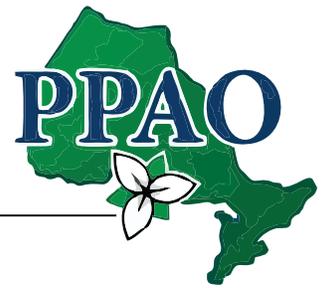


PPAO NEWS



*Improving the quality of life for the police pensioners of Ontario
January - March 2022*

Looking Ahead

**S.A.G.M,
Wednesday
May 18th
2022
Sarnia
In Person**

**Hotel
Info
Page 13**

Published quarterly by
and for the members of
the
Police Pensioners
Association of Ontario

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Articles appearing in The
PPAO News reflect the
opinions of the writer
and are not necessarily
those of the Police
Pensioners Association
of Ontario

Note Re: Hyperlinks

Most of the links are active
and the website can be
reached by clicking the URL

SCHOLARSHIP ISSUE



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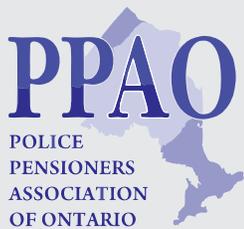
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Police Pensioners Association of Ontario

Improving the quality of life for police pensioners in Ontario

2022 PPAO SCHOLARSHIP AWARDS

This year, 2022, the PPAO is celebrating our 25th Anniversary and the 6th Annual Memorial Scholarship competition. Every year we announce the opening of the competition on the 1st of November with a closing date the 31st of January the following year. Over the past 6 years, our scholarships have grown in number and value, with \$18,000.00 in total being awarded to 8 deserving students this year. The competition is open to the children, grandchildren and great grandchildren of our retired members and fall into 1 of 3 categories:

- 1) The Dale Allan \$3000.00 Meritorious Scholarship to recognize an individual's commitment to volunteerism;
- 2) The Paul Bailey \$3000.00 Meritorious Scholarship to recognize an individual's interest in pursuing a course of study in Leadership, Management and/or Labour Studies;
- 3) The \$2000.00 Memorial Scholarships (six to be awarded) are in memory of our members who have passed away.

As the PPAO membership and our scholarship program grows so does the competition, and this year we had the largest number of applicants so far with 37. The Scholarship committee, chaired by PPAO Director Stephen Boisclair assisted by his wife Karen, PPAO Director Wayne Stickley and his wife Ann, worked diligently in scoring the applications before presenting this year's recipients for confirmation to the PPAO Board of Directors. On the 16th of March the PPAO Board of Directors confirmed the 2022 PPAO Scholarship winners as follows:



The Paul Bailey \$3000.00 Meritorious Scholarship in its first year is awarded to Catharine Bowman. Catharine is sponsored by her father Daniel Bowman, a retired member of The Hamilton Police Service. She currently attends the University of Calgary where she continues her quest to find a cure for the terrible form of cancer known as lymphoma. Catherine made a promise to herself as a young lady and to her mother who suffers from this terrible disease, to continue to research. As a young teen Catherine was recognized nationally for her early research on lymphatic cancer. Catherine has also been recognized for her work in the fight against homelessness.

In its second year, the Dale Allan \$3000.00 scholarship award that recognizes an individual's commitment to volunteerism is presented to Stuart Mladen. Stuart is sponsored by his father Thomas Mladen, a retired member of The Peel Regional Police Service. Stuart attends Queens University in Kingston where he is in his fourth year majoring in kinesiology. From his early years Stuart like and his father shared a love of baseball. Stuart has mentored youth for many years in hopes of one or more of them joining his beloved Blue Jays. He has a passion for assisting disabled individuals as part of his ongoing volunteer work. Stuart is a Mississauga resident who is well known, along with his father, in the baseball circles in and around Mississauga.



The recipients of the PPAO Memorial Scholarships are not presented in any specific order and are chosen according to a set criteria that can be found on our webpage, www.ppaoc.ca under the scholarship section. They are \$2000.00 scholarships in memory of our many members who have passed away. This year's recipients of the PPAO Memorial Scholarship Awards are:



Brett Baxter, sponsored by his grandfather Peter Baxter, a retired member of The Toronto Police Service. Brett attends St. Francis Xavier University in Nova Scotia and is in his second year he is majoring in policy and governance. Brett has been recognized for his leadership ability having received the prestigious Birks Leadership Medal. Brett volunteers with local food banks in the community outreach program.

Julia Rice, sponsored by her father Derek Rice, a retired member of The Peel Regional Police Service, attends The University of Toronto where she is majoring in Engineering Science. Julia is a Brampton resident and has received the C David Naylor Scholarship Award for her volunteer work. Julia continues to assist young women in self-empowerment. Julia also assists with local food banks and has volunteered at a number of local elementary schools.



Nolan Clark, the proud grandson of Thomas(Mike)Ryan (deceased) who was a long serving member of The Hamilton Police Service. Nolan attends McMaster University where he is majoring in engineering. Nolan has accomplished many things in his early life. One such accomplishment was that he and a group of volunteers removed an amazing total of 13,300 litres of waste from his community. Nolan continues to assist at local food banks as well as with local youth baseball. Nolan is a resident of Dundas.

Emily Peetsma is the proud granddaughter of William Mate who is a retired member of The London Police Service. Emily attends Queens University in Kingston where she is in her second year of applied science. Emily is one of Queens University's orientation leaders and she mentors fellow students.



Emma Martin, sponsored by her father Randy, a retired member of The York Regional Police Service, attends Dalhousie University in Nova Scotia where she is in pursuit of a Bachelor of Science degree. Emily has an ongoing desire and fervor for environmental cleanups and participates often in these efforts. Emily is passionate about our current marine state and commits to making our waterways a cleaner space. Emily also shows great leadership while participating in, and coaching cheerleading.

