

# CHAPTER 25

## LIMESTONE RENFREW

## OTTAWA-CARLETON UPPER CANADA



[www.armch25osstf.com](http://www.armch25osstf.com)

**Then**

As you will see in this newsletter, this has been a successful start to a new chapter year.

### September 8, 2022

On September 8 we were able to gather a fair number of folks together. The group gathered at the Cedarhill Golf and Country Club for an excellent breakfast. The purpose was to gather folks from Chapter 28 and Chapter 25 together to start off a new year. You can see the pictures of those who were there on page eight.

### September 22, 2022

Another group got together at Morrisons Restaurant in Kingston. They included Bruce Baker, Sy Golosky, Gary Peacock, and Alan Wilkinson. While they were few, they did enjoy themselves. They were able to reminisce about that activities and events in Limestone, Chapter 27.

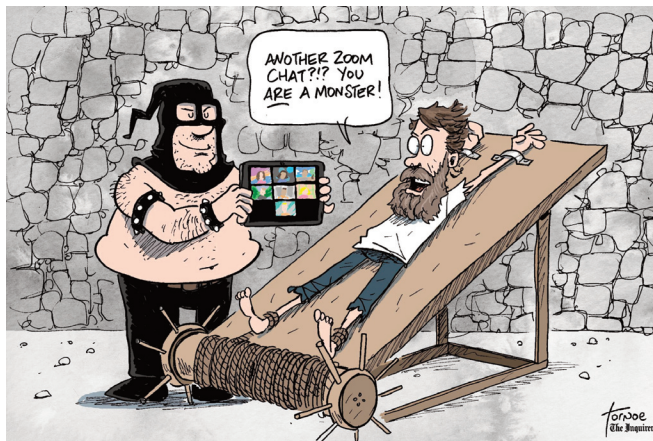
### September 13 2022

This was our annual charity golf tournament. It was beyond our expectations. It was a sell out with a wait list, but we were able to accommodate everyone due to cancellations.. We filled the possibility of 40 players. It is always disappointing to have to turn people down. However, it was an excellent dinner and everybody went home with a prize. The executive will need to discuss how we should deal with enrollments for next year.

**Now.....**

**For our meetings, food will be delivered at 8:30 AM. Doors will open at**

**9:00 AM. Presentations begin at**



**10:00AM.**

### November 30

9 Corvus Court

OTIP

George Ng, Scott Westlake

This will be an important opportunity to bring your concerns for the health plan. George Ng and Scott Westlake will be with us from OTIP for the meeting; Scott lives in Ottawa

George lives in Montreal and expecting him to cover all the districts which encompass our area is too much. It will take a burden off of George and make it easier for us to communicate with OTIP.

So please come to the meeting to get your health plan questions addressed. These gentlemen will join us on November 30 for a breakfast meeting. We would like as many of us as possible to gather between 9:00 and 10:00 AM.

Their presentation is at 10:00. The time for questions and answers will commence at 10:45 and end at 11:30.

If you wish to attend, please register through our website. ([armch25osstf.com/Upcoming Events/](http://armch25osstf.com/Upcoming-Events/)) before November 23.

### Masks are optional.

December 12

9 Corvus Court

Thailand

Mrs. Pachara Lochindardana Janes (Mrs.)

is going to join us at the Federation training centre.

Mrs Janes is the Counsellor

at the Royal Thai Embassy. Since Mrs. Janes is under heavy working deadlines, it is important that we gather for breakfast starting at 9:00 AM. Mrs. Janes presentation will commence at 10:00 AM. The floor will open for questions at 11:00 and end at 12:00.

If you wish to attend, please register through our website. ([armch25osstf.com/Upcoming Events/](http://armch25osstf.com/Upcoming-Events/)) before December 5.

### Masks are optional.

**ARM Chapter 25 Photo Contest...coming soon! Details to follow on our website at <https://www.armch25osstf.com/>. There will be prizes for the winning entries!**

# Comparing an insurance broker to a direct writer – and what makes OTIP different

When shopping for insurance it's not only important to understand the coverage you're looking for, but also your options for where to purchase your insurance. The two most popular options are direct writers and brokers, and understanding their differences may impact your decision when purchasing a policy.

