



### Improving the quality of life for the police pensioners of Ontario

#### Looking Ahead

25th Anniversary Celebration & Annual General Meeting Oct 18/19 2022

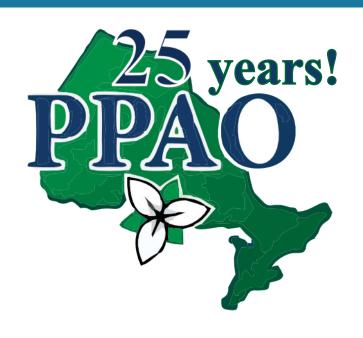
Published semi-annually by and for the members of the Police Pensioners Association of Ontario

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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



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# From the President's Desk



t's hard to believe that we're halfway through September already, where did the summer go? Better yet how am I already

almost 1 year completed as President of the PPAO?

During the 2+ years of Covid, at times, the clock seemed to have slowed if not stopped and when the restrictions lifted, it was if the tension on the clock spring let go and we shot forward at double speed. Now don't get me wrong, I am quite happy that most if not all of the Covid restrictions have been lifted and we are able to go about our lives as though there is nothing wrong in the world, but I still have to look back and say where did the time go?

I was fortunate enough, like many of us, to start back travelling. One of the primary pleasures of being retired if I may say. I went to both Trinidad and Jamaica this spring and am planning a trip to Florida soon and a return to the place of my birth, Trinidad, just before Christmas. Now although the restrictions have been lifted, this doesn't mean that I do not travel smart or using health precautions. Vaccinated or not, one can still get Covid, just as one can get the Flu when they have had the Flu shot. It's just an added level of protection and reassurance that you may not get as sick as one without.

The past 9 months have been extremely busy for the PPAO, we appointed Brian Wintermute a retiree from the Peel Regional Police to the board of directors for the year as we were 2 directors short. We thought there was another willing to assist, however timing didn't work out and they had to decline. As such the 6-member board of directors have been working very hard to update the processes and policies of the PPAO while maintaining the high level of service our members have come to end enjoy. Yes, we have had some hiccups along the way, we are after all a group of volunteer retirees, but we are doing our best. I would like to thank all of the Directors for the time and work they have put into the Association, without their continued and combined diligence and desire, I'm not sure where we would be.

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2022 marks the 25th Anniversary of the Police Pensioners Association of Ontario,(PPAO). Formed in 1997 by a group of

retired and active members of the policing community to promote fellowship and to provide information and advocate on behalf of and for retired members and seniors in general. Over the past 25 years through careful and thoughtful governance, and the assistance of our corporate sponsor, the PPAO has grown from a coffee shop grass roots organization to a well positioned one.

With ties throughout the community, and with other organizations that advocate for the well being and benefit of retired persons, we continue to provide benefits and support for our members. As the only provincial body for all retired members of the law enforcement community in Ontario, sworn or civilian regardless of rank, our membership continues to grow, with a current estimate of 6500 members. The PPAO is thankful for all of the support given in the earlier years by the Police Association of Ontario, and our affiliate police retiree associations whose members joined the PPAO board of directors and helped to shape it to the organization it is today.

The AGM and 25th Anniversary dinner will both be held at the York Regional Police Association banquet hall, located at 63 Eric T. Smith Way, Aurora. The dinner will be on the October 18th and will feature a catered buffet dinner with wine, and entertainment from Magician and Illusionist, Ray Anderson. Tickets are \$60.00 pp, and a cash bar will be available. Doors open at 6pm with dinner served at 7pm.

The AGM itself will be on the 19th October 2022 at 9:00 am, and will have a session with Dr. Riley Moynes, financial planner, teacher and author of "the Four Stages of Retirement" as well as Karen Cumming, journalist and health advocate, author of "the Indispensable Survival Guide to Ontario's Long-Term Care System". Both sessions will feature a copy of their book for each delegate. Registration for the meeting is \$35.00 pp which includes all materials, as well as lunch.

