

*A rock that has been ground and polished into a semi-precious gemstone

OSSTF

ARM – District 3 Newsletter

May 2107

LEE'S MARCH BITS & PIECES

2nd AGM April 25, 2017

PRESIDENT'S REPORT

ARM was formed in 1998 by retired OSSTF members who wanted to stay connected with public education, their colleagues and their union. There are fewer than 4000 members of ARM including more than 2100 belonging to the "active" chapters. We were the 9th chapter. Waterloo started up last Fall and a combination chapter of Durham and York are starting in June. Currently, we in D3 have approximately 68 members.

Thank you:

To each of our Executive Members, Roma, Sylvia, Pat B, Bob, Pat M and Val. Putting our chapter together has been a team effort. Roma has spent hours preparing our newsletters, typing the minutes for our executive meetings and organizing the successful "Boot the Boots" Christmas campaign. Pat B. has taken on the membership list as well as the Royal mail-outs of the newsletters to those members whose emails addresses we have not received. Sylvia, Val and Pat M. have assisted in many ways but especially organizing our activities and luncheons. Lastly, Bob has kept us up to date on our finances with help from Donna at the D3 office. He also attended the January Council meeting in my place.

To James, Laurie and Donna who have been so supportive helping us whenever we need to use the office for meetings and activities. Donna the office manager is our unofficial bookkeeper and official cheerleader.

Active Retired Members Council

is made up of the Presidents of each active ARM chapter. The purpose of this Provincial Council is to foster the development of a strong, united, active body of retired members; to provide a forum for furthering the goals and welfare of retired members; to assist in furthering the objectives of OSSTF, especially in the area of political action and election readiness. This council

meets 5 times a year at the Provincial Federation office in Toronto.

Summary of the Activities during 2016 – 2017;

- Last Friday of the month we have had informal breakfasts at Gloria's at 9:00 am. This started in September and has continued all year.
- In October we had a "Travel Ideas" workshop and we were treated to Pat Miller's lovely sangria to get us in the mood to travel.
- November was the "Boot the Boots" campaign where we collected over 100 pairs of footwear for the Community Closet at Better Beginnings Better Futures on Morin St. in the Flour Mill. Members donated boots at the Caruso Club prior to our Christmas luncheon.
- January was the D3 bonspiel at the Coniston Curling Club. Our ARM team of Val, Pat B., Pat M. and Bonnie did us proud by coming in second. The almost \$900 raised went to the Food Bank. February was our first workshop on "Tips and Tricks" in handling your tech. devices. Thanks to Carolyn Otto for coaching us.
- April was our AGM meeting and luncheon at the Sudbury Curling Club.

Our guest speaker was Dr. Tony Martin, a natural path who has a clinic on Lasalle East. He was very passionate about our keeping well by what we are eating and what we should be eating and avoiding. He gave each of us a copy of his book, 'What Your Doctor Fails To Tell You.'

 In May and June, we are going to venture into creating a Memory Garden at the District 3 office in Lively. Thanks to Pat M. for helping get this started. It will pay tribute to our colleagues who have passed on. We will have a plaque made commemorating them in our garden.

In June, Carolyn is going to do a repeat of her "Tips and Tricks" workshop.

<u>Plans for next year</u>:

Speaker on Mindfulness; a Stratford Festival visit; speaker on Wise Estate Planning, speaker on Fraud Prevention for Seniors, Education on Alzheimer's disease, and a Christmas luncheon and charity event. We are also interested in any ideas you may have!!

Ongoing

Come with us to our Breakfasts on the last Friday of each month at 9:00 am at Gloria's at the corner of Regent and Bouchard.

Like two trees in an orchard, friends grow separately, yet never grow apart.

2nd



CONSTITUTION CHANGES

At the 2nd Annual Meeting 2 changes were made in the constitution. The first change was with respect to the time of the Annual Meeting. It was decided that the Annual Meeting should be held in the month of April.

The second change was with respect to the makeup of the executive. We now have the position of vice-president. Below is the new executive.