## What is a direct writer?

A direct writer offers policies from a single insurance provider. The agents that sell for a direct writer are limited in the options that they can provide you with the coverages that their company offers. Direct writers promote their ability to provide lower cost offerings and a quicker and streamlined service since they are only dealing with their policies. As you are dealing directly with an insurance provider, you may not always speak with the same agent or representative when service is needed, and the options to find or change coverage may not always be available from the same provider.

## What is an insurance broker?

Insurance brokers have access to sev-

eral providers and can shop around to find you the best coverage and value for your policy. This allows a broker to continuously look for the best option for you, including when your policy renews each year. You aren't stuck with the same insurance provider – if your premium goes up or you're looking to make a change in coverage - your broker will do the research and make a recommendation that makes the most sense.

## What makes OTIP different as a broker?

Over 40 years of experience providing insurance to the Ontario education community has given us the opportunity to learn and grow with our members and understand their unique needs. Our highly trained brokers will take the time to walk you through your coverage options, and they do not work on commission, ensuring that we are providing unbiased advice and the best possible service.

With access to a wide variety of insurance providers, we can find coverage for just about anything you need at the



best possible price.

We support our members throughout the entire process, including pre- and post-purchase service, and in the event of an accident, our members also have access to our exclusive claims team, Curo Claims, 24/7, 365 days a year.

If you're shopping for insurance, contact an OTIP insurance broker today at 1-866-561-5559 to experience the benefits of working with an insurance broker for yourself.

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## How to start a flood

A lawyer and an engineer were fishing in the Caribbean. The lawyer said, "I'm here because my house burned down, and everything I owned was destroyed by the fire. The insurance company paid for everything."

"That's quite a coincidence," said the engineer. "I'm here because my house and all my belongings were destroyed by a flood, and my insurance company also paid for everything."

The puzzled lawyer asked, "How do you start a flood?"

## Honoring the last wish...

A father told his three sons when he sent them to the university: "I feel it's my duty to provide you with the best possible education, and you do not owe me anything for that. However, I want you to appreciate it; as a token, please each put \$1,000 into my coffin when I die."

And so it happened. The sons became a doctor, a lawyer, and a financial planner, each very successful financially. When they saw their father in the coffin one day, they remembered his wish.

First it was the doctor who put ten \$100 bills onto the chest of the deceased.

Then came the lawyer, who put a \$1,000 bill there, too.

Finally, it was the heartbroken financial planner's turn. He dipped into his pocket, took out his checkbook, wrote a check for \$3,000, put it into his father's coffin, and took the \$2,000 cash.

# **ONTARIO SECONDARY SCHOOL TEACHERS' FEDERATION**

## **CHAPTER 25**

### **Active Retired Members**

### **Breakfast meeting**

**November 30 2022**

**9 Corvus Court**

**9.00 AM--11:30 AM**

**Breakfast: 9:00--10.00**

**Presentation: 10:00--11:30**

## **Ontario Teachers' Insurance Plan**

**George  
NG**



**Scott  
Westlake**

**This will be an opportunity to introduce Scott Westlake who is our new Business Development Manager (BDM) replacing Robin. Scott is in the Ottawa area and will replace George as our new BDM. George and Scott will come prepared to address your questions and concerns.**

**You must register through our website ([www.armch25osstf.com/upcoming](http://www.armch25osstf.com/upcoming) events). *You must register by November 23.***