There are 2 hotels within walking distance of the YRPA both of whom we have arranged group bookings for, rooms are limited so make sure you book your room early, keeping in mind that the PPAO will cover the cost of 1 room (room cost only) for each affiliated retiree association.

Online registration for both the dinner and the AGM is now open, please follow the below link to register today. CLICK HERE TO REGISTER.

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# From the President's Desk

Wayne Omardeen

The PPAO has endeavoured this year to try and get out more to our member Affiliates' meetings and events in order to build awareness of who we are and what we have to offer. This has been from personally presenting the 2021-2022 scholarship cheques, attending business meetings and AGMs, local breakfast clubs, and golf tournaments. If your association is having a meeting, event or golf tournament let us know, if we are able to, we would be happy to attend and bring greetings.

I would be remiss if I didn't say something about the 25th Anniversary of the PPAO which started back in July 1997 by a group of 31 retirees from 13 different police services. Although much has remained the same, the world today has changed significantly from 1997. I mean Google just got started in 1998 and today I used Google to find that fact and these others, who would have thought that possible? In 2000 the International Space Station opened open a new era in international cooperation. In 2001 we had the attack on the world trade center which completely changed the way we looked at terrorism and policing. 2007 the iPhone is released for the first time, 2009 Barack Obama becomes the first Black President of the United States, 2016 Donald Trump becomes president making the idea of false news mainstream and confusing an awful lot of people, myself included.

2020 Covid hits and the world moves from in person contact too virtual. Now I know a lot of people who have gotten use to virtual meetings, after all it saves on transportation cost, lost time travelling and removes the likelihood of picking up a bug from someone else. Call me old fashioned but given the choice I will always pick a face-to-face meeting. There is something about being in proximity of family, friends, and associates of all kinds. The feeling you get from a handshake, a hug or a simple touch on the arm that makes you feel closer to others and a part of something more than just you.

As part of our 25th Anniversary, the PPAO will be having a 25th Anniversary dinner on the 18th October 2022 featuring a catered buffet meal and entertainment by illusionist/magician Ray Anderson at the York Regional Police Association Hall. On the 19th October, we will be having our AGM meeting featuring 2 special speakers, Dr. Riley Moynes and Karen Cumming as well as a panel discussion of post retirement investments. We will also be having elections for 2 Director positions. This will be an open meeting, so everyone is welcome to attend. I look forward to seeing you all so that I can greet you in person with a smile and a hand shake. Stay well and be safe.





Canadian Police and Peace Officers' 45<sup>th</sup> Annual Memorial Service

September 25, 2022 Parliament Hill Ottawa, Ontario

LE 45<sup>e</sup> service commémoratif annuel des policiers et des agents de la paix canadiens

Le 25 septembre 2022 Colline du Parlement Ottawa (Ontario)















# **Heroes In Life**

Ithough the PPAO is a group for retired members of the Law Enforcement community, sworn or civilian regardless of rank, we still recognize and relate very keenly to what happens in the active law enforcement community. It doesn't matter if you were a beat cop, in an investigative unit, a dispatcher, court security or facilities management you never truly forget or lose what it feels like to be part of a police service. It doesn't matter if you worked for a small department or large city police service, that sense of pride, camaraderie, and family is one we all share.

For those of us who wore a uniform, many have been in very serious situations and have said, "but by the grace of god…", things could have gone so badly. A few also have first-hand experience with the death of a friend and co-worker while on active duty. It is one of the hardest days of your career if you have experienced this and something I need not expound on that any further. This is one of the reasons that the PPAO strongly supports the Police Memorials, both the Ontario Memorial held every May in Toronto and the upcoming Canadian Memorial held Sunday, 25<sup>th</sup> September 2022 in Ottawa.