Jamie Sheridan, sponsored by her mother Lori Sheridan, a retired member of The Peel regional Police Service, attends The University of Guelph pursuing a Masters in Criminology, and Policing. Jamie has aspirations of following in the footsteps of both mom and dad (who is also retired police officer). Jamie is involved with The Compass Service Organization in her community which assists many in need. Jamie in the past was involved with the youth program with the Guelph Police Service and continues to volunteer with various health care agencies in the community.



On behalf of the Board of Directors I would like to thank all of the applicants who took the time to compete for this year's PPAO scholarships. We recognize that effort and commitment are necessary to accomplish this, and we appreciate all the work that was spent preparing your applications.

Congratulations to all of this year's recipients. We sincerely hope that these scholarships will help to support their hard work and make a difference in their future endeavors. For those that were not successful this year, thank you for your efforts and we remind you that you may still be eligible for the 2022-2023 competition.

There is no greater feeling than knowing we are supporting our future generation of responsible citizens.

Sincerely

A handwritten signature in black ink. The signature is highly stylized and cursive, starting with a large loop and ending with a long horizontal stroke that tapers off to the right.

Wayne Omardeen – President
Police Pensioners Association of Ontario



It's hard to believe that the first quarter of 2022 is already here and almost gone. As I write this, Covid-19 is like that cruiser on the 401. Slowly receding in the rear-view mirror but never quite gone so you still have to hover your foot on the brakes.

Even better, the lifting of travel restrictions and testing requirements on re-entry to Canada is certainly a relief for many. Every day the news locally and from around the world seems to be all filled with the same message "time to learn to live with Covid and move on". This attitude can also be a little scary, particularly those who are immunocompromised or have comorbidities or live with someone who is. After all, the virus hasn't disappeared, they've just developed better methods of dealing with the illness and hopefully reducing the likelihood of long-term hospitalization or even death. Either way just like when we see that cruiser, we have to be cautious, keep our eyes open, and be prepared to slow down or even stop.

On a lighter note, 2022 marks the 25th Anniversary of the formation of the PPAO and this year, there is lots happening to mark the occasion. With Spring around the corner, warmer weather on the way and more in person gatherings happening, we are looking for news from all our affiliates of any upcoming meetings or events that we can attend to meet you face to face, and maybe even bring some swag with us . Likewise if you are having a golf tournament let us know we can certainly spread the news and perhaps join in.

continues.....

I would like to take this time to thank all of the young people, the family of our members, who took the time and effort to submit an application for one of our scholarships. This year marks the 6th anniversary that we undertook this important program and by the number of people who applied, it certainly seems to have been making its mark. For the 8 students who were successful, whole hearted congratulations, you certainly deserve the accolades you receive. The competition was intense and the Scholarship Committee worked hard and diligently in deciding this year's recipients. Whether you were successful or not, I applaud all of you and encourage you to continue to put forth the effort that you have been and the future will be bright before you.

We will also be launching a new benefit program, called MemberPerks that will help you save \$1000s every year with discounts of all sorts. Further details will be out soon with a full launch expected at our Semi-Annual meeting in May.

Back in 2021 the PPAO started the process to transfer over the CNCA, Canadian Not for Profit Corporations Act, and it was granted on the 25th January 2022. This move has allowed us to do a complete overhaul and update of our corporate structure, bylaws and articles. It will not impact at all on how we do business or offer service to our members.

continues.....

If you are a Class B or non-voting members of the PPAO, all of the benefits of the PPAO will remain the same, you will be entitled to all the negotiated group plans, discounts, benefit programs and scholarship program, as well as regular notification of the actions of the board. You will not however be entitled to vote at a regular meeting. The exception to this will be at the AGM when it comes to elections of officers.

It should also be noted that for any member who is a qualified and active member of an affiliated association, there are no dues owing to the PPAO. If however your membership to your home Association lapses, you may lose membership in the PPAO or have to pay your yearly dues yourself. If you do not belong to recognized affiliate retirees association then yearly dues are required. In order for you to take advantage of the benefits, discounts and offers through the PPAO, you do need to be a registered member with the PPAO, not just with your retiree association. In order to register or if you are not sure if you are please visit our webpage: <https://www.ppaoc.ca/Membership>.

Looking forward to seeing you in person soon. Until then, take care and stay safe.

Wayne



*At one time we
might have thought
this to be funny, but not
so much now!*



A warm hello to all of our members! Winter's end is approaching and with some mandates lifting, we're finally able to see the light at the end of this COVID-19 tunnel – on track for our former normalcy to resume. The PPAO Board of Directors remain optimistic that an in-person SAGM will take place in May 2022. I'd like to extend a huge thank you to the Sarnia Police Retiree Association for their generous invitation to host.

Membership

We continue to receive new membership registrations from across the province. If you're aware of anyone that has not yet registered, please encourage them to do so. Registration is as simple as one click! Visit www.ppaio.ca and complete the online application by clicking on 'Join the PPAO'. There's even a section on the website that details the benefits to PPAO members. Once completed, registrants will receive a password so that they can access the Members Only section. Registrants can also then view the Sun Life group benefits plan, along with our new Venngo discount program.

Should anyone experience any difficulties throughout the registration process, we're here to help. Do not hesitate to contact any member of the Board for assistance with this process. We're here to accommodate you, even if you don't have a computer!

It's a family affair! Membership is not solely limited to police retirees. Widows of members who have passed are encouraged to register with the PPAO and gain access to our group benefits.

PPAO – OPEN Phone

In the past, you could only access the PPAO via e-mail. Well, we're making it easier for you to stay connected. The PPAO now has a phone number (647)697-9698. Call and leave us a message and we'll get back to you as soon as possible.



