

The Tumbler*

OSSTF

ARM – District 3
Newsletter

September 2107

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

LEE'S BITS & PIECES

Wow! It's September already. After our cool and rainy summer, I hope that we'll have a lovely Fall. It's so great not to feel the stress of another school year ahead as I write this on Labour Day. Again, I will say it, thank goodness for our pension. I for one never even thought about pensions when I started teaching in 1967.

We had our Welcome Luncheon on Wednesday, September 6, (first day of school this year for the students) at the Caruso with the 2017 retirees as our guests.

This past June, James Clyde and Laurie Lamothe from the District 3 office, welcomed the retirees. What a good tradition was begun last year with OSSTF recognizing the new retirees in this way. It was so good seeing the smiling faces of the retirees and their families and friends. We were there distributing the ARM information packs.

In July, under the leadership of Pat Miller, we worked together on our

major project of building a Memory Garden at the side of the District Office in Lively. This garden is in honour of our colleagues who have passed on. If you are out Lively way, drive by the Office to see the garden.

We had a seminar planned for September on Mindfulness. It was on September 12 at the D3 Office at 4:00 pm. The couple comes very highly recommended especially for helping with stress levels.

On October 24 we have Linda Laakso, from Weaver Simmons coming to do a workshop on Estate Planning. She is this law firm's specialist in this area.

Please forward this newsletter to any of your former colleagues. We are always recruiting new members. There are still lots of former OSSTF members out there who do not know yet we have formed this Chapter 3 ARM Group. All are welcome, whether or not you buy your extended health care benefits through OTIP.

Come and join us. Breakfast at Gloria's on the last Friday of the month is a good place to be!

ARM D3 EXECUTIVE CONTACT INFORMATION

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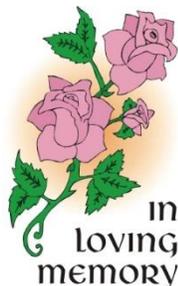
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This newsletter was set up by Roma Shewciw with help from Lee Ferguson, Jeannie Polegato. and Donna McKinnon. Contact us at rshewciw@yahoo.ca or lferguson@isys.ca



The Memory Garden is looking good despite a late planting. It was quite interesting getting the garden built as the rain was so great at the end of June and early July that we were 3 weeks late with our plans. We could not get the top soil from the fields! Special thanks go to Todd Sintic, a teacher at Lasalle

and Chief Negotiator for the TBU, for his advice and assistance. He certainly works fast. ARM members, Lee Ferguson, Val Lalonde, Denis Plouffe, Roma Shewciw, along with Pat Miller and Todd gave up a sunny, dry morning to get the job done. The next door neighbour to the D3 Office, Peter, has been a huge help to us – he watered the new garden regularly.

We are planning to have a plaque made for the garden and are looking for suggestions as to what should be put on it. If you have any, please let Lee know at lferguson@isys.ca .

Pat is organizing a fall planting. If you are thinning out some of your perennials, please consider donating them to our Garden. She can be reached at 705.929.8036 or patrouschio@gmail.com.



Lee covering the grass with newspapers



Lee and Val spreading the top soil over the newspapers.



Todd, Val and Pat putting in the donated plants.



Todd shovelling mulch



*Denis Plouffe, Todd Sintic, Pat Miller, Lee Ferguson with finished product.
(missing Val Lalonde, Roma Shewciw)*

PASSAGES

 We extend our sympathies to the family of Mike Lawson who passed away June 06, 2017.

 We extend our sympathies to Art Neufeld and his family on the passing of his wife Susanne in August 24, 2017.



We extend our congratulations to the following new retirees:

Kathy Blanchard

Rob Boudreau

Earl Cote

Bill Dodd's

Wade Elford

Laurie Lamothe

Norm McIntosh

Glenn Rauhanen

Sue Morley-Riggs

Peter Scherzinger

Linda Urisk

Sue Van Horn

Willa Wilson

Betty Sullivan

"There is a whole new kind of life ahead, full of experiences just waiting to happen. Some call it "retirement." I call it bliss."

UPCOMING EVENTS

September,

6 - Wednesday 1:30 am -
We're Retired Lunch!
Caruso Club

12 - Tuesday 4:00 pm
Mindfulness Presentation
OSSTF Office, Lively

29 - Friday 9:00 am
Breakfast at Gloria's

October

17 - Tuesday 1:30
Executive Meeting
OSSTF Office

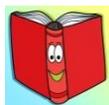
24 - Tuesday, 10:00 am
Estate Planning with Linda
Laakso
OFFST Office, Lively

30 - Friday 9:00 am
Breakfast at Gloria's

BOOK REVIEW

-Follow up

Jim Wilson recommended another book by Peter May. It is "Ellis Island" and the time is during the Irish immigration to Canada.