September has been a particularly difficult one for our policing family with the murder of Toronto Constable Andrew Hong on the 12<sup>th</sup> September 2022, and the death of York Constable Travis Gillespie 2 days later, 14<sup>th</sup> September 2022, in a head on collision on his way to work, involving a reportedly impaired driver. As our entire law enforcement family we grieve the senseless loss of these officers and send our condolences, thoughts and prayers to their families, friends and co-workers. Both are Heroes in Life not Death.



# Heroes In Life

#### **Constable Andrew Hong**



On Monday, 12<sup>th</sup> September 2022, Toronto Police Constable Andrew Hong, was ambushed while having lunch in a Mississauga Tim Horton's. For reasons only known to the now deceased culprit, Constable Hong was shot at point blank range ending a 22-year career in a blink of an eye, leaving his family, his friends, co-workers and the entire law enforcement family in shock and anger at this senseless and cowardly act.

Constable Hong was by all accounts a man not just large in stature, standing 6'4", but large of heart as well, with a great sense of humour. A kind man, always willing to help out and assist when needed. He leaves behind a wife, 2 teenage children and countless friends and relatives. As part of the TPS Traffic Services and motorcycle division, he took part in many police memorials and police funeral processions. One of life's little ironies is that it was Andrew's funeral being escorted this time.

#### **Constable Travis Gillespie**

On the heels of the news of the murder of Constable Andrew Hong, the law enforcement family was dealt another blow with the sudden and devasting death of York Regional Constable Travis Gillespie in a head on collision while on the way to report for his day shift on the 14<sup>th</sup> of September 2022.

Reportedly, the 23 year old driver of the other vehicle, believed to be impaired, crossed the center line and stuck Travis' Honda head on. He was pronounced at the scene while the other driver was taken to hospital with minor injuries.



Travis, 38 years old, was only on the job for 2 years having served as a Special Constable with Go Transit Police prior to joining York Regional Police. He is being remembered by his friends and co-workers as a phenomenal man proud to serve his community. Another senseless death in our police community.

## **Elections - PPAO Board of Directors**



At the upcoming AGM, Wednesday, 19th October 2022, there will be elections for 2 Board of Directors for a 2 (two) year term. The positions open are for the appointed spot that was given to Brian Wintermute from the Peel Regional Police Retirees Association as well as a spot that is currently vacant.

A Director for the PPAO is a volunteer position with no remuneration, if you are required to travel for PPAO

business, expenses will be paid according to the existing policy. It is estimated the time commitment is 10-15 hours a month and it is expected you will be required to meet at least once a month, either in person or virtually, there is also a need to be available as required for committee meetings and to respond to emails as required in a timely fashion.

As per PPAO bylaws, section 5.03, nominations for directors can be made from the floor and a person may nominate themselves without a seconder. Voting however will still be restricted to those eligible to vote. If you are interested in being a director or know someone who is, then make sure to attend the AGM to take part in the election process. In order to be a director, you must be a qualified member of the PPAO in good standing. It is also suggested but not required, that you have a working knowledge of computers, basic office applications and experience with online meetings, be available to travel as required for member and/or board meetings and have access to a stable internet connection.

For more information, please contact Wayne Omardeen at womardeen@ppao.ca.

# Goodbye Your Majesty

Whether you were a royalist or not, it must be admitted that Queen Elizabeth II was one of the most beloved and well known monarchs of the modern times, having ruled the UK and the Commonwealth for 70 years, the longest serving monarch in British History.

Officially known as Elizabeth II, by the Grace of God, of the United Kingdom of Great Britain and Northern Ireland and



of her other realms and territories Queen, head of the Commonwealth Defend of the Faith, she was born 21 April, 1926, and passed on 08 September 2022. She was crowned as Queen on 02 June 1953 at the age of 27. Married to Prince Phillip on 20 November 1947 and the mother of 4, King Charles III, Princess Ann, Prince Andrew and Prince Edward. During her reign, she saw WWII, the Korean War, the Cold War, the Falkland Islands War, The Iraq War, and everything in between.