Phillips CPAC and Bi Level PAP Recall Update

In my previous newsletter write-ups, I mentioned the recalls for Philips respirators due to the foam degradation. Good news - we are finally seeing the replacement CPAC machines. To receive this replacement, contact your provider and they will instruct you on how to access your replacement machine, referred to as the Dream Station 2. No reported new dreams since using the replacement, that Lotto Max ticket remains un-won in the Tarini household. HA!

What to do with your old machine? I am getting creative and planning to use mine as a boat anchor. Now my wife won't be able to say that she's the only one who keeps me grounded.



Supreme Court of Canada sides with injured woman in B.C. snow clearing squabble

In my previous newsletter I wrote an article in relation to an Ottawa woman who suffered a leg injury after she was forced to climb through a snow bank piled by the city plow. The verdict is in and the Supreme Court has allowed her to sue for damages. Although this occurred in B.C., it won't take long before Ontario has a similar case. It's seems like our winters are getting worse. Forecasters are saying that this year's snowfall is below the 'normal'. I'd argue differently given the amount of snow I've removed from my sunroof thus far.



continues.....

Senior's Moment

I was recently saddened to hear about yet another scam geared towards seniors. A senior was taken advantage of when she read an advertisement on Facebook promoting government rebates if upgrades were made to her home. Instead of the promoted outcome, the woman ended up signing a three-year expensive contract to purchase a furnace, tankless water heater and HEPA filter. She hasn't received any government rebates, and remains on the hook for thousands of dollars. Thankfully CTV news Toronto got involved and rectified the matter with the company. We can only repeat our warning that if it sounds too good to be true, then it isn't. It's not only seniors that are falling for these schemes, have you watched the Tinder Swindler on Netflix? It's about a young man who created a ponzi scheme to swindle women out of money. My daughters both assured me that they have the Tarini gene and would never take-out a credit card in their name and then pass it over to a man. I tip my hat at my wife and I for raising two independent women.

Paper Billing

The Public Interest Advocacy Centre and the National Pensioners Federation hailed today's Canadian Radio-television and Telecommunications Commission decision that requires all communications service providers (internet, wireless, home phone and TV companies)to provide seniors, persons with disabilities and certain customers without home internet to get free paper bills from their customer service provider.

"This is the best result we could get after an unnecessary five year battle with telecom and TV providers in Canada to do the right thing and provide Canadians who said they rely on paper bills to continue to receive them, free." said John Lawford, Executive Director and General Counsel of PIAC. "We are pleased the CRTC ordered effective today, that many customers will get free paper bills." Now if we could only get someone else to pay them

Last Post

Just a reminder that we have a section on our PPAO website dedicated to members that have passed. If you're aware of a recent passing, please e-mail the particulars to the PPAO and we will add them to the webpage. Your help with this information is appreciated as we would not want to miss honoring any of our members that have passed.





Secretary

Wayne Sticklely

Hello members of the PPAO. I was elected to the Board of Directors last fall, and subsequently appointed by the board as Secretary. I had the pleasure and honour to be a member of the Scholarship Committee, and I am now also a member of the Finance Committee.

To date, I have attended four monthly board meetings, and I've managed to visit three breakfast clubs. Also, our board President Wayne Omardeen and I attended the Hamilton retirees' AGM in December. We, along with board member Mike Tarini attended a meeting of MROO (Municipal Retirees Organization Ontario) representing all retired police personnel in the province.

I'm happy to say, that many of the retirees who I met at the retired police functions have taken the time to officially join the PPAO through the PPAO website. Some were not aware that it takes that step to register with PPAO, so this newsletter could act as a reminder to all to share that information with your local groups. If one is a member of an affiliate retirement group, there is no cost to join PPAO. Once the application is in our hands, our Membership committee will confirm your qualifications, then voila! Also, if one is not a member of an affiliate group, yet served on a municipal police force, they too can apply and become an individual member.

I intend to visit as many coffee klatschs as I can in my travels throughout the province. If you have a group that would like a visit from our board members, we could provide a presentation of our mandate and benefits. Please let us know. We will do our best to accommodate the requests around Covid restrictions, and as our schedules permit.

Yours in comradeship,

Wayne Sticklely
PPAO Board Secretary





There is much to write about these days. As we supposedly limp out of the Covid-19 pandemic, the world now faces the horror of a rogue Russia, led by a man even Ian Fleming could not have envisioned as a Bond villain wreaking unimaginable terror on the citizens of Ukraine and threatening the world with nuclear war.

As we ponder what this unjustified and immoral invasion will mean in the long term for human civilization, we must admire the resolute and brave Ukrainians who have shown the world what patriotism, bravery and grace under fire are. Even though there can be no ideal response from the western world, we must do all we can to assist these brave people. Individually we can perhaps find a suitable charity and donate to help Ukraine. Beyond that, we can only hope the leaders of our western democracies can bring this to an end. But unfortunately, too many people have already died, and an end is not yet in sight.

My take on this is quite simple; Putin is wrong, and he needs to go. In my opinion, this can only be achieved from within Russia. Hopefully, the citizens of Russia can bring that about through civil disobedience and unprecedented political activism. Russians know there is a risk to such activity in Russia, but their risk is minor compared to the unconscionable suffering Putin and his henchmen are causing in Ukraine.

Unfortunately, Putin has stopped all incoming media that counter his false claims that justify his crimes against humanity, thereby denying his people access to all the facts. Hopefully, the true story can find its way through this authoritarian information embargo, as a well-informed citizenry is a vile dictator's worst fear.

Until then. . .

Chris



Please note the dates of May 17 and 18, 2022.

On May 18, the PPAO will be holding its semi-annual general meeting (SAGM) in the Sarnia area.

The venue for the SAGM is The Best Western Guildwood Inn, 1400 Venetian Blvd., Point Edward. We have set aside a block of rooms for those requiring accommodations at the Best Western (check-in May 17, check out May 18). Reservations can be made by calling (519) 337-7577 (room rate: \$139.99).