Share the titles of any good books that you have read by letting us know.

ENJOYING

"We're Retired Lunch"



Mike Czerwiniec, Pat Miller, Val Lalonde

MINDFULNESS PRESENTATION



Front Row: Val Lalonde, Sheila Petingola, Linda Urisk, Pat Beatty, Sylvia Bass
Back Row: Gary Petingola MSW, RSW, Lee Ferguson, Lorne Romanko, Sandy Bass

On Tuesday, September 12 Gary and Sheila presented an excellent presentation on Mindfulness. Both Gary and Sheila are fully qualified to talk about this subject as they both took courses at the University of Massachusetts Medical School regarding this subject. There were 2

parts to this presentation. The first part defined the term Mindfulness. We learned what it is and what it is not. It is being aware of the present moment without judgement. There is no thinking about the past or the future. Don't wish away your life. Live now! It is different from relaxation therapy which tends to bring you somewhere else. With mindfulness you look to see if a situation is good, bad or neutral. Gary talked about how many of us tend to be on autopilot. They just do things without thinking. With mindfulness you see what is really happening and therefore do not catastrophize, or overreact to problems. You end up having more clarity and equanimity. It is not a fix for everything and not all people should try it.

The second part of the presentation involved exercises that help you to develop new attitudes. We did a 15-minute body scan and some gentle movements. While I did feel more relaxed after these exercises I certainly had a better understanding as to why you need to be committed to this program and why you need to practise. In October they will be running a Mindfulness-Based Stress Reduction Program at the Sudbury and District Health Unit.

If you are interested in knowing more they can be contacted at:
mindfulnessontherocks.ca or
hello@mindfulnessontherocks.ca



TRAVELLER'S CHEQUE ALERT

It has come to my attention that the TD Canada Trust will only cash existing traveller's cheques until October 31, 2017. If you have travellers cheques stored in a drawer, tucked in your passport or in your safety deposit box, ACT now before it is too late.



PENSION BILL REFORM

Introduced by Finance Minister Bill Morneau in October 2016, but never yet put on the Parliamentary Order Paper, Bill C-27 (An Act to Amend the Pension Benefits Standards Act, 1985) represents a dangerous and immediate attack on both future and current retirees who are entitled to Defined Benefit (DB) pension plans. Although the Bill in its current form deals with the federal private sector and Crown corporations only, it provides a model and template for provincial or local governments to implement similar legislation and or regulations related to all public and private DB pension plans, such as the OTPP.

The Bill allows employers to divest themselves of any legal responsibility to adequately fund existing DB pension funds to the more risky and less predictable type known as a Target-benefit (TB) pension plan. There, if the plan develops a short-fall, and employee contributions are not sufficient to provide benefits to current and future retirees, additional

payments into the plan by the employer may be capped or not permitted at all. Instead, the benefits could be reduced on both a going-forward and retroactive basis, including pensions-in-pay to their retirees. Also, C-27 would allow employers to establish a TB plan alongside the existing DB plan or even convert an existing DB plan to a TB plan with the subscribers' consent after being offered conversion "incentives" by the employer which could also create a split in the bargaining unit membership.

Again, although the proposed Bill now only applies to federal jurisdictions or those regulated by the Federal Government, private and public sector employers across Canada could easily push for similar changes in all jurisdictions (provincial and municipal), so that the attack on DB plans would likely intensify everywhere. Would our OTPP come under attack to? It's time to get yourself informed and engaged in lobbying our elected representatives in the Nickel Belt and beyond to fight back against this attack on the good pensions of current and future workers *locally in Ontario, and across Canada.*

This article was written by Manfred Netzel, District 12 President.

PS: ARM District 24 Waterloo, at their annual meeting will be asking members to serve on several different committees. These committees include political Action, ***Pension Monitoring*** and Benefits.

HOME HEALTH EQUIPMENT

Being of a certain age many of us are now in the position of looking for health equipment either for ourselves or for a loved one such as an aging parent. On the flip side we may be in the position of trying to get rid of equipment that we no longer use.

This summer I discovered a business on Notre Dame Street in Sudbury that could help you save money while dealing with the above issues. It is called Silver Cross.

They try to save you money by suggesting a recycled equipment option, combining recycled with new equipment if possible, providing rental equipment for short term solutions, and consider buying back quality used equipment if your condition or situation changes. They deal with items ranging from adjustable beds to wheelchairs.