# Charity Golf Tournament September 13 2022



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**ONTARIO SECONDARY  
SCHOOL TEACHERS'  
FEDERATION**

**CHAPTER 25**

**Active Retired Members**

Breakfast Meeting  
December 12 2022  
9 Corvus Court

Breakfast: 9:00--10.00

Presentation: 10:00--12:00

*Pachara Lochindaratana James (Mrs.)*



Counsellor  
Royal Thai  
Embassy

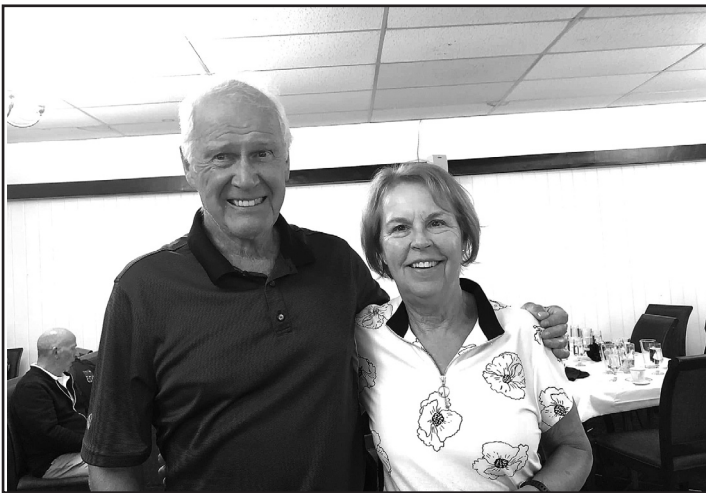
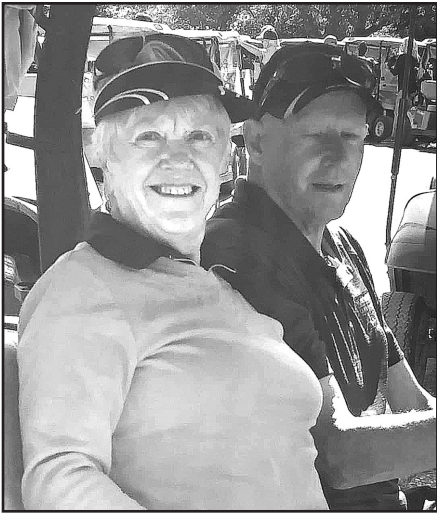
*Thailand The Land of Smiles*



Please register no later than December 5.  
You register through our website  
[www.armch25osstf.com/upcoming](http://www.armch25osstf.com/upcoming) events



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## It's Up To You

Many folks prefer to receive their information in digital form rather than print form if the option is available.

The option is available to get your chapter 25 newsletter in digital form. Simply email your wish to Cheryl Cavell ([cherylcavell@gmail.com](mailto:cherylcavell@gmail.com))



# September 8 Breakfast Cedar Hill Golf Club





## Les Robinson

The newest member of our exec is Les Robinson. Here is a short bio.

Les Robinson is a retired English teacher and former Professional Services Officer for the OSSTF/FEESO Teachers' Bargaining Unit of District 25, Ottawa-Carleton. Les is a member of the ARM Executive for Chapter 25 and is their webmaster. He's also a member and former board member of the Friends of the Canadian War Museum and volunteers in the members' book room. He is passionate about poetry and music. Les was born in Montreal, Quebec, and he has spent his life living and traveling in many countries, including Istanbul, Turkey; San Juan, Puerto Rico and Seoul, Korea. He currently lives in Ottawa with his wife and their two teenage children.

## Peter Scotchmer

We are fortunate to have Peter Scotchmer with us now. Peter will contribute some wonderful narratives. There will be travel articles. You will see his first contribution on pages 10 and 11. We are grateful to **Story Quilt** for providing permission to print Peter's work.

Peter is a retired English teacher with the OCDSB.



### Canadian retirees spending an average \$2,400 a month

\$668 of that going towards housing

Housing is the single greatest monthly expense Canadian retirees are facing, according to a new study.

On average, retired Canadians are spending \$2,400 a month, or \$28,800 a year as revealed by the BMO Wealth Management Study, with \$668 of that going towards accommodation.

Next on the list is \$581 for living expenses like bills, clothing and transportation. Travel expenditures add up to an average of \$282 a month, while medical expenses cost retirees an average of \$151 a month.

