

*The Tumbler**

OSSTF

ARM – District 3
Newsletter

January, 2019

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

LEE'S BITS & PIECES

Who could ever believe that it is 2019, already? It seems that the older we get the faster time moves.

As I write this, we are in a deep freeze in Sudbury. A good time to stay home for a few days to avoid the extreme cold, do some reading, watch some Netflix and do some things that get put off because of any number of reasons.

We learned at the OSSTF ARM Provincial Council meeting last week in Toronto that some disturbing things are being planned for our health care and education systems in the province. We must keep abreast of the changes and find ways locally to make our voices heard as these “efficiencies happen”. The health care proposed changes will certainly affect us as we grow older while the inevitable education cuts will affect our children working in that field

as well as our grandchildren within the system. This will not be good for the Sudbury-Manitoulin areas or Ontario's future. Check out the information coming from the Ontario Health Coalition on their website. The teacher contracts are up in August this year; this will not be good for labour peace.

A reminder to our members to keep your ARM membership current, your yearly membership fee of \$50 comes off your January 1st OTIP (your extended health care provider) payment on the first day of the month. If you do not buy your benefits through OTIP, you must submit your yearly membership fee directly to OSSTF. You can use this \$50 fee as a tax deduction. Request your receipt from Jennifer.Huber@osstf.ca. Membership information is on the website www.osstf.on.ca. Click on Membership on the home page. That will take you to the Voluntary/ ARM membership information.

We want to give you good value for your membership. Besides this newsletter, we subsidize many local events and give great and practical door prizes. We and other ARM groups (Ottawa and Waterloo) are looking at value added features such a 10 – 20% off some of our local services when we present our OSSTF ARM card. An example of this could be having your windshield replaced. I had a good sized piece of ice come off a monster sized truck going over the Key River bridge on my way to Toronto last week. When I got home, I made 4 phone calls for prices and the A-1 Auto Glass on the Kingsway across from the Dairy Queen was \$90 less than 2 of the others. A-1 does the windshields for the dealerships out there. We will keep you posted on what we can do with this value added program.

Finally, we are always looking for ideas for speakers and activities. Do let us know of your suggestions. Keep warm during these sunny cold days!

This newsletter was set up by Roma Shewciw with help from Lee Ferguson, Jeannie Polegato, and Donna McKinnon. Contact us at rnsheiwciw@gmail.com or lferguson@isys.ca

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PASSAGES



We extend our condolences to:

The family of Stephen Bailey who passed away on November 30, 2018.

The family of Sharon Urquhart who passed away January 21, 2019.



Don't forget to include the name of a loved one in the Teacher's Memory Book at the OSSTF office.

UPCOMING EVENTS

JANUARY

22 - LUNCH

11:30

Caruso Club

26- OSSTF Curling Bonspiel
Sudbury Curling Club

FEBRUARY

13 - GAMES DAY

OSSTF Office in Lively
Lunch is included



14 -
Keep your heart beating strong.

26 - LUNCH

11:30

Caruso Club

ONTARIO HEALTH COALITION

"Intolerable "levels of violence and homicide spark renewed call for improved care standards in Ontario's long-term care: new report

The Ontario Health Coalition launched a 30-community tour for a new report, "Situation Critical: Planning, Access, Levels of Care and Violence in Ontario's Long-Term Care." This report was inspired by increasingly frequent complaints by families and care workers. Almost 80,000 Ontarians reside in long-term care homes.

Among key findings in the report:

- There were 27 homicides in Ontario's long-term care homes, a homicide rate that is 4-times that of Toronto and 8-times that of communities that are similarly-sized to Ontario's long-term care home sector (80,000 people).
- Resident-on-resident violence has increased since 2011 and staff injury rates in long-term care facilities are among the highest of any industry in our economy.
- Access to long-term care is poor, and even more difficult for equity-seeking groups.

For more information contact

ohc@sympatico.ca or
www.ontariohealthcoalition.ca



POINT OF VIEW

DISABLED SENIORS FACE ADDITIONAL HARDSHIPS

by Gene Peter Heesaker

The province of Ontario regularly boasts about the benefits of socialized medicine. Indeed, many of our American "cousins" may fondly look northwards towards a province they believe provides superior health care. Perhaps they should not be so envious!

My 70 year old sister-in-law is developmentally delayed and as a

resident of Ontario she was on the Ontario Disability Support Program (ODSP) which provided her with financial support for living expenses, including prescription medications and essential vision and dental care. She was on ODSP until the day she turned 65 years of age and became a senior citizen in Canada. The day she turned 65 the Ontario Government passed the responsibility of her health and welfare to the Federal Government. Who knew that her 65th birthday would create serious health and financial hardships for her?

