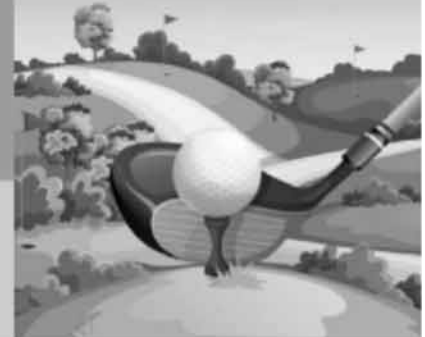


Thursday, September 14, 2023
2:00 PM



OSSTF Chapter 25 ARM 9-Hole Charity Golf Tournament

Manderley Golf And Country Club
5920 Prince Of Wales Drive, North Gower K0A 2T0



This is a fun best-ball tournament. Experience and playing level is absolutely not important. Come out to enjoy the afternoon, meet some wonderful folks and have a good meal. (COVID-19 protocols will be followed)

Sign up as a single, double, or any number and leave the rest to us. We hope you will be able to join us!

All fees collected will be donated to charity!

Sign up

First name

Phone number

Last name

Email

Golf and Dinner \$35 Golf only \$20 Dinner only (5:00 pm) \$20

To add additional people, please include their information on a separate page

Two ways to register

1. Mail the completed form and a cheque made payable to "OSSTF Chapter 25 ARM" to Clare O'Connell Noon at 4009 Rideau Valley Drive Manotick, Ontario K4M 0T8.

OR

2. Email the form and make an eTransfer to: chap2507@gmail.com

Carts \$12/person payable at the Club.

Questions? Please contact organizer Terry Gamble: gambleterry@gmail.com

CHAPTER 25

LIMESTONE RENFREW

OTTAWA-CARLETON UPPER CANADA



www.armch25osstf.com
May-June 2023

Morrison's Restaurant

Kingston ON
June 22, 2023

As you will see our ARM leader in Kingston (Bruce Baker) is having a complimentary breakfast on June 22. It will be held at Morrison's Restaurant on King Street. Those of us who went to Queen's University are familiar with Morrison's Restaurant. You can see the details on page five.

Summer Theater

August, 2023

Take time to read page eight. This is a marvelous opportunity to take advantage of the plays being offered to ARM. The prices being offered are excellent.

Charity Golf Tournament

Manderley Golf Course
September 14, 2023

This is, perhaps, our most popular event. Last year it was a complete sell-out so you had best register early. Clare Noon and Terry Gamble have put together a fabulous program. It is a best-ball tournament. Test-ball tournament—whazat? It ensures that everybody has a fun time regardless of skill. Also, the prices are great; the prices are spread out if you just wish to register for the meal, just for the golf or for the golf and dinner.

CAREpath

October 12, 2023
Breakfast Meeting
Page 9

This is an extremely important offering. It is part of our health plan. Should any one of our members undergo cancer he/she will be thrilled to have the assistance.

Educators' Financial Group

Estate Planning
Breakfast Meeting
November 2
Page 10

This is an excellent opportunity to update your knowledge about your investments.

RETIRED TEACHER

~~I will miss cafeteria lunches~~

~~I will miss the sound of the bell~~

~~I will miss the parents~~

~~I will miss the politics~~

I will miss the kids

LES ROBINSON/ NORMA SHARKEY

Les Robinson has done an excellent job in getting our website up and running. This is not the easiest task. He has also done a great job in keeping the website up to date.

Remember, members must register for all events which are held at the Federation building at Corvus Court.

If you do not have a computer, register through **Norma Sharkey** by phone (613) 680-0117

How To Use Your Tax Refund

#1: Pay down debt.

This should be a top priority—especially if your debt spans multiple cards and loans. Yet choosing to pay down debt may mean you end up with little to nothing left for any unexpected expenses that could pop up in the near future.

If you're at the start of your education career (and lower on the pay grid), saving your tax refund might actually sound like a pretty good idea. After all, it means having a little bit of extra money in the bank... and that might seem more responsible than spending it.

However, in this case that simply isn't the best financial strategy. The longer you carry a balance on your debt load, the more you'll be paying in interest over time.