Despite her age, the Queen was always keeping the monarchy relevant by her commitment and passion to her work and to her people. She made sure to keep up with the trends and the use of technology and social media. In 1976 she was the first monarch to send an email, in 1997 she launched a website detailing the charitable activities of the royal family, made her first tweet in 2014 and first Instagram post in 2019.



Largely a figurehead to the UK and the Commonwealth nations, it doesn't mean that the Queen had no power. It was responsibility to sanction all legislation passed by the parliament in the UK and the source of legal authority. She was instrumental in the passing

of the Crown Act of 2013, ensuring gender equality in the succession of the throne.

She also saw the commonwealth grow from 8 when she was first crowned to 54 today. Many of these being countries were originally under British Rule but either declared or were granted independence and then chose to belong to a voluntary association of sovereign nations. She survived 2 assassination attempts and was the first British Monarch to address the US Congress.

She supported more that 600 Charities in Britain and partly responsible for raising close to \$2 billion. This is something she passed on with the Royal Family officially supporting nearly 3000 charities worldwide.

With her passing, Prince Charles, now King Charles III has taken the throne with his wife Camilla, Queen Consort. All in all, the Queen led a good life, faithful to her people and a positive example to the world at large and will be missed, may you rest in peace, and God save the King.

### PPAO's SAGM – Sarnia 18 May 2022



The PPAO held it's SAGM in Sarnia on the 18th May 2022, hosted by the Sarnia Police

Pensioners Association. There were just under 30 people in attendance or the meeting where opening remarks were given by soon to be retired Sarnia Police Chief Norm Hansen.

Local lawyer, Spencer Houlihan provided an insightful presentation on Wills and Estate planning. PPAO benefit Consultant Tony Gagliese presented on issues within the Long-Term Care process. There were also presentations by OMERS, Sunlife, and Medallion Insurance. The Venngo supported MemberPerks program was introduced, and President Omardeen advised signup to the program was now open on the PPAO webpage, www.ppao.ca. After a round table discussion with the members present, the meeting was closed, and the delegates wished a safe trip home.

# PPAO 2022-2023 Scholarship Program



With Students back in school, the thought inevitably is drawn to funding for post secondary education. The PPAO has a scholarship program offered to the children and grandchildren of our members. We offer 6 Memorial Scholarships of \$2000.00 each and 2 Meritorious Scholarships of \$3000.00 each.

The application process will start on 1<sup>st</sup> November 2022 and will close on the 31<sup>st</sup> January 2023, with no exceptions made on these dates. The process will be completely online and no mail in applications will be accepted without prior approval by the Scholarship Chair. Due to issues that arose during last year's process, all sponsoring members MUST be registered on the PPAO website and a verified member of an affiliated retiree association.

The full process and eligibility requirements will be made available on the PPAO website prior to the start of the application process.

# **PPAO 25 Years in the Making**

### In the Beginning



The PPAO, was formed at a meeting on Tuesday, vears 15th July 1997 at the Metro Toronto Police Association Building. The original meeting consisted of retirees from Durham, Windsor, York, London, Toronto, Niagara, Hamilton, Peel, Sarnia, Peterborough, the OPP, Waterloo and Ottawa and was called to recommend the formation of a Provincial Association of Police Retirees to promote fellowship, provide information and

advocate on the behalf of and for retired members of the law enforcement community and seniors in general.

At this meeting of 31 retirees from around the province, by a vote of 23 to 8, it was decided that the Police Association of Ontario Pensioners Association be formed and the proposed constitution and bylaws be accepted subject to review by the Board of Directors. The first board of directors were named by acclamation:

VP – Chuck Code (London) President - Dale Allen (Durham)

Secretary – Harry DeJong (Windsor) Treasurer – Peter Ruch (Niagara)

Directors - Bruce Priestman (Toronto), Fred Johns (Durham), Don Ross (Sarnia)

\$97.00 was also raised at this meeting to assist with start up costs. Before the meeting closed it was proposed and accepted that the original name for the association agreed upon should be changed to the Police Pensioners' Association of Ontario, as it is today.