As a result of becoming a senior citizen in the province of Ontario my disabled sister-in-law LOST her essential vision and dental care. As a low income senior citizen she does receive the maximum Old Age Security (OAS) and also qualifies for the maximum Guaranteed Income Supplement (GIS). She does receive most, but not all, of her prescription medications at no cost, however, she has lost her essential vision and dental care through no fault of her own. Just because she became a senior citizen. She resides in a nursing home in Waterloo and her monthly accommodation fee at the nursing home is subsidized by the Province of Ontario because of her low income. The provincial government allows her to keep a small sum of money each month; however, this pittance is not enough to buy her new clothing let alone purchase

new glasses or pay for a dental examination.

I do not believe that this ugly secret concerning disabled seniors in Ontario is well known by most of us. Indeed, when I mention this fact to my circle of friends or even to some provincial or federal politicians they were stupefied by my sister-in-law's situation. I realize that many senior Ontarians do not have vision or dental care, but my disabled sister-in-law DID have these benefits until she turned 65 years old...and then they were taken away from her. Talk about an extreme case of discrimination based on disability and age and to add to my sister-in-law's struggle she has been diagnosed with Parkinson's disease and is now confined to a wheelchair.

Because of my sister-in-law's economic reality, my wife and I pay for her optical and dental care. Without our economic assistance my sister-in-law would not be able to afford new glasses or to see a dentist. One dental visit to the nursing home costs \$250.00 and this is just for check-up and a simple cleaning. The University of Waterloo Optometry Department comes to the nursing home and completes eye examinations for free, however, we must still pay for her new lenses and frame. The costs of her optical and dental care mount up each year and I cannot fathom why the provincial/federal government has

abandoned my sister-in-law. Without our direct economic involvement in the health and welfare of my sister-in-law her overall health would be compromised. Indeed, many disabled seniors face this dilemma by themselves! If you know of any seniors currently on ODSP...*This future awaits them too when they turn 65 years old.* This vulnerable sector of the senior population needs to be protected. Not all disabled seniors have loved ones who can provide the additional funds necessary to provide them with essential vision and dental care. Many disabled seniors living in nursing homes across Ontario have no one to be their advocates and therefore suffer in silence.

I realize the government of Ontario does not have unlimited economic resources and it has just begun to offer free prescriptions to those young people under the age of 25 years old who have a valid OHIP card. I think this is great and it is a good start to providing universal pharma-care to all citizens in the province, and eventually the whole country. But, as we move to help the youngest members in our province, we should not forget our seniors...especially those disabled seniors who once possessed provincially funded vision and dental care and then had it STRIPPED away because they became senior citizens. We need to make certain that our socialized medical

system protects the most vulnerable amongst us. We can and should be better.

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Car accidents usually occur without warning. Although you may take every safety precaution possible, the unexpected can still happen. If you find yourself in a car accident, here are some tips to keep in mind:

www.otipinsurance.com/article31



TRAVELLING?

If you are planning a trip to a foreign country it would be prudent to check out how safe it is. If you go, you should be able to get the information that you are looking for. Check out the Government of Canada Travel Advisories:

<https://travel.gc.ca/travelling/advisories>





HAPPY NEW YEAR!

ARE THESE TWO FINANCIAL UPDATES ON YOUR RADAR FOR 2019?

What do Tax-Free Savings Accounts (TFSAs) and your pension have in common? They both welcomed some important updates effective January 1st.

Update#1

The annual TFSA contribution limit has been increased from \$5,500 to \$6,000.

Whether you're looking to build savings for an emergency fund, save for a down payment on a home, or create an extra financial cushion for retirement (in addition to your pension income) — being able to contribute more to your TFSA provides you with greater earning potential to realize your financial goals, faster.

TFSA quick tips:

- Get into the habit of making TFSA contributions in January versus waiting until later in the year) in order to capitalize on the earning potential of compound interest.
- If topping up your TFSA all at once is too much of a strain on your budget, setting up pre-authorized contributions can make it more

manageable by choosing how much you can afford and how often.

- Consider using a TFSA to take advantage of income-splitting opportunities

UPDATE #2

OTPP has made an inflation adjustment of 2.2% for 2019.

If you retired prior to 2018, this means you'll receive OTPP's annual cost-of-living increase equal to 100% of the annual Consumer Price Index (CPI).

If you retired in 2018, your first pension increase will be prorated from your last day of credit in 2018.

While a boost in your pension payment and annual TFSA contribution limit both bode well for your bottom line, there is also a chance that 2019 will see further increases to interest rates.

If you have a mortgage and are carrying balances on loans or credit cards, this means that 'paying down debt' should be at the top of your list of financial resolutions. With 64% of Canadian mortgages up for renewal in the next 3 years (according to ratehub.ca), you'll need to ensure you're financially well-positioned to take on higher monthly mortgage payments, without the burden of being bogged down with high-interest debt.

Do you have specific financial goals for 2019 and beyond? Call on Educators Financial Group. We are

dedicated to empowering you to make smart financial decisions.

educatorsfinancialgroup.ca

FALLING

As we get older our bodies change. We can slow down the process a little by eating healthy and exercising. However we still need to take precautions to make certain that we do not injure ourselves.

