mood and energy levels. If you are thinking of doing a cleanse, or maybe starting a healthy diet plan, get started as soon as the holiday festivities end. The sooner you get into the new mind set and establish healthy habits, the earlier you will see results.

New Year's resolutions can often be a thing of the past by mid-January, so if you started before the New Year, you are already on track for success in 2020!

OTIP - Where Teachers, Educators & Support Staff Save on Car & Home Insurance



10 snowmobile safety tips to keep in mind before hitting the trails this winter:

Now that winter is here in full force, many Canadians are looking forward to hitting the snowmobile trails and gliding over kilometre after kilometre of fresh snow. Depending on where you live, snowmobiling may be more than a recreational activity. In some rural locations, snowmobiles also serve as a valuable mode of transportation. Whether you snowmobile for fun, or to get from one point to another, there are essential safety considerations to keep in mind before heading out.

For more information, visit www.otipinsurance.com/article58.

Planning to build a backyard ice rink? Skate smoothly with these safety tips:

Building a backyard rink can provide hours of winter fun for you, your family and friends. Whether you're teaching your son to skate, lacing up for some after-work exercise or teaching your daughter how to perfect her slap shot, a backyard ice rink will help you make the most of the winter months. But building a winter rink also comes with the responsibility of maintaining it and watching out for safety hazards. Here are a few tips to keep your family and friends safe on the ice.

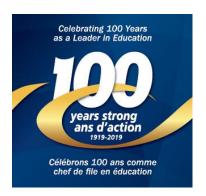
For more information, visit www.otipinsurance.com/article56.



Holiday Binge-watch!

Send us an email to osstf@d03.osstf to let us know your favorite bingewatch of the holidays. We will make a draw from all entries received to win some cool OSSTF swag! We'll also post these bingeworthy shows in the next issue of the LINK ©

BINGE-WATCH



Educators Financial Group: An unsecured LOC is great for consolidating high-interest loans.

With no fees to set up and a maximum borrowing amount of \$50,000, the unsecured option is ideal for lower-priced needs and those looking to consolidate multiple high-interest credit cards/loans into one, low-interest option.

Need a greater amount of credit? Consider a Secured/Home Equity Line of Credit (HELOC).

A secured LOC (backed by the equity in your house) lowers the risk to the lender so you get a lower interest rate, lower monthly payments, and a significantly higher limit. In fact, if you plan to use a significant amount of credit, you can save hundreds of dollars a year with a secured LOC.

The chart below sums up the differences between the unsecured and secured LOCs available through Educators:

	Unsecured	Secured
Benefits	Get access to credit, when you need it	Lower interest rate on credit
	Ongoing access to funds for everyday purchases	Ongoing access to funds for larger purchases, debt consolidation, and home renovation
Security required	No	Yes
Lending range	Maximum \$50,000	The highest credit limit available to you (up to 80% of the value of your home)
Rate	Variable, higher than a secured line of credit	Variable, lower than an unsecured line of credit
Term	Open	Open

Educators Financial Group has some of the <u>lowest rates on</u>
<u>LOCs</u> around, and they're only available to Ontario education
members and their families. Visit: <u>educatorsfinancialgroup.ca/LOC</u> to
see rates.

Whether you're looking for comprehensive credit advice, competitive rates, or a combination of both, we've got you covered. An Educators lending specialist will have the answers to all your borrowing questions, and can help you decide the best way for you to get the money you need.

To speak to a financial specialist call us at 1.800.263.9541 or go to: https://educatorsfinancialgroup.ca/get-started



Members... Check out the link to OTIP OSSTF members page:

https://www.otipinsurance.com/OSSTF3