Over the past 25 years through careful and thoughtful governance, the PPAO has grown to a well positioned organization with ties throughout the community, for the well being and benefit of retired persons. As the only recognized Provincial Police Retirees group with OMERS, the PPAO holds a unique position that is shared with MROO, (Municipal Retirees Organization of Ontario) and ORFFA, (Ontario Retired Firefighters Association). We are the only retiree group that has by right, a member on both the OMERS AC and SC Board of Directors.

As the Provincial body for all retired members of the law enforcement community in Ontario, sworn and civilian regardless of rank, our membership, estimated currently at 6500 is continually growing, as is the service to our members. With the help of our partners, whom we have carefully selected and worked with, we have created an environment that allows for the enhancement of life after retirement. We have done this not just advocating on behalf of retirees, but also by demonstrating our ability as a group to influence and make an impact within retail markets. This has allowing us to seek and gain discounts on goods and services for our members. We have carefully cultured and nurtured these partnerships so that we can offer what we believe to be some of the best services out there. I encourage each of you to follow the links below and the PPAO web page, www.ppao.ca, and explore the programs designed for you.

With Sunlife insurance, we have developed our own Group Health and Dental plan with Travel Insurance to help those whose employee benefit plans have expired. This plan can even be purchased using your HSA if you receive one. Check it out and see if it works for you and your family, Click here to see the PPAO Sunlife Group Health and Dental Plan. Couple this with the online pharmacy services of Mednow, which includes free online chats with a pharmacist or virtual visits with a doctor, and you are all set. Click here for more details on Mednow, click here for information on Mednow online pharmacy Our most sought after offering however is the home and auto insurance that we have partnered with through Medallion Insurance (formerly DA Kurt Insurance for our long time members). Click here to see all the details, Click here for PPAO Home and Auto Insurance from Medallion

For those that like to explore, shop, or eat out we have with Venngo, for our MemberPerks discount program which offers discounts on over 20,000 locations across North America. Click here, click here for PPAO MemberPerks.

If you are receiving this newsletter from a source other than a direct email from the PPAO, it means that although you are a member, you have not yet registered with us directly on our website, www.ppao.ca/membership. It is a quick and easy process, requiring you to upload proof of retirement from a law enforcement agency. As long as you are from a recognizWith Sunlife insurance, we have developed our own Group Health and Dental plan with Travel Insurance to help those whose employee benefit plans have expired. This plan can even be purchased using your HSA if you receive one. Check it out and see if it works for you and your family, Click here to see the PPAO Sunlife Group Health and Dental Plan. Couple this with the online pharmacy services of Mednow, which includes free online chats with a pharmacist or virtual visits with a doctor, and you are all set. Click here for more details on Mednow, click here for information on Mednow online pharmacy

ed affiliated Police Retiree Association, there is no membership fee to pay. If, however you do not, then there is a fee to join. Registration will allow any information and updates to come directly from us to you.

The PPAO is not just about discounts and savings for its members however, we have also partnered with groups like the Canadian Federation of Pensioners, https://www.pensioners.ca/, who are actively lobbying the government trying to get legislative reform for pension protection. With the help of our Benefit Consultant, Tony Gagliese, we try to stay on top of changes within the health regulations so that we can share with you, the necessary information.

The PPAO is on LinkedIn, LinkedIn - PPAO, Twitter, @thePPAO, and Facebook, PPAO - Facebook, make sure to visit us, friend us, and follow us in order to receive updates.