One of the greatest fears is that of falling. We don't want to sprain an ankle, pull a muscle or horrors, break a bone, especially a hip.



Parkside Older Adult Centre on Durham Street offers a falls prevention program for free called Stand Up. According to their calendar the 12 week program is:

“ designed to improve your balance and strengthen lower body extremities in those who are at risk of falling or are afraid of falling. The STAND UP!

Program includes:

- Making your legs stronger and your bones healthy.

- A group exercise program is given twice a week.
- Advice on how to avoid falls in your home and outside.
- Instruction from certified trainers.
- A series of easy exercises to do at home.

There is also a maintenance class for those who wish to improve their balance, leg strength and to help maintain bone density in sites that are most vulnerable to fracture (wrists, hips, and backbone).

Several classes are offered at different times and different locations throughout the Sudbury area.



Another thing that you can do is make certain that your shoes and boots are slip resistant.

For help in this area check out this site,

ratemytreads.com.

It rates both men's and women's boots and shoes and helps you pick out footwear that will help you stay on your feet.





TENANT INSURANCE, IS IT WORTH IT?

About 34 per cent of Canadians rent their homes, yet more than half of Canadian renters (58.2 per cent)¹ are living without any tenant insurance coverage. While tenants are not currently required to have a tenant insurance policy in place, most are confused about the level of coverage available through their landlord's insurance. Below is a list of three reasons why you should have a tenant insurance policy.

To learn more, visit
www.otipinsurance.com/article32

DAFFYNITIONS

Acoustic – What you play pool with
 Forfeit – What most animals stand on
 Shamrock – A fake diamond
 Toboggan – why you go to an auction
 Vice versa – Underground poetry
 Vitamin – What you do when guests come to your house
 Yellow – what you do when you step on a large tack.

A CAPTIVE AUDIENCE



For our medical cannabis presentation by Sarah Cadorette



In October, Sarah Cadorette from Body Stream gave a presentation on medical marijuana. It was very informative. She did an excellent job by giving us a brief history of medical marijuana, then proceeded to talk about the various types, the different ways to take cannabis, what it would help with and what not to take it for and concluded by giving the steps that are necessary to get a prescription.

BOOK REVIEW

The first book that I read is "Tame The Primitive Brain" - 28 Ways in 28 Days to Manage the most Impulsive Behaviours at Work by Mark Bowden. The sub-title that I would give this book is: You Are A Unique Individual – not quite.

This book explains how many of your behaviours are controlled by the primitive brain. It was a little unsettling to see some very recognizable behaviour in myself being discussed in this book. But on the other hand there was a comfort in knowing why I behave the way I do, and that I was not the only one who behaves this way.

If you know how and why you behave the way you do, you can then pause and change some of your behaviours. It also helps you to understand why others behave the way they do. It could certainly help one when dealing with "coworkers (who) can be erratic, irritating, aggressive, defensive, fearful, power-hungry, petty, depressed, disengaged, and sometimes just plain dumb and screwed up."

This is a book that I would definitely like to read a second time.

The other book that I would recommend is totally different from the above. It is "Scandal In Prior's Ford" by Evelyn Hood writing as Eve Houston. It is a soap opera book. You should start with

the first book "Secrets in Prior's Ford" where you are introduced to the main characters and then continue the series. In this particular book you are left wondering who will win the Christmas Lights feud, who sent the poison letters to almost all the people in the village, who will win the presidency of the village women's club, and will the single retired teacher continue her romance with a much younger man.

It is light reading and in one evening you can finish the book. It is well written and you are drawn to reading the next in the series. It definitely does help improve your mood.

BOOT YOUR BOOTS

In December we held a Christmas Luncheon. During the luncheon we had a fun time meeting Mr. and Mrs. Right and Left and their family. They ensured that we knew our left from our right though we did get quite confused at times. Thanks goes to Sylvia Bass for this introduction.

Also thank you to all the people who contributed to the Boot Your Boots Campaign during this luncheon. We were able to give over 40 pairs of boots and shoes to Better Beginnings, Better Futures. They were very much appreciated. Here are some pictures from the luncheon.



*It was mealtime during an airline flight
"Would you like dinner?" the flight attendant asked
John sitting in the front.
"What are my choices," asked John.
"Yes or no," she replied.*

*A lady was picking through the frozen turkeys but
couldn't find one big enough for her family. She
asked the stock boy, "Do these turkeys get any
bigger."
He replied, "No ma'am, they're dead."*

The Hilltoppers Big Band
Presents:

Woodchoppers' Ball

Wear your best plaid!

Friday, February 22, 2019

8-11 pm

\$10



Royal Canadian Legion, Br. 76

1553 Weller St., Sudbury, ON

(705) 566-4010

Advance Tickets: (705) 524-2728