All that to say, if it's a choice between saving your tax refund and paying down debt—choose debt repayment.

To maximize the impact of your return, start with loans and credit cards that carry the highest interest rates, then work your way down. If you're looking to be mortgage-free sooner, consider using your tax refund to make an extra mortgage payment instead (as long as you have pre-payment privileges as part of your mortgage term).

It's also important that you start building up an emergency fund (discussed below in point #4) so that you can avoid adding future debt.

Need help managing your debt? Call on Educators Financial Group. Since 1975, we've been providing financial advice exclusively to education members and their families in Ontario. Our financial specialists can help you kick-start your debt management plan and conquer debt once and for all.

Book a consultation today

#2: Invest in yourself.

Instant gratification is one of the top reasons people are tempted to spend their tax refund. But if you're willing to stay focused on the bigger financial picture, you'll easily be able to switch from choosing instant (or short-term) gratification, in favour of genuine fulfillment in the long term.

So instead of 'paying yourself' now, use your tax refund to invest in your goals for down the road.

If a deferred salary leave, summer getaway, or home renovation is on your wish list, consider investing your refund to take advantage of compound growth.

For those that prefer to err on the side of caution when it comes to investing, a Guaranteed Investment Certificate (GIC) is a simple and safe choice. With a GIC, you're guaranteed to receive a set interest rate based on the term you choose. Better yet, the GIC can be held inside a Tax-Free Savings Account (TFSA), which means no taxation on your earnings. Keep in mind that you cannot access the money in a GIC until the maturity date, and TFSA contribution limits apply.

#3: Invest in your child's post-secondary education.

The federal government expects tuition fees to increase at a rate of 2.5% above the rate of inflation annually over the next 20 years. If you had a baby recently, congratulations! Oh, and you better start saving.

Putting your tax refund towards a Registered Education Savings Plan (RESP) can help you get a jump on saving for that post-secondary education.

Plus, with the Canada Education Savings Grant (CESG), the government will kick in an additional 20% of your RESP investment. That's \$500 annually, up to a lifetime maximum of \$7,200 per child.

#4: Start an emergency fund.

As much as we like to make plans in life, there will always be times when the unexpected swoops in and gets you where it hurts—your finances.

Using your tax refund to kick-start/build up an emergency fund will ensure you're better prepared to cover these unexpected costs.

Typically it's recommended to have 3 to 6 months of necessary living expenses saved in an emergency fund. However, out of the 68% of Canadians that have an emergency fund in place, less than half actually had enough money saved to cover the full cost of their 'unexpected emergencies'.

While your tax refund is a good starting point, you will need to make regular contributions to build up your emergency fund.

Setting up pre-authorized contributions is one of the easiest ways to do this. The money automatically comes out of your account at regular intervals (such as bi-weekly, or monthly). One of the biggest advantages of doing this is that it builds emergency fund contributions into your budget, instead of making it a large, one-time expense.

Are you prepared for any sudden changes to your financial situation?

While you might not have a crystal ball to predict the future, having a financial plan is the next best thing so you can be prepared to react to short-term needs or plan for long-term goals.

Build your financial plan today

#5: Build up your down payment for a home.

If home ownership is part of your future plans, consider depositing your tax refund into a 'down payment fund'.

The new Tax-Free First Home Savings Account (FHSA) and the Registered Retirement Savings Plan (RRSP)* are both great options.

Among the benefits, you'll enjoy a tax break in both accounts. Plus, any withdrawals from an FHSA are not taxed, like a TFSA, as long as the money is used towards the cost of your first home.

Learn more about how the FHSA works, how it compares to the RRSP Homebuyers' Plan, and how education members can leverage it to save for their first home.

#6: Add a financial cushion to your pension income in retirement.

With OTPP/OMERS, you have a great pension plan in place. However, it never hurts to put a little extra away—especially if your plans for retirement include plenty of travel (one of the top activities of retired education members).

Putting your tax refund towards a Registered Retirement Savings Plan (RRSP) is the perfect way to ensure financial peace of mind during your 'after school years'.