Two interesting sites that are worth a visit:

howtosavemoney.ca

Gives useful information about all types of purchases – eg: What to look for in a tire.

recyclemyelectronics.ca/ON

Too many electronic toys? Check this web site to see where the nearest recycler is.

COFFEE WITH LORNE ROMANKO

On a beautiful fall day I met Lorne Romanko for coffee at Twiggs. I first met Lorne at Nickel District Secondary School where he taught history. He retired in 1997.

I wanted to interview Lorne because this year he put out a CD titled Songs From the Heart.

What was the purpose of this CD?

The purpose of the CD was to honour and thank his parents John and Rose Romanko for all that they did for him. His dad who was a produce seller was renowned for singing at the drop of a hat. In fact he would be singing before the hat hit the ground. What other way to honour him than with a form that he loved? His Mother, a homemaker and gardener gave him a structure for his musical enthusiasm. He was sent for mandolin and accordion lessons. Lorne added the guitar and the keyboard later on his own.

When did you start this project?

The project actually started in 1997 when he recorded a traditional Ukrainian song with his Father at home on a tape recorder. Another song was taped in 1998. His Father was then 90. In 2004 when he was 66 he purchased a program for his computer called "Adobe Audition" which he learned to use to record the songs that he liked to sing as well as the ones he composed himself to CD's. Finally in January of 2017 he composed the last song Knotions to complete the album.

What else did you learn along the way?

Since some of the songs belonged to other people he had to learn how to get copy

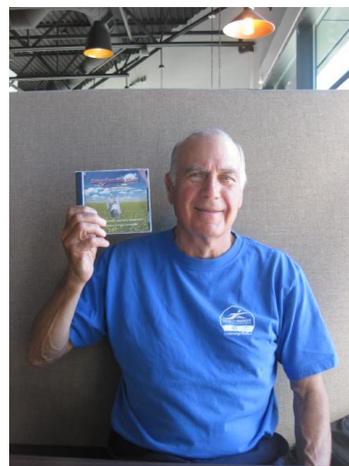
write permission from the CMRRA. There are certainly many laws that need to be followed if one wishes to avoid problems. In addition to this he had to learn how to design a CD jacket. He also learned how to research and find someone in Toronto to make the actual CD. Now he is learning the tricks of marketing the final product.

How did you pick the songs for the CD?

These are the songs that he enjoys singing. There is a mix of English, French and Ukrainian songs. Some of the songs were augmented. For example for Hobo's Lullaby and Chevaliers de la Table Ronde he added verses while for Prevet (Ukrainian song) he composed an instrumental selection at the end.

I enjoyed listening to the CD. I especially enjoyed the duets with his Father. From Lorne I learned that it is never too late to start a journey. At 79 many people just let the technology of today overwhelm us. Instead Lorne by sheer will conquered it and produced a wonderful product to honour his parents. Congratulations Lorne.

If you would like to get a copy of Lorne's CD or learn more about the process he can be contacted at: elnar@sympatico.ca





Get More From Your Home Insurance with the Education

Extra Package

At OTIP, we understand that educators have unique insurance needs that sometimes fall outside of the more traditional home insurance policies. That's why we offer the Education Extra Package to help you have peace of mind that all of your assets are covered, whether they're with you at home or you leave them at school.

The Education Extra Package is available exclusively through OTIP and can be added to your home, condo or tenants insurance to increase your coverage and protect your personal property, including the items you leave in your classroom.

The below chart compares the coverage between a traditional home insurance policy and one that includes the Education Extra Package:

Coverage	Policy Limit	Education Extra Package Limit
Personal property kept permanently at school	No coverage	\$10,000
School board property temporarily removed from school premises	No coverage	\$5,000
Books, tools and instruments pertaining to a business or profession	\$2,500 (applicable only while on the premises)	\$5,000 limit on premise \$2,500 limit in transit
Jewelry, watches, gems and fur garments	\$6,000	\$20,000 (\$6,000 maximum per item – for theft only)
Business records stored in personal computer (occupation-related data only)	No coverage	\$3,000

In addition to extended coverage that protects your teaching supplies and even school board property, this package also provides enhanced coverage for additional items including mortgage payment protection and business records.

Adding the Education Extra Package to your home insurance policy costs just \$60 a year. Knowing that your teaching supplies are included in your coverage gives you more time to focus on the things that matter, like your students and lesson plans.

Find out if you're eligible for the Education Extra Package by calling your OTIP broker today at 1-866-523-4111



How is dew formed?
The sun shines down on the leaves and makes them perspire.

What does 'varicose' mean?
Nearby.