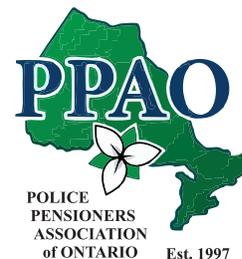
We also have a block of rooms set aside next door at the new Holiday Inn Express, 1460 Venetian Blvd., Point Edward (room rate: \$144.00). Please call (519) 491-5700 for reservations.

There will be a hospitality suite at the Best Western on the evening of May 17. The meeting will convene at the Best Western on May 18.

As always, the PPAO will cover the cost of one hotel room per local affiliate association for one night. Please make the reservations on your own. We will either refund the cost of one room for one nights stay for each affiliate after your submission of an expense form, or we will cover the cost for the room on May 18. (We are still exploring the best way to do this!)

Please monitor our website (ppao.com) for any updates and registration forms for those attending.

**ON LINE REGISTRATION
AVAILABLE BY CLICKING
PPAO LOGO**



Link to book a room at Best Western: <https://bit.ly/3u3TX1v> or use logo



Link to book a room at Holiday Inn Express <https://bit.ly/3wbWSb7> or use logo



Fellow members



I hope this article finds you doing as best as can be expected under the circumstances. Depending on where you have set down roots not sure as to the amount of snow you have received this winter but I can tell you that where I live (Sharbot Lake) an hour north of Kingston we have had our share of snow. Covid has impacted us all and limited our activities.

With the coming of spring many of us are preparing our golf clubs in anticipation of hitting the links. I would like to know what if any interest there might be from you the members in a PPAO sponsored golf tournament? With restrictions easing as we move forward we could look at a mid September date or defer to the spring of 2023. The get together would be a good opportunity to rekindle friendships, update our PPAO members list and hopefully attract retirees from around the province who have yet to register with the PPAO. If you might be interested or may know of others kindly respond to me directly via email. Stay safe and warm!!!

P.S.

if you have any ideas as to what you would like to see Your PPAO organize please forward.

sboisclair@ppao.ca

Stephen



New “*Kid*” on the Block

After 33 years in policing I retired from Peel Regional Police in 2015. A diverse career that included patrol, investigations (Youth, General, Frauds and secondments to Homicide), and Administration (Diversity Relations, Community Liaison, Emergency Planning and Operational Planning). After policing an opportunity arose to work for a large insurance company as a Senior Investigator. My role mainly focused on life insurance claims and group benefits issues. In both policing and insurance there were always new challenges and opportunities to learn, mentor and lead.



We are living in interesting times. With COVID it appears this will become endemic and should allow us all to get back to some sense of normal. We must remain aware, as developing issues both domestic and global, will have an impact on us as well.

As a new appointment to the PPAO Board I am looking forward to working with the board to assist and advocate for our members in these challenging times.

Brian





Programs Available to Ontarians

Now more than ever it is important to know what programs you are entitled to as an Ontarian especially during tax season. Here are a few we bring to your attention.....

Provincial Tax Credits and Benefits:

Ontario Senior Homeowners' Property Tax Grant – Up to \$500 for each eligible household to help offset property taxes if you own your own home. Toll-free: 1-877-627-6645

Seniors' Home Safety Tax Credit:

This refundable tax credit is temporary. It intends to help with renovations to make your home safer and more accessible, helping you stay in your home longer. You are eligible if you are a senior 65+ or if you are someone who has senior relatives living with you. The credit is worth 25% of up to \$10,000 in eligible expenses for a senior's principal residence in Ontario (the maximum credit is \$2,500).

Low-Income Energy Assistance Program: Customers can get up to \$500 in emergency assistance for their electricity bills (\$600 if your home is heated electrically) and \$500 for their natural gas bills. Contact a social service or government agency · Ontario Electricity Support Program – The program lowers electricity bills for lower-income households. The OESP provides a monthly credit to eligible customers based on household income and household size. The OESP credits are applied directly to eligible customers' bills. Toll-free: 1-855-831-8151

Allowance and Allowance for Survivor:

If you are receiving the GIS and your spouse or common-law partner (same sex or opposite sex) is between 60 and 64 years of age, he or she can apply for the Allowance. Additionally, the Allowance for the Survivor can be claimed by a widow or widower between the ages of 60 and 64.

CPP Survivor Pension & Death Benefits:

The CPP survivor pension is a monthly payment paid to the legal spouse or common-law partner of the deceased contributor. As the survivor, you are responsible for applying for your monthly pension. If you are incapable of applying, you may have a representative (such as a trustee) apply for you. The death benefit is a one-time payment, payable to the estate or other eligible individuals, on behalf of a deceased CPP contributor. The children's benefit is a monthly benefit for dependent children of a deceased contributor.

Home and Vehicle Modification:

Run by the Ontario March of Dimes, it provides funding for home and/or vehicle modifications so people with mobility restrictions can continue to live safely in their homes. Examples of eligible renovation expenses include purchase and installation of ramps, widening halls and doorways, and lowering kitchen or bathroom cabinets.

Medical Expense Tax Credit:

METC is a non-refundable tax credit applied through personal tax returns. It is calculated at 15 per cent of eligible expenses in excess of the lesser of 3 per cent of net income or \$2,397 in 2021.

Trillium Drug Program:

If you have high prescription drug costs, you may be able to pay \$2 or less for every prescription. You should apply if you: live in Ontario and are under 65 years of age and have a valid Ontario health card number · do not already qualify for the Ontario Drug Benefit program (for example, you are not enrolled in a program such as Ontario Works) do not have an insurance plan that pays for 100% of your drugs and spend about 4% or more of your after-tax household income on prescription-drug costs.

To find out more about the Trillium Drug Program and eligible prescription costs: visit ontario.ca/trilliumdrugprogram or call Toll-free: 1-800-575-5386 The Exceptional Access Program may, in some cases, cover prescription drugs that are not on the approved ODB list. A doctor must apply on your behalf.

