



Attention ARM Chapter 25 Members!

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We want to hear from You!

Your Opinion Matters! Take Our Short Survey Today!



- ✓ **Rationale:** The purpose of this survey is to gather information that will enable us to enhance our support, improve communication, and better cater to the needs of our members. Please complete this quick survey and let us know your thoughts. **Your participation is much appreciated.**

- **Exclusive Offer:** All ARM Chapter 25 members who complete this survey will be entered into a draw for **ONE of THREE \$100.00 gift cards to local restaurants.**

- **How to Participate:** Access the survey using the **QR code** on this poster, through this URL: <https://forms.gle/BRrCFf5zNv93vLGx9> or by visiting the **ARM Chapter 25 website** at: <https://www.armch25osstf.com/armc25survey2024> and following our **survey link.**



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9 Tips When Renewing Your Mortgage

When mortgage renewal time comes around, you may be tempted to simply sign that renewal letter and be done with it (because time is ticking and you've still got a stack of papers to grade).

However, don't be so hasty to renew your mortgage without doing a bit of homework first.

According to an Angus-Reid survey, 27% of Canadian mortgage-holders allow their mortgages to automatically renew without a second thought. That lackadaisical approach to renewal can mean missed opportunities to save money and take advantage of new mortgage features and products that may actually be a better fit for your needs.

To avoid missed savings or opportunities, here are our top 10 tips to ensure you're getting the most out of your mortgage renewal:

Tip #1: Do your rate research.

How do current mortgage rates compare to what you're paying now? Are they lower? Are they creeping higher? Knowing what other financial institutions are offering in comparison to your current rate will give you an idea of how much wiggle room you'll have to negotiate (because you will have room to negotiate—see tip #2).

Tip #2: The posted rate is never the 'lowest' rate.

A bank is just like any business—they're in it to make money. So think of the posted rate as the number the bank wants to sell you on (in order to make the greatest amount of profit on the interest you pay). This number typically has plenty of room to be talked down. So don't be afraid to negotiate.

Tip #3: The lowest rate may not be the best rate.

Cheaper doesn't necessarily mean better when it comes to your mortgage. So it's best to read the fine print before your sign—or better yet, ask the lender what penalties are associated with the lowest rate. For example, by accepting the lowest rate, are you sacrificing the ability to make extra payments? Also, what are the penalties for breaking your mortgage early? (In case that big windfall or gratuity payment comes in Participate in our survey for a chance to win!

At Educators Financial Group®, we are committed to delivering an exceptional client ex-

perience that provides value to education members and their family members. In partnership with OTIP, we've created a short survey to seek your feedback. Complete our short Spring Survey for a chance to WIN one of ten \$50 gift cards** of your choice. But hurry, you only have until May 17, 2024.

Tip #4: Put a little extra towards the principal.

Renewal time is the perfect time to make a lump sum payment on your mortgage because there are no pre-payment limits. This is your opportunity to make a serious dent in your amortization and save in total interest costs because every dollar goes to paying down the principal.

TIP: If you've recently moved up the pay grid or consolidated your debt and now have some extra cash flow to play with, consider putting that extra money aside for making a lump sum payment at mortgage renewal time.

Tip #5: Leverage equity to fund projects or goals.

While making an extra lump sum payment toward your principal can work in situations when you have money to spare, leveraging your home equity can be your solution to fund projects or needs when you don't. Especially for big-ticket items such as home renovations, debt consolidation, or your children's post-secondary education—so if any of those are on your list, renewal time is the time to refinance in order to take out equity.

Tip #6: Consider making the switch to a broker.

How's this for irony: a Bank of Canada study found that using a broker could actually result in getting a lower mortgage rate than the big banks. This is because brokers have access to multiple lenders—therefore having access to multiple (and more) competitive quotes. If you're still feeling a sense of loyalty to your bank, consider this: the same Bank of Canada study discovered that existing bank customers may not get as good of a deal than if they were to approach a different bank as a new customer. Translation: if you're looking for the better deal, consider switching to another lender or broker.

Looking for a mortgage that works in your best interest?

Call on Educators Financial Group to help you

find the right kind of mortgage to fit your needs, goals, and budget.

