

CHAPTER 13/16 NEWSLETTER

ARM

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The opinions expressed in the newsletter are those of the author and do not necessarily reflect the views/or policies of OSSTF District 13 or District 16.

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PRESIDENT'S MESSAGE

Please join me in welcoming your newly elected ARM Chapter 13/16 Executive to the Provincial OSSTF ARM family. The Executive Team is as follows: Colleen Ireland, President; John Pownall, Treasurer; Cyndie Jacobs, Recording Secretary/Communications; and Cristal Diemer-Ewles, Member at Large. We were pleased to have OSSTF/FEESO Provincial President Harvey Bischof join us on June 7, 2017, at Stouffville District H.S. for the first ARM meeting. Sandi Cole and Sandra Bush from Teacher Mentors Abroad and Katrina Collins, D16 Vice-President, also joined us for the first meeting. Many thanks go out to Katrina Collins, who was very helpful in organizing the meeting space and snacks.

ARM Goals: All Retirees have different goals for



Colleen Ireland, President
ARM Chapter 13/16

themselves upon retirement. Many choose to travel, some embark on a new career, some look forward to a little R&R, and some do want to remain connected in some fashion to the community of colleagues with whom they shared a substantial part of their life. ARM will try to be that bridge for retired members - a way for you to stay connected. You may wish to remain politically active, you may wish to join in social activities and you may wish to volunteer for political readiness projects. You may be more interested in Social Justice issues and occa-

sionally join other ARM members at rallies or events. The possibilities are limitless - ARM hopes to keep you up-to-date on health issues, financial planning, estate planning and a myriad of topics that surface once you leave those hallways. We will serve you to the best of our ability and look forward to a meaningful inaugural year.



Photo from the last ARM meeting. From left to right: Sandra Bush, Rep. Teacher Mentors Abroad; Cristal Diemer-Ewles, Executive Member at Large; Colleen Ireland, President; Cyndie Jacobs, Executive Communications and Recording Secretary; John Pownall, Executive Treasurer; Sandi Cole, Rep. Teacher Mentors Abroad; Harvey Bischof, OSSTF/FEESO Provincial President.

PROVINCIAL NEWS

Bill 115 REMEDY:

While you may have retired, believe it or not there are matters which will surface this year that you may find important. The Bill 115 Remedy, which was accepted by the provincial membership last school year, will mean some recompense for those retired after August 2012. All of the details about the contract extension and the remedy were noted in DBU #109 before the school year ended. In most recent discussions with both

D13 and D16 Presidents, we have learned that retirees ought to notify the Board of their eligibility if gratuity was frozen in 2012. *While both Boards are working to contact retirees, it is still in each person's best interests to contact the Board directly. In York, retirees should contact Payroll, state that their call is about the OSSTF REMEDY PAYOUT, and confirm that their banking information is accurate. The Boards will communicate with*

the District offices while they work through this payout process. Additional information about this remedy will be communicated through the ARM MailChimp system.

DBU 109-2016-17

“Gratuity Compensation Payment: Each member with vested sick leave will receive a payment of \$604. These are members who received a notice of a frozen gratuity amount as of August 31,” 2012.

MANY FACES OF RETIREMENT

As mentioned in the President's Message, retirement can mean many different things to many different people. Within our small but mighty, four person ARM13/16 Executive, you will find involvement in: Canadian Red Cross Volunteer

Deployment, Victim Services, Senior fitness classes initiatives, Election Readiness, Community Theatre, Community Library volunteering, Senior Care supports, Community Service Organizations, Book Clubs, Care Giving, Babysitting grandchildren, Trav-

eling, Writing, Judicial Council contract work, Unionville Festival Administration, Invigilation of exams for Law Society & Naturopathic College, and so much more. “Retired” you say...

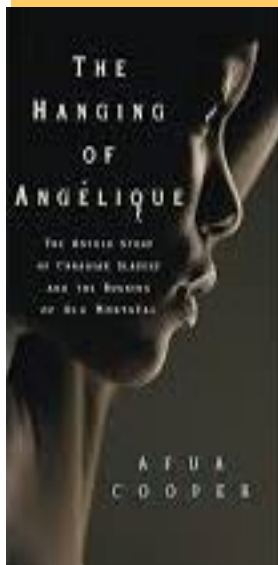
HEALTH AND WELLNESS

At 86, Supreme Court Judge Ruth Baden Ginsburg works out, does push ups and sees her personal trainer twice a week. Closer to home, Ed Whitlock was the first person over 70 years of age to run a marathon in under three hours. Olga Kotelko also proved that you are never too old to get

out and be physical. Olga did not start her Track & Field career until she was 77! We are never too old and we do ourselves harm by not taking control of our own wellness - no one else will do it for us. Whatever form your wellness routine takes, it has to be worth it. The stronger

you are, the better your chances for a speedier recovery if you ever enter the healthcare system. A good balance of cardio, strength, balance, and flexibility in senior adults can reap many benefits. Start to take control of your health and well being now.

