

# CHAPTER 25

## LIMESTONE RENFREW

## OTTAWA-CARLETON UPPER CANADA



www.chapter25arm.org  
January-February 2018

### Two Very Important Events!

#### February 8

Our regular breakfast meeting, as shown on page 3, will host a major presentation from the The Dementia Society of Ottawa and Renfrew County\*. Too often we like to push the possibility of major issues affecting us “under the rug.” The issue of dementia and Alzheimer’s can no longer be dismissed.

If you take a look at the statistics on page 6, you will see just how these afflictions are going to affect us in the future. While it isn’t a pretty picture, we would be wise to be prepared for the worst and hope for the best.

As usual, now the meeting will be held at the OSSTF meeting room at 9 Corvus. Further details can be seen on page 3.

#### January 24

We are most fortunate that Robin MacDonald from the OTIP and the ARM Health Plan has accepted our request that he attend a meeting here Ottawa. The purpose of the plan, primarily, is to have Robin answer generic questions from us. However, a secondary purpose is to have Robin stay with us to speak with us on a one-on-one basis. He will also take a few moments to explain the process by which premium rates are determined. Since he is here at our request, we will be providing the refreshments (muffins, etc. and coffee).

#### Charity

**\*The Alzheimer Society of Ottawa and Renfrew County has a new name! After 35 years of supporting local families living with dementia, the local non-profit organization has changed its name to “The Dementia Society of Ottawa and Renfrew County” to more properly reflect the constituency it helps and the scope of its expertise.**

We are going to continue to request that those attending our events contribute a toonie or more towards our charity (\*Dementia Society of Ottawa and Renfrew). We do this rather than charging for the refreshments. Your cooperation is genuinely appreciated.

#### Goodbye Laurier Optical Hello Capital Optical

Without going into a lot of detail, it was necessary that we say sayonara to Laurier Optical. The simple fact is that Laurier has, within the twelve years they have

been with us, grown from four stores to stores spread from Montreal to across Ontario. Their new offer was 50% off designer frames and nothing off for lenses.

The Capital Optical group, on the other hand, was most anxious to pick up where Laurier left off. Here is the message from Capital Optical (Kanata, Carleton Place and Orleans)

ARM membership cards must be presented at time of purchase. Take advantage of Capital Optical’s famous 2 for 1 + take \$25 off coatings. Don’t need 2 pairs, share the 2 for 1 with your loved ones. Capital Optical will change it’s promotions from time to time, if the current promotion represents a better value than the discount the staff will extend these promotions to the membership. This benefit is available to all dependents of the card-holding member

#### Automobile Dealership

Our previous relationship with Myers Hyundai is currently in abeyance. Gerry Cloutier, who was the General Manager who afforded us the opportunity, retired. However we are still in discussions.

#### Edvantage

Please see page six to learn how to negotiate for a new car through Edvantage.



# **Canadian winters can be beautiful, but treacherous too.**

Winter can be beautiful. It's hard not to see the beauty in a field covered with a blanket of fresh snow, especially when the ice glistens in the morning sun. Lately, however, Canadians have been faced with more frequent extreme weather conditions.



Ice storms have been blamed for some of the worst natural disasters in Canadian history. They can lead to massive damage to trees and electrical infrastructure, leading to widespread long-term power outages.

Other dangers include hypothermia, fires and carbon monoxide poisoning, which can occur when people use alternative heating sources during periods of extended power failures.

It's important to know how you can take preventive measures and reduce the risks for you and your family.

## **What to do before an ice storm**

You may be stuck at home for several days - make sure you have enough non-perishable food and any supplies you may need including water, a cooler with ice and prescriptions.

If you lose power, it is a good idea to have flashlights, batteries and candles on hand. Remember to keep the doors to the refrigerator and freezer closed to help keep the food cold.

Charge any necessary electronics, such as your cell phone. If possible, have a secondary

source of heat.

You should also have a first-aid kit, some cash and have your vehicle filled with gas.