Speak to a mortgage agent

Tip #7: Don't be scared off from switching lenders.

Breaking up is hard to do—or at least that's what some lenders may want you to believe. They may even tell you that you'll have to pay a hefty discharge fee to switch your mortgage to another financial institution. But don't be scared off from doing what's right for you. Most lenders will simply absorb the discharge fee into the new mortgage. A minimal cost for landing a mortgage that offers you a far better rate or greater flexibility (or both)

Tip #8: Don't leave your renewal to the last minute.

You (most likely) would never plan out a new school year the day before it starts. The same rule of thumb should apply to your mortgage renewal. Ideally, you'll want to start the process 120 days (4 months) before your renewal date. This will give you sufficient time to do your mortgage homework (as outlined in this article). Because the more prepared you are when it comes time to meet with your current lender, the better position you'll be in to decide whether you should renew with them or take your mortgage business elsewhere.

Tip #9: Get educator-specific mortgage advice.

If your current lender is not Educators Financial Group, how well do they really know you?

At Educators Financial Group, we've been providing specialized mortgage products and advice to education members since 1975. That means we understand all of the unique elements that make up your professional world (such as compensation structures, pension plans, gratuities, and more).

Whether you're shopping around for your first mortgage, coming up to renewal time, or thinking about purchasing a second property, we can provide you with the right mortgage based on your specific needs and budget.

Get in touch with one of our mortgage agents

CHAPTER 25

LIMESTONE RENFREW OTTAWA-CARLETON UPPER CANADA



www.armch25osstf.com

March-May 2024

Hello from the President
May 2024

My daffodils are almost out. Yes, spring has arrived and many of our Members, including myself, have returned from their winter escapes. Welcome back everyone. For those who brave the Canadian winters, hopefully this milder winter made the season more pleasant. My winter activity-loving friends told me it was not a great winter as cross-country skiing and skating were not the best.

As the summer approaches your Executive is looking at activities that our Members would enjoy. The links to the Member Survey are front and centre.

The Fight Back is On to Save Public Health Care

The **Ontario Health Coalition (OHC)** is organizing rallies across the province to send a message to the Ford government and Ontario's Legislature that we cannot be ignored. Either we save our public Medicare now, or we are going to lose it.

In Ottawa: gather at 12 pm noon on May 30, 2024, at the General Campus of the Ottawa Hospital, across the street at Lynda Lane Park, 580 Smyth Rd.

In Cornwall: gather at 4 pm on May 30, 2024, outside MPP Nolan Quinn's

We want to hear from YOU. Our Chapter covers a large geographic area, and we want to serve our members to the best of our ability. Please fill out the survey and share your insights.

As you see we have several activities already planned. Consider attending one of the rallies organized by the Ontario Health Coalition. Please go to our website www.armch25osstf.com for up-to-date information on activities, and to register for them. Consider signing up for an electronic version of our newsletter, you will receive it immediately! Send your request to cherylarmchapter25@gmail.com



office, 120 Second St. W. The contact is Louise Lanctot at louiselanctot18@gmail.com or Elaine MacDonald at elainemacdonald11@gmail.com.

In Toronto, gather at 12 pm noon at the south side of Nathan Philips Square across from the Sheraton Hotel.



Enjoy your summer!

Dina van den Hanenberg

The OHC is a non-partisan organization that has a goal of protecting and improving our public health system. The **OHC** and the **Advocacy Centre for the Elderly** have launched a Charter Challenge to the Ford government's new law, Bill 7 the "More Beds, Better Care Act". This act overrides the right to informed consent for elderly patients, removing their right to select homes and forcing them out of hospitals and into long-term care homes not of their choosing. If the patient refuses, the hospitals may charge the patient \$400 per day. Please consider participating in the rally and supporting the efforts to help maintain Public Health Care in Ontario.