Guaranteed Annual Income System:

GAINS is a provincial program that ensures a guaranteed minimum income for qualifying Ontario senior citizens. You may be eligible if you are an Ontario resident, 65 years of age or older who is receiving OAS and GIS benefits, and has a total income below the level guaranteed by the province.

Lifelong Learning Plan:

This plan allows you to take up to \$10,000 in a calendar year from your RRSPs to pay for training or education for you or your spouse/common-law partner. When you withdraw funds for this purpose, you have up to 10 years to repay the amount back into your RRSP. Students must have completed an educational program before the end of the year in which they turn 71.

The following products are not covered by the ODB program: prescription drugs that you buy outside Ontario, prescription drugs that you buy at your doctor's office. The Assistive Devices Program pays up to 75 per cent of the cost of equipment, such as wheelchairs, respiratory devices, visual aids and custom fabricated orthotic devices.

The Assistive Devices Program also pays up to 75 per cent of the cost of equipment for home oxygen therapy equipment and related services for seniors 65 years of age or older and for individuals 64 years of age or younger who are on social assistance, residing in a long-term care home or who are receiving professional services through Home and Community Care Support Services. For other equipment, such as hearing aids, the program contributes a fixed amount. For items such as ostomy supplies, breast prostheses and needles and syringes for seniors, the program will pay a grant directly to the person. Ministry of Health · Toll-free: 1-800-268-6021

Ontario Seniors Dental Care Program (OSDCP) This program provides free, routine dental services for eligible low-income seniors in Ontario who are 65 years of age or older, have no other form of dental benefits and meet the following income requirements: annual net income of \$22,200 or less for a single senior a combined annual net income of \$37,100 or less for a couple: Coverage includes: check-ups, including scaling, fluoride and polishing, repairing broken teeth and cavities, x-rays, removing teeth or abnormal tissue (oral surgery), anesthesia, treating infection and pain (endodontic services) treating gum conditions and diseases (periodontal services)

Dental prosthetics (prosthodontic services), including dentures, will be partially covered. Please speak to your local public health unit for more information. · Toll-free: 1-833-207-4435



MEDICATION ADHERENCE AND WHY IT MATTERS

As defined by the WHO (World Health Organization), adherence is the degree to which a patient's behavior is in alignment with the health care provider's recommendations. Seems like a simple concept; so what's all the fuss about missing a few doses? It doesn't seem like a big deal, but it is!

In Canada, each year medication non-adherence is the cause of:

- 10% of all hospital admissions
- 25% of hospital admissions for the elderly
- 23% of nursing home admissions



In general, taking your medication correctly 80% of the time is considered the minimum necessary for treatments to be effective. Medication adherence for chronic conditions are typically relatively poor:

- High cholesterol: 57%
- High blood pressure: 48%
- Diabetes: 43%

Beyond negative outcomes such as hospital admissions, medication non-adherence may lead to disease progression which may result in additional and more expensive medications being needed to treat the condition.

How you can stay on track with Mednow

Pharmacist managed refills process

Mednow pharmacists keep our eyes on your refills. We contact you before you run out of your medications so you never have to worry about missing a dose.

Try out the app!

Tired of wondering how many refills you have left? Wondering when you're due for your refill? We have a solution for that. Mednow has a mobile and web based app that allows you to keep track of your medication profile, including fill date and number of refills.

Products that remove the hassle of multiple medications.

Forgot which pill to take at what time or just tired of sorting your weekly organizer? Let Mednow take that on for you. We'll organize all your medications and deliver them to you before you're due so you never miss a **dose!**

Medication Review

Mednow offers comprehensive and free medication reviews to all patients to ensure you're taking your medications optimally. If there are medications that can be stopped, we'll make a plan to stop them!

Medication adherence is a joint responsibility. If you're having trouble taking your medication as prescribed, whether it's because of side effects or you're just forgetting, let your pharmacist know and we will work with you to find solutions!

Okay The Secret Is Out!

For the 25th anniversary of the Police Pensioners Association of Ontario, we are doing some pretty exciting things.

Yes, it all started in 1997, when a few visionaries got together and formed the PPAO. These dedicated few, grew the membership, organized and established the foundation of what we are today. We stand on the shoulders of giants. Those that saw the need to advocate, support and organize police retirees in Ontario. Things change so much when you leave the job and the needs of retirees are specific. We will continue to seek out value for our membership.

Shortly we will be launching a massive discount program for you, our members. We are celebrating 25 years of advocacy and fraternity by putting our members first.

What does it look like?

1. Over 25000 in-store discounts all over North America and growing.
2. Easily accessible through your smart phone.
3. Better yet, no matter wherever you are, you can simply enter a subject and it will tell you the discounts available near you. Yes snowbirds, just put in "restaurant", and it will tell you the discounts at varying restaurants closest to you.

The board is working hard to continue to grow the membership and bring value.

What else is going on? LOTS! The emails are flying and the birds are chirping. Stay tuned for more exciting things on the horizon.

Dave

(a guy from barrie)



Medallion Minute: Road Trip Ready in 2022



If like many, you are planning a relaxing and long awaited road trip, you may have noticed the effects of inflation. The increased price of gas, hotel accommodations and food will certainly take a bite out of our budgets.

Unlike home insurance policies, standard auto policies in Ontario do not 'inflate' or increase limits annually. The building limit on your home policy will increase incrementally by the automatic application of an 'inflation factor' to account for increased costs of rebuilding or repairing your home. However, basic auto limits are not indexed.

Aside from the inflation perspective, auto insurance has evolved and new coverage options could now be available that were not, when you originally purchased the policy.