President – Lee Ferguson <u>lferguson@isys.ca</u>

Vice President – Bob Smith bob.angiesmith76@gmail.com

Secretary/Treasurer - Val Lalonde vlalonde51@gmail.com

Newsletter Editor – Roma Shewciw <u>rnshewciw@gmail.com</u>

Members At Large – Pat Miller <u>patrouschio@gmail.com</u>, Sylvia Bass - <u>syl_bass@hotmail.com</u>, Pat Beattypbeatty48@gmail.com

This newsletter was set up by Roma Shewciw with help from Lee Ferguson, Jeannie Polegato. and Donna McKinnon. Contact us at <u>rshewciw@yahoo.ca</u> or lferguson@isys.ca

PASSAGES

We extend our sympathies to the family of Paul Derro who passed away in April.



"Dedicated to all who have enriched the lives of students" can be found on the plaque that is found in Niagara Falls.

We are planning to create our own Memory Garden to honour all deceased members of OSSTF D3. This year we will be putting in the garden on the District 3 Office grounds in Lively, and next year we will put in the plaque. We have budgeted \$600.00 for this project. T. Sintic will be our advisor.

Volunteers and donations of flowers or plants would be greatly appreciated. We plan to start work this June. If you would like to participate please contact Pat Miller at patrouschio@gmail.com.

A garden is a grand teacher: It teaches patience and careful watchfulness; it teaches industry and thrift; above all it teaches entire trust. - Gertrude Jekyll

UPCOMING EVENTS

May 26 - 9:00 am Breakfast at Gloria's

June 20 - "Tips and Tricks" On Your ipad with Carolyn Otto.



28 - Rainbow New Retirees
Dinner, Lively Golf Course.
L. Ferguson will attend with
pamphlets for ARM
membership.

30 - 9:00 am Breakfast at Gloria's

June - Preparing for the Memory Garden at the D3 Office.

.July 28 - 9:00 am Breakfast at Gloria's

MINDFULNESS

A new health fad or something truly worth doing?

The best definition of mindfulness is the ability to live in the present – this very moment, and the ability to remove all the chatter that is going on in our head about the past, the future, about rights and wrongs.

Easy to say, and difficult to do but it can be learned.

Why bother? It has been proven in countless studies that by practicing mindfulness you get many benefits such as:



If you would like to learn more about mindfulness come and hear Gary Petingola MSW, RSW do a presentation on Tuesday, September 12/17 at 4:00 pm at the District Office in Lively.

If you would like to know more immediately check out their website: mindfulnessontherocks.ca.

BOOK REVIEW

I don't often recommend books because everyone has very different interests and connects very differently to the books that they read. However, I have recently come across an author that I enjoyed tremendously and would like to recommend. The author is Peter May. So far I have read 3 of the books that he has written: *The Lewis Man*, *Runaway* and his most recent one, *Coffin Road*. There are others but I have not gotten to them yet. They are all set in Scotland and are essentially mysteries.

What sets them apart is the point of view. In *The Lewis Man* you are left wondering how well do you really know your parents – not as parents but as people? He writes:

"...Your dad is still going to be the number one suspect.

Should I care?

Yes, you should. He's still your dad. Nothing we've learned about him changes that. He's still your dad. He's still the same gentle giant who carried you on his shoulders out to the peatcutting. The same man who kissed your forehead at night when he tucked you into bed. The same man who was there for you all of your life, from your first day at school to the day you were married. Now it's you who needs to be there for him. . .

... Who could ever have guessed the truth behind the façade? 'We walk into that nursing home, and all we see are a lot of old people sitting around. Vacant eyes, sad smiles. And we just dismiss them as...well old. Spent, hardly worth bothering about. And yet behind those eyes every one of them has had a life, a story they could tell you. Of pain, love, hope, despair. All the things we feel, too. Getting old doesn't make them any less valid, or any less real. And it'll be us one day. Sitting there watching the young ones dismiss us as...well old. And what's that going to feel like?

Guilt burned hot in her eyes. I've never stopped loving him.

Then believe in him too. And believe that whatever happened, whatever he did, he did it for a reason."

