

CHAPTER 25

LIMESTONE RENFREW

OTTAWA-CARLETON UPPER CANADA



www.armch25osstf.com

January-February 2023

To Zoom or Not to Zoom

If you take a close look at pages three, five and seven you will notice something new. You now have the option of registering for our events two ways. You can register to come in person along with the breakfast.

We will also be carrying the events as a Zoom event. This will allow our members who live a long distance to participate in the events.

Busy, Busy, Busy

Your executive is working hard to try to return to some semblance of normal as we work around the pandemic. As you can see as you peruse this newsletter we are doing our best to give you a good programme.



On December 12 we had a fine presentation by Mrs. Pachara Lochindaratana Janes. She is the Counsellor for the Royal Thai Embassy. For those who are unfamiliar with diplomatic jargon, the counsellor is number two in the embassy below the ambassador. Thanks to Clare and Norma it was well organized. Also one of our new members, Cathy Bailey, introduced and thanked our guest speaker.

As you can see on the side we have events coming up fairly soon. On January 26 we will have George Ng and Scott Westlake from OTIP to talk to us. There has been a reorganization of Eastern Ontario by OTIP. Previously George had to handle most of Eastern Ontario. Living in Montreal made this awkward to say the least. Before George it was Robin. OTIP has now subdivided the area. Ottawa has been sectioned off from the rest of Eastern Ontario. Scott has been made the OTIP person in charge of Ottawa. Scott lives in Orleans.

What that action by OTIP means is this. If you have a problem with your

health insurance, you are able to have a local person to deal with the issue. You can start trying to resolve an issue by contacting Scott.

On February 9 we start to move into

spring. Our speaker will be Mary Reid. Her topic is going to be *Successful Container Gardening*. This is especially valuable for those living in apartments and those having balconies or patios.

Finally, on May 1, this will be extremely important. Many of us are unaware that with your premium for the health plan you have access to CAREpath. Should you or someone in your family contract cancer, CAREpath takes over dealing with you or your family member. This is a must attend. With CAREpath there is also ElderCare and help for those suffering from an addiction.

May 1 is the deadline for our photo contest. Please go to our website as soon as possible to see the rules and details. With the holidays coming there will be wonderful opportunities for amazing pictures.

There's more to come.

Mark Your Calendars

January

26

February

9

May

1

Rustproofing Your Car

Canadian winters are known for being harsh, especially when it comes to vehicles. The snowy, wet climate and exposure to road salt are all significant contributors to rust damage. While road salt helps drivers get safely from one place to the next by keeping streets clear of ice and snow, repeated exposure can leave your vehicle vulnerable to rust. If not correctly taken care of, rust can cause significant damage to your vehicle and pose serious safety risks.

The good news is that you can take steps to prevent rust from building up on your vehicle. A proactive approach can help you avoid costly maintenance and repairs, prolong your vehicle's lifespan and ensure your vehicle stays safe to drive year-round.

Here are 5 things you can do to protect your vehicle from rust damage this winter:

1 Invest in rustproofing

Rustproofing creates an additional barrier between your vehicle and the elements, protecting it against rust and corrosion. The process typically involves spraying a protective wax-based compound over the vehicle's exterior and undercarriage (also known as "undercoating").

Most mechanics and auto service technicians offer the treatment. When done correctly, it should last 1-2 years before it needs to be done again. Speak to a trusted professional to determine which rustproofing treatment is right for your vehicle and

how often you'll need to have it done.

2 Park indoors whenever possible

Avoid prolonged exposure to the wet winter climate by parking your vehicle in a garage or other indoor covered parking space. If you don't have access to indoor parking, park your vehicle away from trees and areas prone to puddles and flooding. Consider purchasing a waterproof, breathable cover to put on your vehicle when it's raining or snowing.

3 Maintain your vehicle's paint job

Your vehicle's clear coat and paint act as protective layers against moisture, dirt and rust. When your vehicle's paint is damaged, it is exposed to the elements, increasing the risk of rust build-up. Regularly examine your vehicle's paint job, looking for bubbles and chips. If you find any defects, have them touched up as soon as possible.

4 Wash and wax your vehicle

Washing your vehicle regularly helps to keep its protective layers of clear coat and paint in good shape. Waxing your vehicle adds an extra layer of protection to better shield it from moisture and salt. Aim to wash your vehicle (including the undercar-



riage) at least once every 2-3 months and wax your vehicle at least twice a year.

S5 Rinse your vehicle after every winter drive

Road salt, while necessary for road safety, can damage the metal of your vehicle and leave it vulnerable to forming rust. Rinsing your vehicle after driving it in the winter removes salt buildup and prevents further damage.

Rust is considered part of a vehicle's general wear and tear and is not typically covered under a standard insurance policy. If you're a current OTIP policyholder and have questions about your car insurance or want to inquire about recommended coverage, connect with your OTIP insurance broker at 1-800-267-6847. If you're shopping for car insurance and want a quote, contact us today at 1-866-561-5559.