As you work through your trip 'to-do' list that might include an oil change, sunscreen and a new bathing suit, consider a review of your insurance and the potential value of additional coverage:

- **Rental Vehicle (OPCF 27):** Coverage after an accident in a rented or borrowed vehicle. A Mercedes-Benz convertible could be on the itinerary. If your road trip includes higher end rental vehicles, the \$50,000 limit should be increased to reflect the value of the rental car. Options are \$20 to \$50 a year for higher limits
- **Vehicle Replacement (OPCF 20):** Commonly \$1,000 is provided to rent a car while yours is being repaired due to an accident. Today, a shortage of parts and labour has caused delays in completing repairs. This has resulted in the limit being reached before full repairs are completed, leaving you without a car. Consider increasing this limit to \$2,000 for \$25 a year
- **Driving Record Protector:** Protects your driving record from being affected by an at fault accident, and subsequent increase in premium on renewal. On average, \$85 a year
- **Disappearing Deductible:** Reduce your deductible annually. A zero deductible applies if there have been no losses the last 5 years.

- **Worry Free Bundle:** A cost effective collection of the options stated above: disappearing deductible, driving record protection, vehicle replacement and rental vehicle
- **Roadside Assistance:** Emergency roadside & driver assistance program. Features include towing, flat tire service, battery boost, fuel delivery, lockout service and extrication / winch
- **Liability Limit:** While \$1 Million in liability has been the standard, today it is no longer adequate. Particularly if your trip takes you state side, increase this limit to \$2 Million. My apologies to the Sunshine State, but Florida has some of the worst statistics. According to Florida Highway Safety and Motor Vehicles (FLHSMV), approximately 200,000 car crashes are recorded every year. That equals more than 500 accidents every day. The cost varies but \$6 to \$10 a month will provide the protection needed, particularly in jurisdictions with lower, or no mandatory liability coverage for drivers
- **MyMedallion:** Request access to our 24/7 Member portal. Access pink cards, securely share information with us, access policy documents or submit a claim
- **Optional Accident Benefits:** This is a topic large enough in scale to require its own Medallion Minute article. Review the “Increased Optional Accident Benefits Checklist” included with your renewal or contact us to discuss
- **Identity Theft:** While not an option on car insurance, for \$15 a year you can add it to your home insurance Insurance contracts can be complicated. In an effort to be brief, I have opted for ‘plain language’ above. Individual needs, coverage, qualifying criteria and costs will vary. For a full review of your current coverage and detailed options available to you, please contact us!

Wishing you light traffic, no potholes and warm hospitality on your journey,

Sarah Heiser |CIP, CRM|
Director of Group Operations
 604 Belmont Ave W, Kitchener,
 ON, N2M 1N5
[519-579-5440](tel:519-579-5440) | Toll-Free:1-800-339-9935



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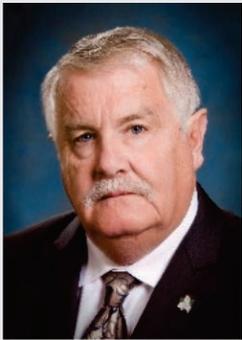
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The OMERS Update

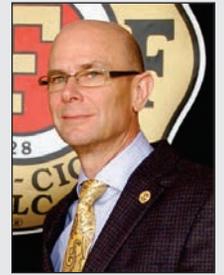
As most of you are aware, the PPAO by right shares a seat on both the OMERS SC and OMERS AC Board. The seat is shared between the OMERS Retiree Group, or ORG, and is comprised of the PPAO, MROO, ORFFA, (the Ontario Retired Fire Fighters Association). What you may not know is that these seats have term limits which is four (4), three (3) year terms for a total of 12 years.

In November 2021, our long time SC Board member Paul Bailey decided to step down due to personal reasons. Paul had been on the OMERS SC board for a very long time, and prior to that he was a member of the OMERS AC Board. If you didn't know Paul as our OMERS Rep, you would definitely have known him as one of the founding members of the PPAO and long serving president. At the ORG meeting in December 2021, David Tsubouchi, our representative on the AC Board said this about Paul:



It has been a privilege and an honour to have worked with my friend, Paul Bailey, as his OMERS counterpart on behalf of retirees. I have known Paul since our school years in Agincourt, and met him again years later when Paul was working for the York Regional Police and the Police Association of Ontario, and I was the Solicitor General. What I have always loved about Paul is his absolute sense of integrity and his persistence. If Paul believes that something is wrong or unjust, he never lets go. No one ever has to work to figure out what Paul believes; he is direct and to the point. Those who know Paul can appreciate his dry sense of humour and know him to be a truly good person. We are all going to miss Paul Bailey's Leadership.

With Paul stepping down that left the ORG to start the process in finding a suitable replacement. As I mentioned, this seats on the AC and SC Board is shared between the 3 groups and seeing how the last representative was from the policing sector, it was decided that our next candidate would come from the ORFFA. Scott Marks was the candidate presented and ultimately decided upon unanimously to be our representative



for the remainder of Paul's term as well as the successive 3 year term to follow. Scott retired as an Acting District Chief for Toronto fire Service in 2010. Prior to retiring he was the president of the Toronto Professional Fire Fighters Associations (TPFFA) until 2010 and after retiring he moved to the International Association of Fire Fighters (IAFF), as the assistant to the general president for Canadian Operations developing programs and fostering relationships with government. He has an understanding of board governance and the role he is to play on our behalf with the OMERS SC board. Since being appointed as our SC Board representative he has been busy doing courses and has been appointed to the Audit Committee and Plan Design Committee.

Hopefully you have seen the OMERS Annual Report, if not it is available here along with the highlights only version click The OMERS logo.



In short for 2021 OMERS had a return of 15.7% net expenses, with net assets growing to \$121 billions as of December 31st 2021. A much better return than the negative one we had in 2020 for which we are all thankful.

As a reminder OMERS pensions were indexed at 2.74% for 2022. For those not aware, how OMERS calculates the annual inflation increase, they use the average of the CPI for the 12-month period ending in October and compare it to the average for the same period the previous year. This percentage increase determines the increase for pensions.