## **What to do during or after an ice storm**

If you must go outside after an ice storm, pay attention to branches or wires that could break. Remember that branches and power lines can break up to several hours after an ice storm.

Never touch power lines. A hanging power line could be charged (live) and you could get electrocuted.

Avoid driving. Wait several hours after freezing rain ends, so that road maintenance crews have enough time to spread sand or salt on icy roads.

Check on elderly or vulnerable neighbours.

## **If there is a power outage**

Stuff towels and rags underneath doors to keep the heat in.

Unplug electronics and appliances to avoid a power surge and turn on appliances one at a time once the power is restored.

Turn off all lights, except one, so that you can tell when the power comes back on.

Do not operate generators, BBQs, propane and natural gas appliances inside the home or garage as they can cause carbon monoxide poisoning.

Make sure your home has a working carbon monoxide detector with a battery backup.

Keep your freezer or fridge doors closed, unless absolutely necessary. A full freezer will keep food frozen for 24 to 36 hours if doors stay closed.

Use a flashlight rather than a candle for light.

Most home insurance policies cover damages to homes caused by snow, rain or wind, including damage caused by flying debris or falling branches or trees.

A collapse of a structure, such as your roof, due to the weight of ice or snow is also often covered under a standard home insurance policy.

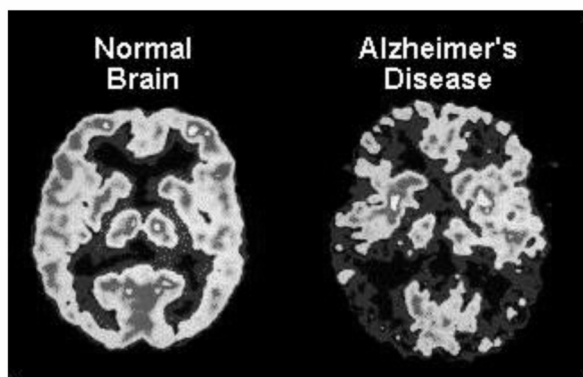
**Contact an OTIP insurance broker at 1-800-267-6847 to ensure you are getting the coverage you need.**

**Ontario Secondary School  
Teachers' Federation  
Active Retired Members  
Chapter 25**

**February 8, 2018  
Breakfast Meeting  
9 Corvus Court  
10:00 AM--12:00 PM**

**Guest Presenter:  
Dementia Society of  
Ottawa and Renfrew**

Formerly Alzheimer's  
Society of Ottawa-Caledon  
and Renfrew



**It is not a question of “if,” it is a question of “when” before you, or someone you know, will be afflicted with this condition. In fact, someone you know may already be in this state. It is best that you know and understand the condition and how to deal with it.**

**This is an RSVP presentation. Email Norma Sharkey no later than Feb 6 at [Riknor@rogers.com](mailto:Riknor@rogers.com) or call 613-680-0117. A continental breakfast will be provided. A toonie or more would be appreciated for our charity when you leave.**

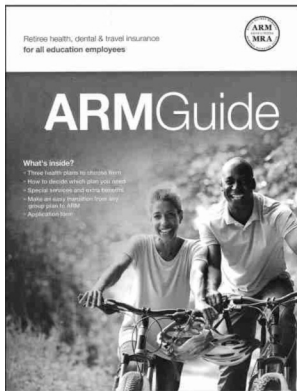


**December 14, 2017**

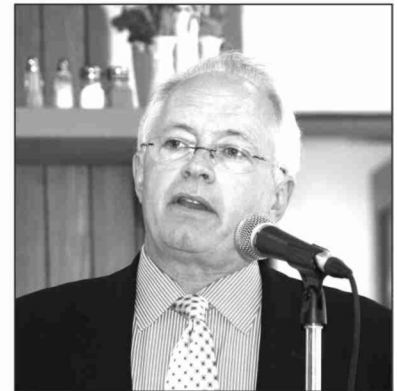


**Ontario Secondary School  
Teachers' Federation  
Active Retired Members  
Chapter 25**

**January 24, 2018  
Breakfast Meeting  
9 Corvus Court  
10:00 AM--12:00 PM**



**Robin MacDonald  
OTIP  
ARM Health Plan**



**In this presentation, Robin will accomplish several objectives. First, he will explain the process that OTIP uses in establishing each year's premiums. Second, he will outline those parts of the plan that ARM policyholders are using most frequently which can affect premium rates. Third, he will be prepared to answer generic questions from the group. Finally, he will stay around long enough to meet with those of us who have personal insurance issues.**