1. My wife and I have started aggressively planning for our retirement, and by that I mean we're playing the lottery 3-5 times per week.
 2. If the music's too loud you're too old.
 3. I've learned that saying "oh, this old thing?" isn't an appropriate way to introduce an elderly relative.
 4. I love coffee. It's Redbull for old people.
 5. Regular naps prevent old age, especially if you take them while driving.
 6. "It's paradoxical that the idea of living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone." – Andy Rooney
 7. "In retirement, I look for 4 days off from my days off." – Mason Cooley
 8. The company gave me an aptitude test and I found out the work I was best suited for was retirement.
 9. "Sometimes it's hard to tell if retirement is a reward for a lifetime of hard work or punishment." – Terri Guillemets
 10. "I have long been of the opinion that if work were such a splendid thing the rich would have kept more of it for themselves." – Bruce Grocott
 11. "Work is the curse of the drinking classes." – Oscar Wilde
 12. "I think that retirement is the first step towards the grave." – Hugh Hefner
 13. "Often when you are at the end of something, you're at the beginning of something else." – Fred Rogers
 14. "I need to retire from retirement." – Sandra Day O'Connor
 15. "Retirement is not in my vocabulary. They aren't going to get rid of me that way." – Betty White
 16. What's the difference between people and tin foil? Tin foil doesn't wrinkle as it oldens.
 17. To be old and wise, you must first be young and stupid.
 18. How can you tell that you're getting old? You go to an antique auction and three people bid on you!
 19. I was thinking about how people seem to read the Bible a whole lot more as they get older. Then it dawned on me – they were cramming for their finals.
 20. You know you're getting old when you have more candles on your cake than friends at your birthday party.
 21. When is a retiree's bedtime? Three hours after he falls asleep on the couch.
 22. Age is an issue of mind over matter. If you don't mind, it doesn't matter.
 23. It's better to pay full price than to admit you're a senior citizen.
 24. How many retirees to change a light bulb? Only one, but it might take all day.
 25. The older you get, the more you need to keep a fire extinguisher close to the cake.
- Retirees Laughing
26. Retirement kills more people than hard work ever did.
 27. "I never had the sense that there was an end; that there was a retirement or that there was a jackpot." – Leonard Cohen
 28. "Aging seems to be the only available way to live a long life." – Kitty O'Neill Collins
 29. "You have to put off being young until you can retire." – Unknown
 30. "A retired husband is often a wife's full-time job." – Ella Harris
 31. "I always likened retirement to falling off a cliff, and then you have to kind of brush yourself off." – Steve Young
 32. "When a man retires, his wife gets twice the husband but only half the income." – Chi Chi Rodriguez
 33. "Retirement at 65 is ridiculous. When I was 65 I still had pimples." – George Burns

Thursday, September 12, 2024
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

Last name

Phone number

Email

Golf and Dinner \$35 Golf only \$20 Carts \$12 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 per person payable added to your registration fee.

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

Empowering ARM Members: A Recap of the OSSTF/FEESO Organizing Institute

Dear ARM Chapter 25 Members,

I'm excited to share insights from my recent attendance at the **OSSTF/FEESO Organizing Institute**, held on **March 22-23, 2024**. This gathering was a significant milestone in the OSSTF/FEESO's efforts to shape a brighter future for public education in Ontario.

During the Institute, we delved into various strategies aimed at strengthening our union's voice and impact within communities and worksites. Key topics included member engagement, community coalition building, and effective communication strategies.

Furthermore, we discussed the importance of internal organizing and engaging with retired members like ourselves. By leveraging our collective experiences and expertise, we can continue to advocate for the issues that matter most to us, even in retirement.

In particular, the Institute emphasized the need to broaden our scope beyond traditional bargaining issues and to center our advocacy efforts around the common good. This approach aligns with our shared goal of securing a government that prioritizes public education and supports educators and education workers.

As retired teachers and education workers, our voices remain powerful forces for positive change. Let's continue to stay engaged, advocate for what we believe in, and work towards a better future for public education in Ontario.

Warm regards,

Les Robinson

ARM Chapter 25



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

**Lunch Meeting
9 Corvus Court
June 20, 2024
10:30 a.m.**



**Guest Speaker:

His Excellency
Dr. Eamonn McKee
Ambassador
of Ireland to Canada**

“THE IRISH IN CANADA & IMPORTANT HISTORICAL FIGURES”

The doors will open at 9:30 a.m.
The presentation will begin at 10:30 a.m.
This will be followed by a Q & A and Lunch.