THE REVIEW: Books, Movies, Plays



The Hanging of Angélique: The Untold Story of Canadian Slavery and the Burning of Old Montreal by Afua Cooper

Cooper taught at University of Toronto (History & Canadian Studies) and Ryerson University (Caribbean Studies). She examines white power and privilege as exercised in 1734 and beyond, using actual transcripts, trial notes, and documents from that period. Her book is a blend between academic treatise on slavery in Canada and a harrowing real life story of a woman trying to

escape her plight. For history buffs and seekers of the hard, gritty truth about our country's involvement in the slave trade, this book serves as a stark reminder that our past is not as tidy as some would believe.

Given today's focus on diversity, inclusive practices, and healing, there are many lessons to be learned from Afua Cooper's thorough examination of slavery in Canada.

EDUCATORS FINANCIAL GROUP

3 ways to make your money work harder for you in retirement.

Does the shift from 'working income' to 'pension income' have you feeling a little, nervous? Not to worry—because with the right financial action plans in place, you'll make your pension work harder and retirement a lot less stressful.

ACTION PLAN #1: Create a budget.

It's not rocket science, yet so many forget about doing this. Being aware of your monthly expenses going out versus pension income coming in is the easiest way to keep your retirement spending on track. More importantly, it will give you an idea of your monthly room for savings.

ACTION PLAN #2: Put your savings to work.

Once you're comfortable with your budget, put a chunk of that monthly savings into something that will generate interest—such as a Tax-Free Savings Account (TFSA). The great thing about a TFSA is that it easily enables you to create another source of potential investment income, and it's all tax-free.

ACTION PLAN #3: Maximize government programs.

Take advantage of smart tax-savings options such as income-splitting. This is where the top income provider in a relationship can allocate some of their pension income to their spouse in order to minimize the tax they'll have to pay on that income. Furthermore, by income-splitting and effectively reducing your pension income, you may then be in a better position to maximize the amount of Old Age Security (OAS) and/or Guaranteed Income Supplement (GIS) you receive.



Learn more about maximizing your pension income: educatorsfinancialgroup.ca

The information in this article is general only; it is not intended as specific investment, financial, accounting, legal, or tax advice for any individual.

MENTORS IN MOTION

MENTORS IN MOTION

Celebrate Canada's 150th Anniversary with a family-friendly bike ride on the Trans Canada Trails through scenic North Durham countryside, to benefit Teacher Mentors Abroad (TMA)



Saturday, October 14 , 2017

**Starting 10 am at Herrema Fields, 85 Herrema Blvd.
Uxbridge, Ontario - Trail Capital of Canada**

This ride offers distances of 17 km for beginners and 37 km for more advanced riders.

REGISTER:

Register yourself or your team online at:

www.ccnbikes.com and search 'Mentors in Motion'.

Early Bird Registration - \$45.00, after September 15th, \$50.00. Children under 12 are free with an adult rider. No refunds. Grab Bag included.

For more information contact: info@teachermentors.ca, or Heather Benjamin, 905-243-3575.

TMA are professional educators volunteering to improve the quality of teacher instruction in under-resourced countries.

Visit www.teachermentors.ca for more information.

HAVE FUN. DO GOOD.



IN•SUPPORT•OF•TEACHER•MENTORS•ABROAD

MENTORS•IN•MOTION

Saturday•October•14•2017•
Trans•Canada•Trails•Uxbridge•ON•
10•am•12•30•pm

Mentors in Motion is a non-competitive, fundraising ride & celebration of Canada's 150th Anniversary to benefit Teacher Mentors Abroad (TMA). This family friendly ride offers both beginner and advanced distances. Check www.teachermentors.ca for registration details.

HAVE•FUN•DO•GOOD•




UPCOMING EVENTS

- September 28, 2017 - Membership meeting at D13 Office (Start Time 10 a.m.)
- December 7, 2017 - Membership meeting (Location TBD)
- March 1, 2018 - Membership meeting (Location TBD)
- May 31, 2018 - Membership AGM (Location TBD)

Newsletters will be published:

September/December/March/June

CONTACT INFORMATION:

*If you have any questions regarding any of the material published in this issue, or if you have any suggestion for future articles, please do not hesitate to contact us via email at **chapter13and16@gmail.com**.*