# PPAO AGM - Hosted by York Regional Police Retirees Association October 18 & 19<sup>th</sup>, 2022

# **Celebrating 25 Years of the PPAO**

October 18 – 25th Anniversary Dinner with entertainment by:

Magician and Illusionist Ray Anderson Dinner Cost: \$60.00 pp, includes wine with dinner, cash bar Doors open at 6pm and dinner at 7pm

**October 19 – Business Meeting with Guest Speakers:** 

Dr. Riley Moynes and Karen Cumming

Meeting Cost: \$35.00 pp, includes lunch and conference materials

Online Registration at <u>www.ppao.ca</u> or using the link below <u>Click here to register for the PPAO 25th Anniversary Dinner and AGM meeting</u>

> Location: York Regional Police Association 63 Eric T. Smith Way, Aurora, ON Hotels (breakfast included):

#### Microtel Inn And Suites by Wyndham

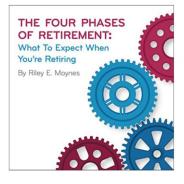
180 Goulding Ave Aurora, ON Group Code: PPAO Conference - York Regional Police Reservations: 365 61 0618 info@microtelaurora.com Holiday Inn Express & Suites Aurora 205 Eric T. Smith Way, Aurora, ON Group Code PPG Reservations: (905) 418-8000 www.ihg.com



**Toronto comedy magician and illusionist Ray Anderson** has performed over 3000 shows in his 25 years in the business. With six national tours under his belt, he has performed from New Brunswick to Vancouver Island; performed in NYC, Vegas, Chicago, Orlando, New Orleans and even Bermuda. He has performed on TV, radio, <u>Squirrel</u>, corporate events, casinos, trade shows, soft seat theatres, family events and has even performed at a funeral home. You can trust your event will be amazing.

Spend time with him while he is performing and often you will be one of the

many wiping tears from your eyes from laughing and saying "Wow, not sure if he should be out in the public!"



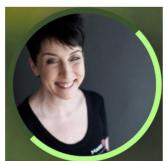
**Dr. Riley Moynes** has been an educator, publisher, financial advisor, public speaker, and author of the Money Coach and most recently, The Four Phases of Retirement: What to expect When You're Retiring.

He waltzed through Phase One of retirement, struggled through Phase Two, tried a dozen different initiatives in Phase Three, and now in Phase Four he researches, writes, publishes and speaks on topics of current interest and



importance. His recent TEDx Talk on the topic has received over 750,000 views, and received a TEDx Talk recognition award.

He was an early recipient of the Dalbar Financial Professional Seal as one of the country's most trusted financial advisors. His biography appears in Canadian Who's Who, Who's Who in Canadian Business and the International Who's Who in Education.

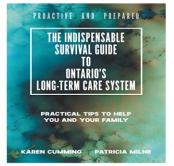


**Karen Cumming** is an author, freelance journalist, health promoter and retired teacher who loves to help people manage their stress. She blogs about mindful living, meditation, and self-care at <u>www.karencumming.com</u>, and is the creator of The Martian's Guide to Self-Care and Stress Relief for Women.

Karen's background includes twenty years of reporting and producing for TV and radio at CHCH-tv and CHML in Hamilton, Talk 640 Toronto, CHUM

Quebec and ITV Edmonton, and over a decade in the classroom. Karen's freelance travel and lifestyle features have appeared in the Toronto Star, the Hamilton Spectator, the St. Catharines Standard, the Guelph Mercury, the Kitchener Record and the Peterborough Examiner.

Her family's experience of guiding their 98-year-old mother Verna through the long-term care system pre-pandemic became the basis for a feature article she wrote in the Hamilton Spectator and for the subsequent book The Indispensable Survival Guide to Ontario's Long-Term Care System. She and her sister Pat collaborated on the book in the hopes that no other family would struggle the way that theirs did. It's everything that no one told them about. They wrote this book for you.





# **AROUND THE DISTRICT**

One of the major partners for the PPAO is Medallion Insurance. On 12 May 2022, they opened their newest office in Kitchener and Secretary Wayne Stickley and President Wayne Omardeen attended. It was a great event with



several retired members of the Waterloo Police Service present as well. Congratulations to Medallion on their new location.