This is an RSVP event.
Please register through our website no later than June 12:
<https://www.armch25osstf.com/>

Those members who are distant may have the option to watch
via ZOOM, but must be registered to obtain the link.

To register if you do not have access to the Internet, please contact
Norma Sharkey at 613-680-0117 before 7:00 p.m.

Honouring Workers: A Reflection on the National Day of Mourning Ceremony April 28, 2024

Every April 28th, Vincent Massey Park in Ottawa becomes a solemn ground as people gather to commemorate the National Day of Mourning for Workers Killed or Injured on the Job. This year was no exception. The event drew significant figures, including Riley Brockington, Deputy Mayor of Ottawa, and The Honourable Seamus O'Regan, Federal Minister of Labour, among others. However, it was the heartfelt words of Jennifer Chenier that resonated most profoundly.

Ms. Chenier stood bravely to speak about her son, 20-year-old Nicholas Chenier, whose life was tragically cut short in a workplace accident, in May 2023. Nick's story serves as a poignant reminder of the human toll behind workplace safety negligence. His passing, caused by a preventable accident, underscores the urgency for stricter safety measures.

Recent legal actions have brought a glimmer of hope for justice. A manager from Best Green Hedges faces charges of criminal negligence causing death, signaling a significant step in holding individuals accountable for workplace fatalities. While no amount of legal action can fully



heal the wounds of loss, it serves as a beacon of hope for preventing future tragedies.

The presence of representatives from various national and local unions, including ARM Chapter 25 members and the D.25 OSSTF- Student Support Professionals Bargaining Unit, underscores the solidarity within the labour community. Together, they laid wreaths and roses, honouring the memory of those who lost their lives while on the job.

The ceremony held particular significance as it unfolded against the backdrop of the Heron Road Bridge tragedy of 1966, a somber reminder of the enduring importance of workplace safety.

Credit is due to Jeff Adams, a retired OSSTF D.25 Plant Support Staff member, for his tireless efforts in organizing this solemn event on behalf of the Ottawa District Labour Council and the National Day of Mourning Committee. His dedication ensures that the memory of those lost to workplace accidents will never fade, and their stories continue to inspire a collective commitment to safety.

As we reflect on the National Day of Mourning, let us not only remember the lives lost, but also reaffirm our commitment to creating safer workplaces for all. It is a collective responsibility—one that demands unwavering vigilance and action. Only then can we truly honour the legacy of those who have fallen while working to build a brighter future for generations to come.

Peace.

Les Robinson
C.25 ARM, Ottawa-Carleton

Ottawa Health Coalition Townhall

Hear directly from the Ottawa Health Coalition, frontline health care workers, and leading defenders of our public healthcare system! Help them build the townhall meeting to accelerate the momentum of our campaign.

There is already a confirmed lineup of speakers including Natalie Mehra (Executive Director, Ontario Health Coalition), Michael Hurley (President, Ontario Council of Hospital Unions), and Kevin Skerrett (Ottawa Health Coalition).

Thursday May 23 7 pm, CUPE 503 offices - rear entrance, 1505 Carling Ave, Ottawa

For more information, please contact the Ottawa Health Coalition at ottawahealthco@gmail.com

***Ontario Secondary School
Teacher's Federation***

**Chapter 25
Active Retired Members
Breakfast Meeting
Thursday
September 26 2024**

10 a.m.--12:00 p.m

Estate Planning

**Darryl Martella
Certified Financial Planner
Professional**



The doors will open at 9:30 am. Continental breakfast will be available from 9:30 am to 10:30 am. Our speaker will focus on his topic from 10:30 am until 11:30 am. At that point the floor will be opened to questions and answers.

This is a very popular and informative workshop.

Please register via our website (<https://www.armch25osstf.com>). If you do not have access to the Internet, you can contact Norma Sharkey at (613-680-0117).

Those members who are distant may have the option to watch via Zoom but must register.

Stressometer

Stress gets a bad rap. But according to Craig N. Sawchuk, Ph.D., L.P., a psychologist at Mayo Clinic, stress doesn't always deserve the negative connotation.

"Stress helps to motivate us," he says. "It helps us to get things done. It helps power us through various things."