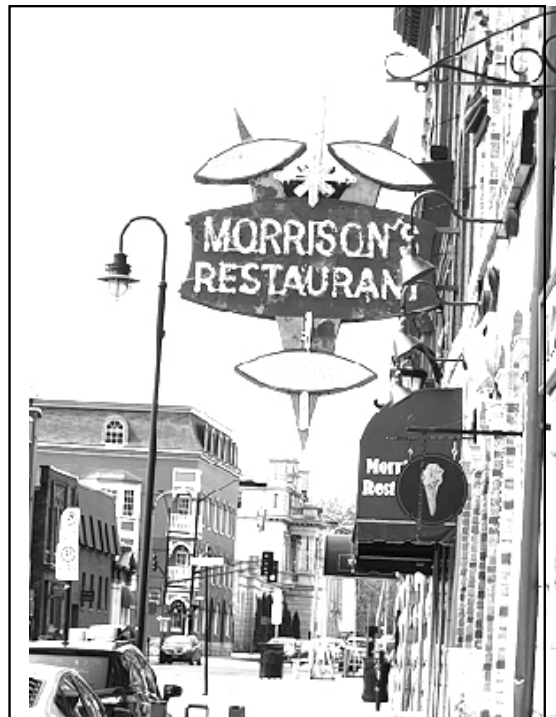
Educators Financial Group

**Ontario Secondary School
Teacher's Federation**

**Chapter 25
Active Retired Members**

**Welcome to Morrison's
Come to a Welcome breakfast at
Morrison's for Chapter 25 members!
on Thursday June 22 at 10 AM.
Please Register by June 18th
with Bruce Baker care of :
Chap2501 @gmail.com**

**This event is open to all ARM
Chapter 25 members**



**318 King St E
Kingston, ON
K7L 2Z3**

New Travel Assistance Provider

Dear RTIP member,

Effective June 1, we've partnered with CanAssistance to provide the travel coverage included in your RTIP plan. This change applies to emergency travel, trip cancellation, trip interruption, and travel assistance services. Allianz Global Assistance will continue to offer RTIP members optional top-up travel insurance only, past 95 consecutive days per trip.

CanAssistance will be your new OTIP Travel Assistance provider.

What you need to know

There is no change to your travel coverage, travel assistance phone numbers or OTIP ID card. No action is needed from you. We simply wanted to make you aware of this new provider effective June 1.

Any travel claims submitted to Allianz on or after June 1 will be automatically transitioned to CanAssistance. This includes any travel claims with departure dates and incurred dates prior to June 1,

Any travel claims opened prior to June 1 will continue to be managed by Allianz Global Assistance.

Beginning June 1, a CanAssistance agent will provide new claimants with access to a claim form either via portal link or by mail. Steps will be provided to complete the form for your travel claim.

Your RTIP travel coverage

If travel assistance is needed, please use the numbers below or listed on the back of your ID card to contact CanAssistance, your new OTIP Travel Assistance provider:

Canada and U.S.: 1-800-936-6226

Outside Canada and the U.S.: 519-742-3556.

Note: If calling collect, you must use a landline.

To learn more about your RTIP travel coverage, please visit otip.com/For-Retirees/Travel for information on coverage, making a claim, and answers to your RTIP travel-related questions.

We're here to help.

For more information, please contact the RTIP Contact Centre by calling 1-833-318-2811, Monday to Friday 8:30 a.m. to 8:30 p.m. (ET), or emailing claims@rtip.otip.com.

Biennial 2023



On May 4-5, 2023, six of your Chapter 25 executive members joined other ARM delegates from across province to attend the **OSSTF ARM Biennial 2023** in Toronto. In the picture, left to right, they are: Les Robinson, Judith Miller, Clare Noon, Dina van den Handenberg, Bruce Baker, Cheryl Cavell, and Terry Gamble repre-

sented ARM Chapter Chapter 25.

Guest speakers spoke on pension (OTPP and OMERS) updates – Tom Golightly, OSSTF; Political action within provincial OSSTF- Martha Hradowy, Vice-President OSSTF; concerns over home care and long-term care privatization in Ontario,

Natalie Mehra, Ontario Health Coalition.

Motions were supported a) requesting local ARM Chapters solicit anonymized anecdotal evidence form Chapter Members regarding home care services; b) recommending that ARM Council establish a working group to review ARM's vision and its priorities.