**This is an RSVP presentation. You must RSVP to Norma Sharkey no later than January 22. You can RSVP Norma at [riknor@rogers.com](mailto:riknor@rogers.com) or phone 613-680-0117. A continental breakfast will be provided by your chapter. As usual we do expect a toonie (or more) contribution when you leave.**





# Enjoy

An elderly man in Louisiana had owned a large farm for several years. He had a large pond in the back. It was properly shaped for swimming, so he fixed it up nice with picnic tables, horseshoe courts, and some apple, and peach trees.

One evening the old farmer decided to go down to the pond, as he hadn't been there for a while, and look it over. He grabbed a five-gallon bucket to bring back some fruit. As he neared the pond, he heard voices shouting and laughing with glee.

As he came closer, he saw it was a bunch of young women skinny-dipping in his pond. He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, "We're not coming out until you leave!"

The old man frowned, "I didn't come down here to watch you ladies swim naked or make you get out of the pond naked."

Holding up the bucket he said, "I'm just here to feed the alligator."

Some old men can still think fast.

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## SENIOR PERSONAL ADS

Male, 1932, high mileage, good condition, some hair, many new parts including hip, knee, cornea, valves. Not in running condition but walks well.

Recent widow who has just buried fourth husband looking for someone to round out a six-unit plot. Dizziness, fainting, shortness of breath not a problem.

Active grandmother with original teeth seeking a dedicated flosser to share rare steaks, corn on the cob, and caramel candy.

Sexy, fashion-conscious, blue-haired beauty, 80's, slim, 5'4 (used to be 5'6) searching for sharp-looking, sharp-dressing companion. Matching white shoes and belt a plus.

I usually remember Monday through Thursday. If you can remember Friday, Saturday, and Sunday, let's put our two heads together.

I still like to rock, still like to cruise in my Camaro on Saturday nights, and still like to play the guitar. If you were a groovy chick, or are now a groovy hen, let's get together and listen to my eight-track tapes.

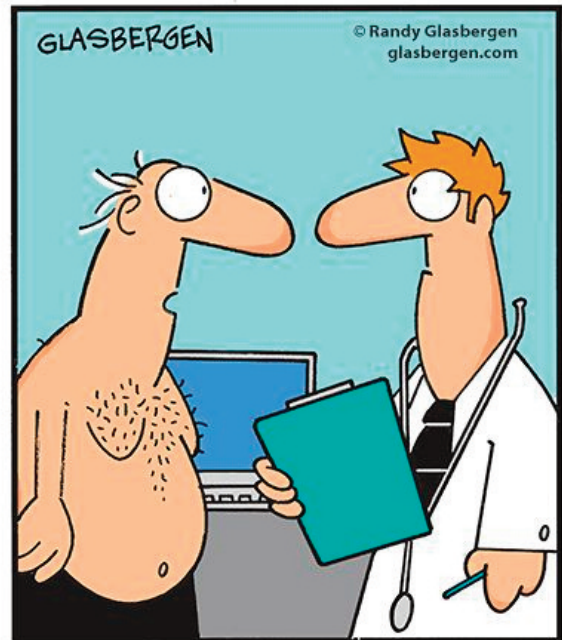
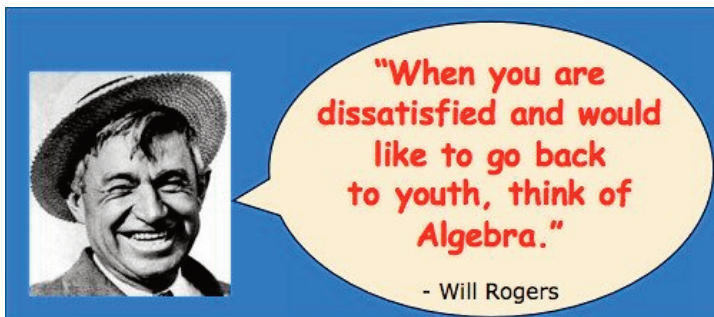
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Herm is 85 years old and retired. He gets a checkup with his physician. A week or so afterward the doc sees Herm strolling the boardwalk with his arm around a beautiful, comely young female.