Average monthly expenses varied across the country. Atlantic Canadians are spending the least per month, at \$1,975, while Albertans are forking over the most at \$2,648.

Is your advisor retirement ready? »

Canadian retirees aren't just spending their money on practical expenses, ho-

wever.

More than half of those surveyed, or 55%, admitted to having splurged around \$10,000 or more in retirement. Around 41% said they're blowing their funds on new vehicles, 22% said they're doing major renovations on their homes and 11% admitted to giving large amounts of money to family members.

"Many retirees have been saving for retirement for decades so it's important that, once they reach this life event, they use their saved income effectively. It's clear that there are a myriad of expenses—and splurges—that could deplete your nest egg," Robert Armstrong, vice president of BMO Global Asset Management, said in a press release.

Longevity and your money »

The survey also asked participants what surprised them the most in retire-



ment. Interestingly, 25% said that they were spending less money than they expected, while 25% were also surprised that their savings weren't as adequate as expected. Around 21% said that they were spending more money than

anticipated.

And despite saying goodbye to the traditional, daily work-grind, 37% of retirees said they were surprised at not having enough time in the day for everything they'd like to do.

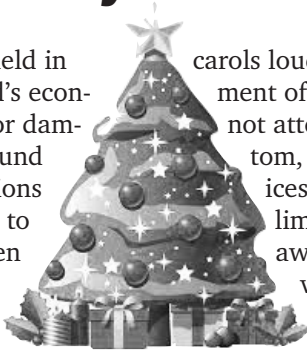
"It's important to give thought to the type of lifestyle you want in retirement, including where you want to live, how you want to spend your time and with whom," said Armstrong. "Having a good idea of what your ideal retirement lifestyle looks like can help you create a customized financial plan that will ensure you have the savings necessary to do everything you'd like in your later years."

# Christmas in July

Peter Scotchmer

The COVID-19 pandemic held in thrall so much of the world's economy, and ended the lives, or damaged them, of so many around the world, that the restrictions imposed upon us all began to seem the 'new normal'. Even this clumsy characterization became a cliché. The Toronto grandchildren had not been to see their grandparents since Christmas 2019, although the use of Zoom had helped ease the distance somewhat. Absence may make the heart grow fonder, but this truism was no compensation for official disapproval of all physical contact between family members on account of the fear of contagion. Eventually, however, vaccinations eased the restrictions, and long-postponed reunions could be eagerly awaited once more.

Paul and Lisette prepared to receive Michaela, her little brother Daniel, and their parents for their Canada Day arrival. Lisette brought out gifts that Santa had left for them months before, and placed them under a miniature artificial tree lit up for the occasion: Christmas in July. Paul mounted a ladder to hang paper streamers from the eaves-trough in place of the outdoor lights that had been put away months before. The long-awaited meeting was a success, with enthusiastic hugs all round in defiance of the pandemic, now mercifully in retreat. It was a hot day, with cloudless skies and temperatures in the high twenties. The air conditioning had taken the place of the furnace, and instead of snow and sledding on the hill at the park, there were screams of delight at the park's splashpad and water tunnel, luxuriant green grass having long replaced the neighbourhood rink and its boards, and snowsuits and scarves having become swimsuits and sandals. Instead of Christmas dinner with twelve family members wedged snugly into the card tables in front of a roaring fireplace, there was birdsong and sunburn on the deck over a barbecue, with sausages and chicken instead of turkey and mince pies. They still sang Christmas



carols loudly at supper to the amusement of the neighbours, but could not attend church as was their custom, as access to worship services was then still severely limited. The children eagerly awaited the next phase of their visit to their grandparents' home, this time a short stay at their cousins' cottage high above Lac Forgeron, a two-hour drive east along the highway to Montreal and then directly north from Ange-Gardien in the direction of Mont-Laurier along the bank of the Lievre River, through picturesque rolling countryside interspersed with the occasional wayside village with its *depanneur* and *casse-croute*, past Notre-Dame-de-la-Salette where a 1908 landslide had taken the lives of many of its inhabitants during the night while they slept: some 39 villagers' bodies were never recovered, and the slide's enduring effect was to divert the course of the Lievre River from then on. So absorbed were the children by what they saw, including counting and reading French signs en route with a little correction from Lisette, that they never asked the question all parents dread, "Are we there yet?"