In *Runaway* the main character takes his grandson on a trip that he will never forget as he relives his past during the hippy-dippy times, Carnaby St. in London England, LSD trips and more. In *Coffin Road* he explores the present day problem of bees and hive collapses. To what lengths will food conglomerates go to protect their profits?

I think that all 3 were well written and were difficult to put down. If you decide to try one I'm certain that you also will find it hard to put down. I got my copies from the library.

If you have read any books that have captivated you please let us know and we'll be happy to share them with the rest of our members.



I find television very educating. Every time someone turns on the set, I go into the other room and read a book. – Groucho Marx



Negotiating A Good Deal When Purchasing A Vehicle

In Canada, car sales reached 1.95 million last year, making it the fourth consecutive year sales have topped the previous record. If you're looking to purchase a new vehicle this year, negotiating could save you hundreds, if not thousands, of dollars. Since negotiating isn't a comfortable experience for every car buyer, we've identified a few tips to help you feel more prepared when you purchase your new set of wheels.

1. Know your credit score

If you will be applying for a loan to help you purchase your vehicle (either through the dealership or through a bank), knowing your credit score ahead of time will help you out in a few ways:

- You'll be able to verify that your record is indeed correct
- You'll know how much you can realistically afford
- If you have a high credit score, you'll likely be eligible for a better rate on your loan.

If you have a low credit score, this may impact your ability to be approved for a loan

2. Do your research online

By looking online, you can begin process of elimination from the comfort of your own home. The following resources are online tools you can use to become more familiar with the value of the vehicles you're considering:

- <u>Canadian Black Book</u> CBB can help you determine your current vehicle's trade-in value, a car's future value (which factors in historical depreciation rates) and the average asking price for a specific vehicle
- Edmunds Though an American site, Edmunds can still be a valuable resource in helping determine which car is best for you. The site allows you to compare vehicles, read reviews and give insight into the cost of owning the vehicle
- Car Cost Canada For a fee, this site will provide you with the invoice cost of the day this is the amount a dealer pays. You can also get insight into advertised and non-advertised cash incentives, cash rebates, special financing and other offers you may be eligible for

Know what you want and what you don't want. This way you'll know to say "no" to offers/upgrades that aren't necessary for your needs and "yes" to features that are. It also gives you some

negotiating room. For example, if a car on the lot has most of the features you want but is missing one or two, you'll have a better jumping off point for compromise.

It can also help the salesperson at the dealership provide recommendations or alternatives if the car you had your eye on doesn't turn out to be what you had in mind.

3. Get some auto insurance quotes

A new vehicle is a new opportunity for savings. Try getting some quotes through <u>OTIPinsurance.com</u> to have a better understanding of the cost of insuring your desired vehicle. This may help you to narrow down your choices.

4. Make some calls

Once you've figured out the estimated price of the vehicle, including any additional features you want and minus any rebates or offers you found online, call a few dealerships to find out what they've priced the vehicle at.

This is your opportunity to feel out the dealership and decide if this is somewhere you might want to go for a test drive or potentially purchase a vehicle. The conversation may also serve as an opportunity to lay the foundation for the experience, including establishing your budget and expectations.

5. Factor in financing

One common way for a dealership to meet your budget is to offer you a lower

monthly payment. Be attentive to these details. Sometimes the financing is stretched out over a longer period of time rather than having a true discount applied. It is recommended to keep your focus on the total price of the car.

Some resources also recommend separating your test-driving days from your purchasing day. This may help you to stick to your plan and not get tempted into unnecessary bells and whistles.

6. Prepare to Negotiate

Salespeople expect you to negotiate, so going into a dealership prepared to make a deal can give you an advantage.

Let dealers know you have done your research and specify that you're willing to pay a reasonable price. Negotiating is a two-way street. Dealers may be more likely to cut you a deal if they feel you are flexible and fair.

Have any questions about how purchasing a new car may affect your car insurance premiums? Call OTIP today at 1-888-892-4935.