For example, a looming deadline at work can give you the challenge you need to focus. Some athletes even find that pregame jitters provide the boost of energy they need to play their best.

But like all things in life, too much of a good thing can be a problem. When stress builds up, it can damage health, relationships and quality of life.

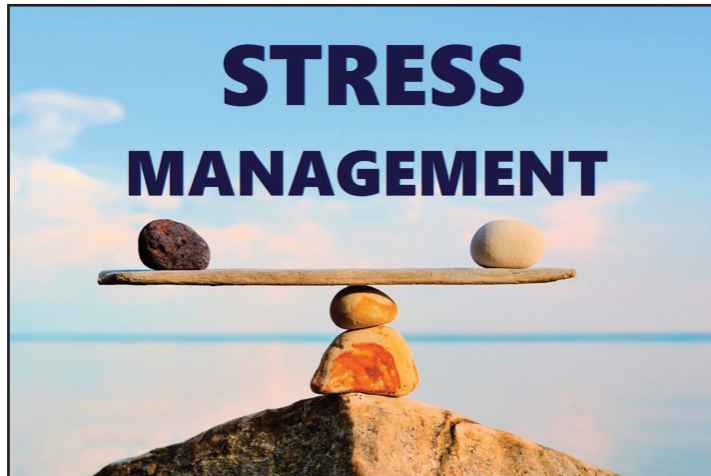
How do you know when you've hit your limit? Everyone has an internal alarm that goes off when stress becomes too much. According to Dr. Sawchuk, there are 4 types of alarms that make up your "stressometer." Figuring out which type you have can narrow down which stress management strategies might work for you.

Physical

If you have a physical stressometer, you feel it — you guessed it — in your body. Headaches, stomach problems, muscle tension and sleep disruptions are common signs and symptoms.

The way you move, eat and sleep can help your body feel more at ease, even when life gets hectic. Try these tips:

- Exercise in a way you enjoy, whether it's line dancing or simple yoga poses.
- Eat colorful plates of fruit, vegetables and whole grains.
- Drink plenty of water.
- Avoid substances that can disrupt sleep, like nicotine, caffeine and alcohol.
- Tuck in at the same time each night, and wake up at the same time each morning.



struction has you running late for work? Remind yourself it's likely your boss will understand. Plus, it gives you an opportunity to catch up on your favorite podcast.

You can also jot down worries in a notebook. "Sometimes being able to journal the worries — writing them down in ways to challenge ourselves to look at things more flexibly — can be helpful," says Dr. Sawchuk.

Emotional

Does chaos make you edgy and irritable? If you snap at your partner for forgetting to start the dishwasher, ask yourself whether stress is affecting your mood.

Relaxation strategies can be helpful for calming an emotional stressometer. Yoga, massage and calming music can all take the edge off when emotions run hot.

Dr. Sawchuk also suggests focused breathing exercises. Try this:

Put 1 hand on your belly and the other hand on your chest.

Inhale deeply through your nose, allowing your abdomen to fill with air.

Exhale through your nose.

As you breathe in and out, focus on shifting your breath so you can feel it in your belly rather than in your chest.

Take 3 more slow, deep breaths, noticing the rise and fall of your abdomen.

Cognitive

Racing thoughts, worry and difficulty concentrating are hallmark signs of stress that shows up in the way you think.

Reframing stressors in a more flexible light is one strategy for turning those thoughts around. Unexpected road con-

Behavioral

Sometimes when stress picks up, so do bad habits. Having a little too much to drink, skipping breakfast and even withdrawing from others are red flags for people with a stressometer that impacts their behavior.

Asking for support from loved ones can pull you out of a slump. Having an accountability buddy to share meal plans, exercise with or even just check in with can be a strong motivator to stay on the right track.

And if stress has you canceling plans and turning off your phone? Dr. Sawchuk says, "If we find that we're withdrawing more, then it's important for us to pay attention to that and to set goals of reaching out to others in our lives."

The bottom line

"Stress is part of being alive," says Dr. Sawchuk. "But if you find that your mood or stress levels are getting to the point where they get in the way of being able to take care of normal things...those are good times to reach out."

He recommends talking to a primary care provider, who can help connect you with local resources or a therapist.