OMERS has also released a study on the social value and economic contribution OMERS has available, click this paragraph for more info..

The OMERS Annual Meeting will be held on 11th April 2022 via a virtual meeting, all OMERS members are invited to attend. Registration form is available by clicking this paragraph.



A letter from Celine Chiovitti, OMERS Executive Vice President & Head of Pensions

In 2021, we set out to better understand and measure the economic contribution and social value generated by pension plans like ours. That's why we commissioned two new reports conducted by the Canadian Centre for Economic Analysis (CANCEA). The reports found that OMERS supported more than **118,000 jobs** and contributed more than **\$11.9 billion** to Ontario's GDP, based on 2020 data. In fact, OMERS activity supports **1 in every 64 jobs across Ontario!**

The research found that providing a secure and stable pension delivers value beyond pure monetary benefits. It underlined the role a pension income plays in improving the lives of OMERS members, strengthening communities in Ontario and generating stronger bonds between employees and employers, supporting retention and productivity.

Retired OMERS members reported higher life satisfaction than people who do not have a pension plan. CANCEA has attributed this to the increased financial security that having access to secure and stable income at retirement provides, enabling retired OMERS members to play an increased role in their communities through volunteering and making donations.

We are proud to serve our members and have long believed that the value of a pension reaches far beyond the members who receive it. The CANCEA research findings confirm our beliefs. Access to defined benefit pension plans, such as OMERS, has positive and far-reaching impacts on the lives of Canadians, the economic vitality of communities and the creation of jobs!

To read more about the Social Value and Economic Contribution studies, visit www.omers.com/social-economic-value-of-the-plan

All the best,
Celine

Annual Report

Our recent Annual Report details that our Plan earned a return in 2021 of 15.7%, net of expenses, which equates to \$16.4 billion of net investment income.

Read the report at www.omers.com/annual-reporting

Save the Date – Annual Meeting

This is a big year – OMERS is turning 60! The OMERS leadership team will present the OMERS 2021 financial results at our OMERS Virtual Annual Meeting on April 11 at 9 a.m.

Register now at www.event-wizard.com/2022AnnualMeeting/0/register/

Attend Our Webinar – The Power of Your Pension Plan

In this webinar, hosted by the OMERS Education & Training team, you'll learn about OMERS financial status, how your bridge benefit works, survivor benefits and more.

Register online at www.omers.com/events or call Member Experience at +1 800.387.0813.

PPAO Certificate of Continuance
&
Article of Continuance under the CNCA

Our journey to began in April 2021 when the directors of the PPAO at the time started to review the existing bylaws in order to bring them to a current standard for non-for profit corporations. At that time, we retained the legal firm of Blumberg Segal LLP who began the consultation process with us. After a few emails, telephone and zoom conferences it was determined that the best route for us would be to request a “Continuance Under the CNCA” which basically meant a transfer from the ONCA, Ontario Not for Profit Corporations Act to the Canadian Not for Profit Corporations Act. At that time, there was still some confusion around the ONCA which had been updated and was coming into force, yet no date had been given and the changes in the act not yet finalized. The CNCA however was known and understood and provided a fully automated format in which we could do corporate filing, update bylaws and such. Not only that, but there was real concern that if we were to change and update our bylaws under the current ONCA to bring them into compliance, we would simply have to redo them again within a short time frame at additional and unnecessary costs.

At our AGM meeting on the 20th October 2021, a resolution was brought to the membership along with a new set of bylaws which was passed allowing us to submit our application for the Continuance under the CNCA. On the 25th January 2022, the Continuance was granted and the PPAO has now been registered under the Federal Act.

So what does this mean you ask? First of all we have a completely new set of bylaws that is up to date and compliant with the requirements of Act. This was particularly important to the PPAO when the onset of Covid showed the deficiencies we had at the time and the inability to do business properly. The new by-laws can be found in the members only side on our webpage,

www.ppa0.ca.

continues.....

Along with the new By-laws, 2 classes of members were created, Class A (voting) and Class B (non-voting). The PPAO recognized that the vast majority of our members are not concerned with the actual governance of the corporation, they have faith and trust not just in the Board of Directors of the PPAO, but also in the Directors of their own Retiree Association that they belong to. Keeping this in mind, Class A members are the PPAO Board of Directors themselves, as well as a designated representative from each of the affiliated associations whom are recognized by the PPAO. The Affiliated Associations of the PPAO currently are:

- 1) Brantford Police Retirees Association.**
- 2) Chatham-Kent Police Retirees**
- 3) Durham Regional Police Pensioners Association**
- 4) Gananoque Police Retirees**
- 5) Sudbury Police Retirees Association**
- 6) Police Retirees Association of Halton**
- 7) Hamilton Police Retirees Association**
- 8) Kawartha Lakes Police Retirees**
- 9) London Police Retirees Association**
- 10) Police Pensioners Association of Niagara**
- 11) North Bay Police Retirees Association**
- 12) Peel Regional Police Retirees Association**
- 13) St Thomas Police Retirees**
- 14) Sarnia Police Pensioners Association**
- 15) Strathroy-Caradoc Police Retirees**
- 16) Toronto Police Pensioners Association**
- 17) York Regional Police Retirees Association**

Psychologist recommended tips for building healthy habits and breaking bad ones



Cutting out old habits and replacing them with good habits can be hard. However, there are ways to set yourself up for success, says psychologist Katie Turner.

How to break bad habits

To help break a bad habit, Turner says it's important to find out when and why you do it. Then you can change the behaviour and reward. Turner says the common thought is that it takes 21 days to change a habit, but it can take two to three months.

How do you cement a good habit into your routine?