QUICK DIAL NUMBERS

211 is used to access a wide variety of community and social services

411 is Directory Assistance

611 is used to contact most phone service carriers to report a problem with your phone

911 Emergency Services

511 is an Ontario Ministry of Transportation telephone service that provides the public with voice-activated, hand free information of provincial highways by just dialing 511. Please use hands-free technology, have a passenger make the call, or pull over to the side of the road before using this service. Voice recognition and text speech technologies give road information in audio format. You can check www.ontario.ca511 online before setting out on a trip, to see the latest:

- Road closures and restrictions
- Traffic and Road Information
- Road conditions
- Traffic Cameras
- Other travel information
 Service centre
 Ferry services
 Provincial parks
 Travel information centres

This information came from the newsletter put out by ARM District 24 – Experiment 24 in Waterloo

COFFEE WITH DICK PERRAS

I had been told about the dances at the Legion in Minnow Lake so I went to check it out and was really impressed by the band – Branch 76 Hilltoppers.

While I was listening I realized that I knew some of the band members and I was intrigued. It's not often that I get to say 'Oh I know some of the band members." So I was very pleased that Dick Perras one of the members agreed to meet with me at Kuppajo Espresso Bar on a lovely Thursday morning for a chat and to answer some questions.

How was the band started?

The band was started 30 years ago by Bill Duvall a retired Bell employee. He liked to play and he got some other musicians to play at the Legion on Thursday afternoons. Dick joined 17 years ago and is still a member. Only 2 of the original band members are still there – Richard Toivonen and Iona Reed Pukara.



Where do the band members come from? As people who enjoy playing a musical instrument retire from their jobs they ask to join the band. The number of players has varied over the years. The band has had as few as 8 players but now is at a very healthy 16. They play a variety of instruments – trombone, trumpet, clarinet, drums, piano, guitar, bass, French horn, and saxophone –

tenor, alto and baritone. They come from a wide variety of backgrounds but the music brings them together. According to Dick playing a musical instrument is like an addiction. He plays every day as do many other members. In fact many of them belong to more than one band.

There are a number of former teachers. They include:

Merd Bolander - a former principal Vic Comisso - teacher at Garson and Confederation

Roger Finlay – teacher at Lasalle Melanie Grillanda – a former student of Dick Perras – retired teacher Roger Pile – teacher for Rainbow Board Peter Scherzinger – who is retiring this year and will join the Band in the fall Dick Toivenen – teacher at Nickel District

Ron Kelly – teacher at St. Charles Carolyn Otto – teacher at Sudbury Secondary

Dan Sirard and Sandra McMillan.

When and where do your practice? When they play on Thursday afternoons at the Legion Hall Branch 76 on Weller St. in Sudbury, that is their practice time. One of the skills that all the players have is the ability to sight read. Many of them are also able to play more than one instrument. They play for 2 hours from 1:30 to 4:00 with a half hour break. There is lot of fun and a lot of laughter during these 2 ½ hours. They have had Saturday night dances occasionally. The one that they had on April 1 was attended by 120 people and others had to be turned away at the door because the Hall was at capacity.

What genre of music do you play? They play only Big Band music from the '30's and '40's. Waltzes, tangoes, cha-chas, rhumbas and Latin music are in high demand by the dance crowd which can vary from 25 to 50 people. The majority of dancers are dressed 'to the nines' and from what I saw rarely miss an opportunity to be on the dance floor.

What is the greatest influence on you to play this type of music?
Dick says that this is the music he grew up with and it's still his favourite. It gives him the opportunity to play some personal expressions and variations that he does not get when he is playing classical music note by note. He also gains a great deal of pleasure from seeing people on the dance floor. It is like getting applause at the end of a piece. When they play Delilah or New

If you would like to practice your dancing skills go to the Legion on Thursday afternoons, pay your \$5.00 and dance away or wait for the evening dance on Saturday, December 9.

York, New York no one is sitting -

everyone is up and dancing.

If you would like to join the Band or learn more about it contact Dick Perras at theperras@yahoo.ca or Dick Toivonen at Toivonen@fibreop.ca.

Where ever and whatever you're planning for this summer have fun, stay safe and healthy and see you in August.