The doctor stops him and asks, "Herm, you must be feeling terrific, yes?"

Herman says, "Just following orders, Doc. You told me to get a hot mama and be cheerful."

The physician exclaims, "Herm, that's not what I told you! I said, 'You got a heart murmur. Be careful.'"



"Gravity has lowered my chest, my stomach and my butt. Why hasn't it lowered my cholesterol?!"

# “Now that you are retired, what advice would you give me?”

1. The most important person in your life is the person who agreed to share their life with you. Treat them as such.

2. You might live a long life, or you might live a short one — who knows. But either way, trust me when I say that you’re going to wish you took better care of yourself in your youth.

3. Stuff is just stuff. Don’t hold onto material objects, hold onto time and experiences instead.

4. Jealousy destroys relationships. Trust your significant other, because who else are you supposed to trust?

5. People always say, “Make sure you get a job doing what you love!” But that isn’t the best advice. The right job is the job you love some days, can tolerate most days, and still pays the bills. Almost nobody has a job they love every day.

6. If you’re getting overwhelmed by life, just return to the immediate present moment and savour all that is beautiful and comforting. Take a deep breath, relax.

7. Years go by in the blink of an eye. Don’t marry young. Live your life. Go places. Do things. If you have the means or not. Pack a bag and go wherever you can afford to go. While you have no dependents, don’t buy stuff. Any stuff. See the world. Look through travel magazines and pick a spot. GO!



8. Don’t take life so seriously. Even if things seem dark and hopeless, try to laugh at how ridiculous life is.

9. A true friend will come running if you call them at 2am. Everyone else is just an acquaintance. 10. Children grow up way too fast. Make the most of the time you have with them.

10. Nobody ever dies wishing they had worked more. Work hard, but don’t prioritize work over family, friends, or even yourself.

11. Eat and exercise like you’re a diabetic heart patient with a stroke — so you never actually become one.

12. Maybe this one isn’t as profound as the others, but I think it’s important... Floss regularly, dental problems are awful.

13. Don’t take anyone else’s advice as gospel. You can ask for advice from someone you respect, then take your situation into consideration and make your own decision. Essentially, take your own advice is my advice

14. The joints you damage today will get their revenge later. Even if you think they’ve recovered com-

pletely. TRUST ME!

15. We have one time on this earth. Don’t wake up and realize that you are 60 years old and haven’t done the things you dreamed about.

16. Appreciate the small things and to be present in the moment. What do I mean? Well, it seems today like younger people are all about immediate gratification. Instead, why not appreciate every small moment? We don’t get to stay on this crazy/wonderful planet forever and the greatest pleasure can be found in the most mundane of activities. Instead of sending a text, pick up the phone and call someone. Call your mother, have a conversation about nothing in particular. Those are the moments to hold onto.

17. Pay your bills and stay the hell out of debt. If I could have paid myself all the money I’ve paid out in interest over the years, I’d could have retired earlier.

18. If you have a dream of being or doing something that seems impossible, try for it anyway. It will only become more impossible as you age and become responsible for other people.

19. When you meet someone for the first time, stop and realize that you really know nothing about them. You see race, gender, age, clothes. Forget it all. You know nothing. Those biased assumptions that pop into your head because of the way your brain likes categories, are limiting your life, and other people’s lives.