ENJOY

Male, 1922, high mileage, good condition, some hair, many new parts including hip, knee, cornea, valves. Isn't 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.

I am into solitude, long walks, sunrises, the ocean, yoga, and meditation. If you are the silent type, let's get together, take our hearing aids out, and enjoy quiet times.

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

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 can usually remember Monday through Thursday. If you can remember Friday, Saturday, and Sunday, let's put our two heads together. 80-year-old, bubbly, no assets, seeks handsome, virile Jewish male under 35. Object matrimony. I can dream, can't I?

Wanted: Bonded escort, silver-haired (not dyed), two days a week for three active ladies, eighty-plus. Should look rich (but not too rich).

Politically conservative. Good bridge player and waltzer. Sharp enough to handle six Bingo cards at once. Prefer chauffeur's license, L.P.N., and Black Belt in karate.

© Randy Glasbergen / glasbergen.com



"In appreciation for 25 years of service as a kindergarten teacher, we made you this gold watch from macaroni and glitter."



SUMMER THEATRE



SUMMER THEATRE

It's not every day that a teacher is a play's protagonist, but this summer at Ottawa's heritage Arts Court Theatre in downtown Ottawa (2 Daly Ave.), a teacher is front-and-centre in ***Affairs of State*** (running July 7-30, 2023), Louis Verneuil's classic, re-discovered post-WW2 comedic gem. This funny and intriguing story about the diplomatic deals and double crosses behind closed doors in Washington features a memorable love quadrangle that threatens the appointment of a new Under-Secretary of State.

It's a lovely show that evokes the post-war optimism that infuses so many of the era's stories on stage and screen. And most remarkable of all, Democrats

speaking civilly with Republicans!

Even better, OSSTF Active Retired Members and guests receive a special 20% discount on all tickets (total with tax will be \$35.36, using the discount code ARMOSSTF25)

The company's 2023 season also features ***Sleuth*** (August 4-27, 2023). This is an ingenious story of a mystery writer whose obsession with the inventions and deceptions of fiction and his fascination with games and game-playing sets off a very dangerous and deadly chain of events.

ARM members who see *Affairs of State* with the 20% discount receive 15% off when they order tickets for *Sleuth*.

The Festival hosts 5 matinees running Wed. to Sun. at 1:30 pm, with 7:30 pm shows Wed., Thurs. & Sat.

The Festival experience includes hugely popular pre-show talks that discuss the context and story behind the play, engaging Canadian theatre history exhibits, and a fantastic loonie/toonie book sale full of summer reading bargains.

The Arts Court intimate space (120 seats) is air-conditioned and wheelchair accessible and adheres to pandemic-era safety recommendations for hand hygiene, airflow and filtering, and related protections.

To order tickets, visit www.classictheatre.ca, call (613) 695-9330 or email matthew@classictheatre.ca

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

**October 12
Breakfast Meeting
9 Corvus Court
10:00 AM--12:00 PM**

CAREpath



**Judy
Toste**

A leader in virtual care Carepath is an innovative healthcare navigation service that provides comprehensive and personalized care to ARM members and their families. In the event cancer occurs, it is part of your health package.

As usual, the doors will open at 9am. The presentation will begin at 10 am. The presenter will conclude at approximately 11am. This will be a virtual presentation. At this point there will be an interaction of question and answer. These Q&A will be through zoom.

**Ontario Secondary School
Teachers' Federation
Chapter 25
Active Retired Members
November 2, 2023
Breakfast Meeting
9 Corvus Court
10:00 AM--12:00 PM
Estate Planning**

Alana Gould

*Relationship Development
Manager For EFG*



The doors will open at 9:00 a.m. Continental Breakfast will be available from 9:00 am-- 10:00 am. Our speaker will focus on his topic from 10:00 am until 11:00 am. At that point the floor will be opened to questions and answers. Masks are optional.

Those of our members who are distant will have the option to be available by Zoom. Please register via our website (<https://www.armch25osstf.com>). If you are in a location where you are unable to access a computer, you can contact Norma Sharkey ((613) 680-0117).