The applicant for life insurance was finding it difficult to fill out the application. The salesman asked what the trouble was, and the man said that he couldn't answer the question about the cause of death of his father.

The salesman wanted to know why. After some embarrassment, the client explained that his father had been hanged.

The salesman pondered for a moment. "Just write: 'Father was taking part in a public function when the platform gave way,'" the salesman said.

A retired insurance agent, now in his mid-70's and about to receive anesthesia, is on the operating table awaiting surgery. He insisted that his son, a renowned surgeon, should perform the operation.

The old man signaled to speak to his son.

"Yes, Dad, what is it?" asked the son. "Don't be jittery son, perform your best, and never forget that if it fails, if something should happen to me, your mother will live with you and your wife the rest of her days."

"Do you know the present value of your husband's policy?" the life insurance agent asked his client.

"What do you mean?" countered the woman.

"If you should lose your husband, what would you get?" asked the agent.

The woman thought for a minute, then brightened up and said, "Probably a poodle."

**ONTARIO SECONDARY
SCHOOL TEACHERS'
FEDERATION**

Chapter 25

Active Retired Members

Breakfast Meeting

January 26 2023

9 Corvus Court

9:00 A.M.-12:00 Noon

Breakfast 9:00 A.M.-10:00 A.M.

Presentation 10:00 A.M.-11:00 A.M.

Q&A 11:00 A.M.-12:00 Noon

Ontario Teachers' Insurance Plan

**George
Ng**



**Scott
Westlake**

This will be an opportunity to meet Scott Westlake who is a new Business Development Manager replacing George who in turn replaced Robin. Scott lives in the Ottawa area and will replace George as our new BDM. George and Scott will come prepared to address your questions and concerns.

**Please register no later than January 19.
You can register through our website for
both in-person and Zoom:**

<https://www.armch25osstf.com/upcoming-events> .

**In the event that you do not have access
to a computer, you can phone the editor
613-866-5137 and leave a message.**

December 12 2022



**ONTARIO SECONDARY SCHOOL
TEACHERS' FEDERATION**

**CHAPTER 25
ACTIVE RETIRED
MEMBERS**

**Breakfast Meeting
9 Corvus Court
February 9, 2023
Doors open at 0900
Presentation
10:00-12:00**



Mary Reid

**GreenThumb
GardenCentre**



"Successful Container Gardening"

Please register no later than February 2.

You can register through our website

<https://www.armch25osstf.com/upcoming-events>

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to a computer, you can phone the editor
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The Importance of Shoes For Seniors

Think about the last time you tried to walk around for a whole day in shoes that just don't fit quite right. It was probably much harder to get around and your feet were probably didn't feel their best. It's important for everyone to have a solid pair of shoes, but it's particularly important for seniors.

For seniors, a good pair of shoes is essential. It goes beyond style and comfort – for seniors, a sturdy pair of shoes is important for both health and safety reasons. A good pair of shoes can prevent falls

As we get older, the risk of falls is much greater. While a fall might typically result in just a few scratches for most adults, for seniors the health risk associated with a fall is much greater. A fall can result in bone fractures, muscle damage, or head injuries. So, how do shoes contribute to falls?

A pair of shoes that either doesn't fit properly or is in a style that doesn't offer much in the way of stability can throw off your balance and make it harder to catch yourself after a stumble. If shoes are too big or too loose, you could trip over them as you walk. Or if they're too tight or too small, you could experience issues as well.

When seniors wear shoes that fit properly, they can dramatically reduce the likelihood of experiencing a fall by giving their feet better support and stability when they walk and stand.

The right shoes can keep you healthier

It's super important for seniors to stay active as they age. Regular physical activity has been shown to be beneficial for the prevention and treatment of many medical con-

ditions, including diabetes, heart conditions, cognitive issues, and mental health. When you have a comfortable pair of shoes that you like to wear, you're much more likely to get out and go for a walk or just move around more in general.

Certain health conditions like diabetes can also cause problems with the feet, which can lead to further complications. In situations like these, a good pair of shoes that won't cause blisters or other injury to the feet is a must.

They provide more support for your feet

As we get older, our feet naturally change. It's common for seniors to experience a decrease in the fat padding on the bottom of the feet, which means the bones in your feet experience more impact as you walk. Feet often become weaker, as joints become stiff, arches flatten, and tendons & ligaments lose strength.

These changes mean the feet don't have as much natural support, and therefore need to get that support from shoes and slippers.