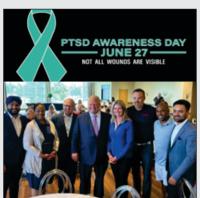
The PPAO is trying to raise awareness of who we

are, what we do and who we represent. As part of this not only do we attend member meetings,

but we also attend Association golf tournaments in order to meet and spread the word. Being our first year doing this we were able to get out to a number of tournaments including the PAO's inaugural golf tournament in support of PTSD awareness day, the WRPA, GPA and upcoming TPPA tournament.

Since our last newsletter, your board of directors have been quite busy around the district, attending and presenting cheques to 5 of this year's scholarship winners. Unfortunately, not every Affiliate Associate held a meeting in which the recipients could be personally greeted and presented their cheque. We were fortunate enough to attend meetings in Hamilton, Toronto, London and York.





The PPAO proudly supported the PAO Inaugural golf tournament for PTSD Awareness Day which raised \$20,000. each for Wounded Warriors Canada, Boots On The Ground and Badge of Life Canada.

# Remembering 9/11



Where were you on Tuesday, 11th September, 2001 at 8:45 am when the first plane hit the World Trade Center in New York? What about at 8:53am when the second plane hit? How about when the Pentagon was hit and finally the plane that was hijacked and then crash landed when the passengers fought back in Shanksville Pennsylvania? Little did I suspect

going into work that morning in training to do training on Powercase and Major Case Management, that I along with my classmates would have our eyes glued on a screen watching history unfold as America was attacked from within its borders. The terrorist attacks of that morning changed the world as we knew it.

Sunday, 11th September 2022 marked the 21st anniversary of the 9/11 terrorist attack, an attack that took the lives of nearly 3000 people, injuring almost 10,000 and affected countless others. 343 firefighters and paramedics and 60 members of the law enforcement community lost their lives that day. Then President George W. Bush began an military offensive on 7th October 2001 against the Taliban, the group identified as being responsible for the attacks. This offensive lasted until August 2021, when the last of the American troops finally left Afghanistan.

If you want to look back and see how it all unfolded the History Channel has a great segment at:, https://www.history.com/topics/21st-century/9-11-attacks.

#### Join the Class Action Law Suit-Phillips CPA

In my last article I mentioned the Phillips CPAC and Bi Level recall, well the next step is the class action lawsuit initiated in Vancouver. Class Actions have filed claims for a proposed Canadian class action regarding sleep apnea machines and ventilators. Millions of devices manufactured, marketed, and sold by Philips and/or related companies are subject to a recall arising out of concerns identified by the company that foam used in the devices may cause serious health issues, including cancer. The devices were recalled by Philips in the United States on June 14, 2021 and by Health Canada on June 23. Here is the law firm in Ontario that you could contact.

Sotos Class Actions Suite 1200 – 180 Dundas St. Toronto, ON M5G 1Z8 416-977-0007 sotosclassactions.com

Sotos Class Actions Thomson Rogers LLP Suite 3100 – 390 Bay St. Toronto, ON M5H 1W2 416-868-3100 thomsonrogers.com

#### Four local Senior victims in 'arrested and need bail money' scam in North Bay

Hats off to the North Bay Police for their response to the in progress fraud dealing with senior citizens. The scammers claimed to be family or friends of the victims, stated that they had recently been arrested and needed money for bail. The two accused attended both households. posing as couriers, to retrieve the money. Police were waiting for them and they were promptly arrested. Both accused are 45 yrs old males, one from Oshawa and the other from Montreal. They were held pending a bail hearing. We all need to spread the word and educate everyone to these types of scams.



# Do you take daily baby aspirin to prevent a heart attack or stroke?

Adults for years have been taking a daily low-dose aspirin — or baby aspirin as it's commonly known — to prevent a heart attack or stroke.