At Notre-Dame-de-Laus, the pronunciation of the village's name—"Laus" becomes "Low"—is explained by the punning name of an auberge in town ("Laus-Berge"). This is a village bearing testimony to its founders' Catholic piety, named as it is for a series of appearances of the Virgin Mary to children in the south of France between 1664 and 1718. All the names in the graveyard above the village were French, and went back more than a century. Here the family's two cars crossed the Lievre to follow the Val Ombreuse road to the cottage, behind a vehicle proudly bearing the license plate LAUSOIS for part of the way. The road meandered along the arms of the lake on the left and then through lonely stretches of forest past heavily-wooded slopes on the right until they arrived. The joyful shrieking re-en-

counter of cousins was succeeded by an afternoon at the lake, jumping from the dock into the warm water, baking in the sun on the life-raft anchored nearby, sword-fighting each other with foam noodles on the dock, and trying without success to catch minnows in the shallows. Uncle Steve took all five children for a canoe ride past what they called 'Elephant Rock' because it had "big ears" to an island where their Auntie Jan said she believed Easter eggs had been buried. These were uncovered with plastic shovels and whoops of delight. The pandemic's restrictions had apparently forced the Easter Bunny to bury his deliveries there instead of at the children's homes. Back on shore, little Daniel at first resisted his cousins' entreaties to jump into what he called "the yucky reedy stuff" that he could see from the dock above, but he soon overcame his fears, and had eventually to be enticed from the water, sunburned despite his shirt and life-jacket, with the promise of hot dogs and nachos for supper, and peaches with ice cream for dessert, on the deck overlooking the lake. After supper, the cousins all played hide-and-seek, shrieking loudly among the pines on the hilltop, careful to avoid ticks said to lurk in the foliage.

All six adults were keen on seeing the result of game 4 of the NHL Stanley Cup final between Tampa and Montreal on the large-screen television rigged up outside by their uncle beside the fire-pit. It was, Paul had reflected, curious to be watching this game outdoors, so pandemically late in the hockey season with the temperature nudging thirty degrees, the sun yet to set, and the arrival of mosquitoes curiously delayed: a game of ice hockey between one team from the tropics and a Canadian team whose chances of winning were not highly rated. In the event, Montreal won the game, but eventually succumbed to Tampa in the next, to forfeit the cup after the fifth of the seven-game series. Once the game

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ended, the children were allowed to stay up to roast marshmallows under a sky spangled with stars, far more stars than the children had ever seen in Toronto. This was because of what Paul told her was 'light pollution' from the city's street lights, homes, and shopping centres, a fact his granddaughter registered first with frowning disbelief and then with a wrinkle of disapproval on her six-year-old nose. How can lights pollute? This revelation was clearly cause for deep thought about its implications.

On their last night there, before the

long drive back to Toronto, Lisette helped put the children to bed. Michaela, eyes shining, asked in a hopeful whisper, "Can we do this again—have Christmas in July here next year as well?"

"Well, we hope everything will be back to normal by Christmas this year, and the road here is not open in winter, so we can only come in summer..."

"Grandad said there are stars here that don't exist in Toronto. We'd like to see them again."

"You will. Grandad meant they are there, but you can't see them because of the city lights."

Michaela was not convinced, but nodded through a yawn. "We had a great time."

"It's good to be grateful. Night-night, chérie. Fais do-do."

Answer came there none, as she had already drifted sleepily off to Nod to find her brother.

## **Correction**

Due to an unfortunate transcription and copyright error in our November -December newsletter, Peter Scotchmer's articles, '**Christmas in July**' and '**What we Carry Within**' were printed in an incomplete form. Herein, '**Christmas in July**' has been reprinted in its entirety. The Chapter 25 ARM/MRA Executive Council regrets the error.