What to look for in a good pair of shoes for seniors

When it's time to buy new shoes, there are a few things seniors should look for:

Non-slip soles – good grip is a must for preventing slips and falls

Flat or low heels – these types of shoes provide more stability and better balance

No laces – velcro or slip on shoes are easier to put on, especially for those with balance issues

Good padding – proper padding will absorb the shock of your



foot on the ground, which is good for the hips, knees, and back

High back – shoes with a high back provide extra support to the

ankles, which can provide more stability

Tips for shoe shopping

Once you know what to look for, it's time to shop around. Here are a few tips to follow to ensure you get the best fit possible:

Research online and try them on in-person – Reading reviews online can be really helpful when you look for shoes. However, it's important to try them on in person before you buy.

Go for a short stroll – When you try them on, walk around the store and make sure you take more than just a few steps. You want to make sure they're comfortable before you buy them.

Shop in the afternoon – Feet tend to swell up through the day, so you want to make sure there's enough room to accommodate for swelling. You'll get a better fit if you try them on later in the day when your feet have swelled a bit.

Bring the right socks – Make sure you try on shoes while wearing the socks you wear the most often. If you go shopping in socks that are either thicker or thinner than usual, the fit might not be quite right.

Now that you know what to look for, it's time to get some great new shoes that will make your feet happier than ever.

Happy shopping!

**ONTARIO SECONDARY SCHOOL
TEACHERS' FEDERATION**

**CHAPTER 25
ACTIVE RETIRED
MEMBERS**

**Breakfast Meeting
9 Corvus Court
May 1 2023
Doors open at 0900
Presentation
10:00-12:00**

Judy Toste
CAREpath



One of the benefits that attached to your OTIP/ARM health insurance plan is access to CAREpath. This is an invaluable Cancer Navigation service that has proven invaluable to many members, who have had to face a cancer diagnosis.

Although thinking about the possibility of someday facing cancer, for you or a family member, may not be pleasant, it's wise to become aware, in advance of what and how CAREpath can assist you and your loved ones.

I'm sure you'll find the information comforting and you'll feel much more informed about how this service can help, should you ever require it.

Please register no later than April 25.
You can register through our website for
both in-person and Zoom:

<https://www.armch25osstf.com/upcoming-events> .

In the event that you do not have access
to a computer, you can phone the editor
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Changes in OHIP

These services are no longer covered by OHIP as of October 1

X-ray showing a maxillary sinusitis.

Sinus X-rays are one of the services that will no longer be covered by OHIP. (Getty)

Revisions to the Ontario Health Insurance Plan (OHIP) means some Ontarians will have to pay out of pocket for some procedures that were once covered.

Changes to the plan went into effect October 1, and include financial and procedural adjustments to services like certain pregnancy test methods and certain types of secretion removal.

The changes were made based on recommendations by a physician-lead group, who were asked to review a number of OHIP-insured services. The assessment is part of an effort to provide more effective care in the province. According to the Ontario Ministry of Health, the modifications are expected to save Ontario taxpayers about \$83 million.

Some of the changes include:

Fewer x-rays for sinus-related problems

CT scans will be used if imaging is required on sinuses as x-rays are shown to be not as effective.

New referral system for patients with chronic hip



and knee pain

In an effort to minimize unnecessary hip and knee CT/MRI scans and surgical consultations, patients will now be referred to rapid access clinics with specialized care.

Ear wax cleaning will only be done when medically necessary

Coverage for ear wax cleaning is no longer available. Doctors will now charge for the service unless the ear wax is causing hearing loss, over-the-counter medicine is ineffective or it needs to be removed to deal with another condition.

Reducing the use of dipstick pregnancy tests

Blood pregnancy tests will now be used in place of dipstick tests, which will only be insured if the patient needs results to prevent imminent harm.

House calls

Physician premiums for house calls will only be funded for patients who are frail seniors, housebound and/or receiving palliative care.

The use of ambulatory cardiac monitoring devices

Loop recorders, an outdated technology used to evaluate cardiac electrical activity in out-patients, are no longer funded.

Referrals to specialists

Patients will no longer need to visit their primary care provider for a letter to see a specialist they've already seen for the same problem, within a two-year period.

Infertility diagnosis testing

OHIP will no longer cover post-coital testing of cervical mucous, a method now considered to be outdated.

Larynx exams

Examination of the stomach will no longer include additional examination of the larynx, when there's no evidence of a problem. Laryngoscopy services will only be provided when medically necessary.

Preoperative assessments

"History and physical" assessments by a family doctor are usually requested before an operation by surgeons, although they're not medically required. Now patients will be assessed by the surgeon and anesthesiologist before the surgery to determine the right anesthetic care.

Christmas in July

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 eavestrough 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-encounter 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.

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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 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, cherie. 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, 'Christ.-mas 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.

This is a great chance to put that camera or smart cell phone to work. With a May 1 deadline you can find lots of great photographic opportunities both here at home or in foreign countries.

Go to our website for all of the rules, information and details. Go to page one of the newsletter for the website address.