1. Use SMART goal setting – Specific, Measurable, Attainable, Relevant, Timely
2. Enlist a positive mindset – Focus on the positive and engage in positive self-talk
3. Expect and plan for stumbles - look at what happened and why it happened. Was the goal not realistic?

What are your go-to healthy habits for daily life?

- Planning ahead
- Healthy eating
- Exercise and movement
- A good sleep routine
- Mindfulness breaks and gratitude
- Keep consistent work hours
- Spend time with friends



Take advantage of your PPAO Group Plan

As a PPAO member, you have access to flexible Extended Health Care (EHC), Core Travel, and Dental Insurance. These insurance options are offered at special insurance rates for both you and your loved ones.

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Did you know that Sun Life offers special insurance rates to PPAO members?

Take advantage - apply for coverage today, so you can rest easy tomorrow.

[Learn more](#)



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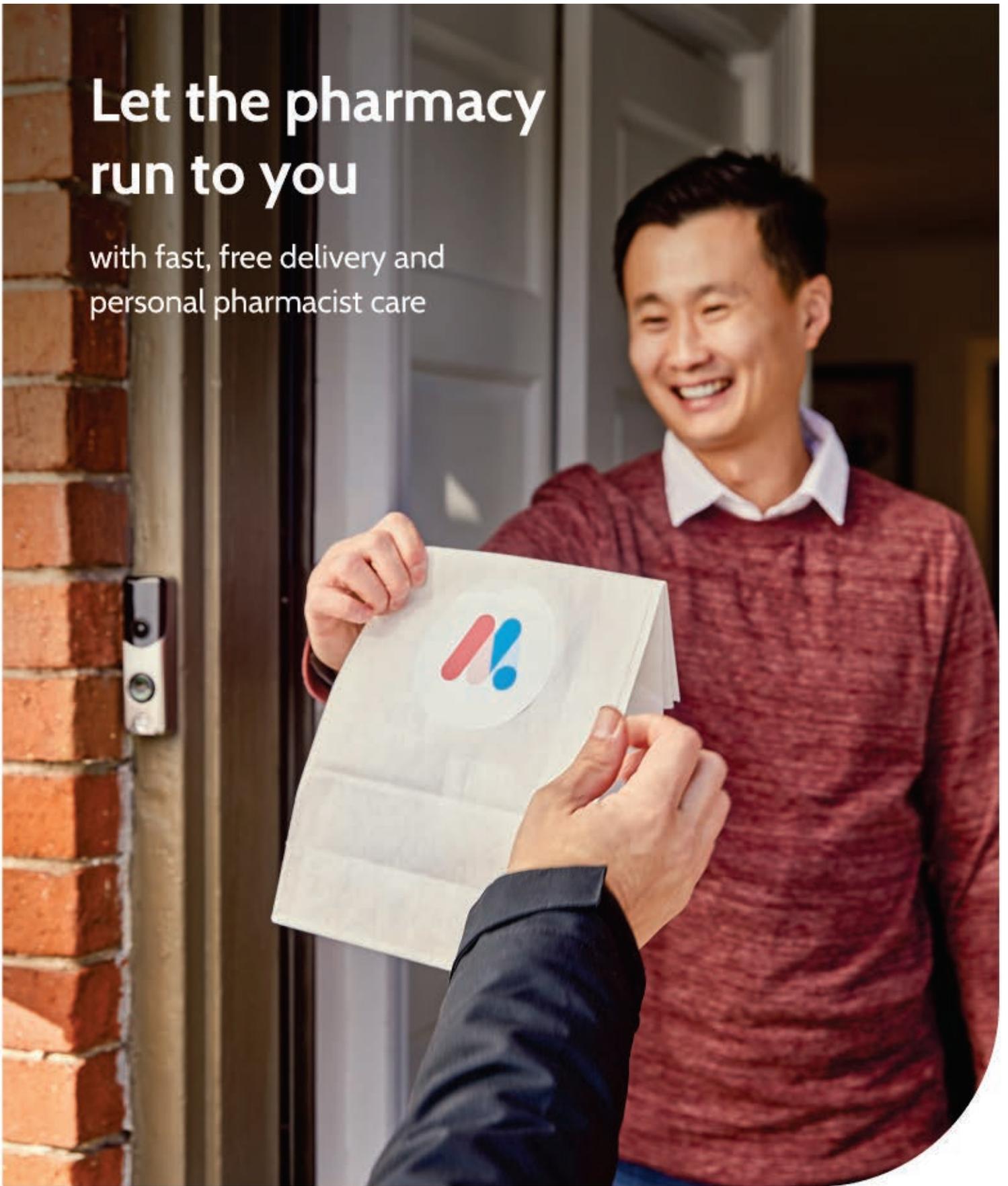


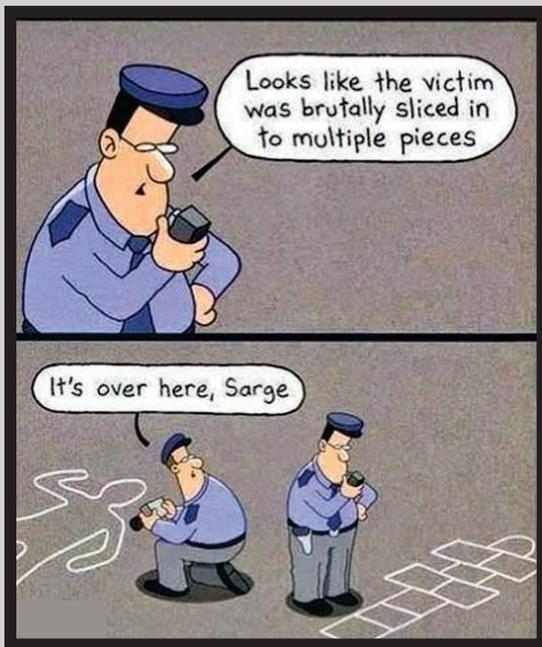
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