But many older adults who are not at elevated risk for heart attack or stroke should not start taking daily baby aspirin. The bleeding risks associated with taking daily baby aspirin increase as people get older and can outweigh the protective cardiovascular benefits for those who have never had a heart attack or stroke. Even so, the advice is not as simple as it sounds.

Most people who have had strokes or a heart attack in the past should keep taking daily baby aspirin. It's important for these patients to consult with their doctors. Recently at a recent annual physical to my new doctor, she suggested I shouldn't be taking the daily dose. Consultation with your medical provider is key.

# What happens to CPP and OAS payments when a spouse dies and how do we plan for this?

An interesting financial information I recently learned is that a lot of people are under the impression that if their spouse/partner passes, they'll

receive 60 per cent of their spouse's/partner's CPP benefits. But CPP is not like a traditional definedbenefit plan. A CPP recipient can only receive the maximum CPP. If you are already getting the maximum CPP, you aren't eligible to receive any of your spouse's/partner's CPP portion. You would be entitled, however, receive the one-time \$2,500 CPP survivor death benefit.

If you have a spouse/partner, you were able to split pension income. Once your spouse/ partner passes, you are no longer able to split pension income anymore, resulting in 100 per cent of his/her OAS being clawed back.

I know most people are busy, routines are hard to change and very few people know what they want. Start by thinking about your current lifestyle. What would you like more of? What would you like less of? Remember that life is not a rehearsal. What are you waiting for? We live like we had all the time in the world but time doesn't stand still and the older we get, the faster time flies by. It's a fact that shouldn't be forgotten when thinking about your future plans.

# DALHOUSIE UNIVERSITY SLEEP STUDY

The PPAO recently sent out a sleep study being conducted by Dalhousie University. This is an unsolicited request by Dalhousie University to Associations of older adults of which we fall into that category. Although the PPAO is forwarding the information, our members must be aware that it is not a PPAO sponsored study, nor are we gaining any consideration by sending it out. Completion of the survey is by your own choice and in no way are you obligated to participate. Any questions about the methodology

or privacy of information collected is to go the lead of the research at Dalhousie University.

This study is for persons over the age of 65 years who are taking some form of medication to help them sleep and focuses on experiences of those trying to stop the use of these medications and will take about 30 plus minutes to complete.

This is an opportunity to provide useful information to researchers that may result in positives changes and may assist seniors and their health moving forward. Please find attached a short document on the SIMOA research study being undertaken by faculty at Dalhousie University.



#### You are invited to participate in a research study. The study is being conducted as an online survey by researchers from Dalhousie University in Halifax, Nova Scotia.

in Older Adults

#### The issue:

One in 10 older adults in Canada take a sleeping pill on a regular basis, often for many months or years. Medical experts recommend short-term use due to their risks. However, stopping sleeping pills can be difficult. We want to learn about people's experiences when trying to stop sleeping pills (with or without success).

#### Participants

- 65 years of age and older
- Live independently in the community (not residing in long-term care)
- Sleeping pill use: either currently taking a sleeping pill or stopped taking a sleeping pill within the past 2 years

#### Survey

Before completing the survey, read the full details at <u>bit.ly/simoa-1</u>. The survey does require a fair bit of time to complete. Most people finish in 30 to 50 minutes. You can stop part way through and come back later to finish it.

#### Lead researchers

Dr. Andrea Murphy is an Associate Professor with the Faculty of Health and Dr. David Gardner is a Professor with the Faculty of Medicine. Both are at Dalhousie University in Halifax, Nova Scotia. Safe use of medications is their research priority.

Learn more about the SIMOA study and the research team at  $\underline{sleepstudy.ca}$ . or <u>Facebook</u>.

Dalhousic Ethics number: 2020-5201

#### Sun Life Group Plan

I would like to personally thank everyone who has moved over from the original individual Sun Life plan to the enhanced group PPAO Sun Life Plan .Our previous Board of Director Terry Hill worked tirelessly with our agent Mike Kelly and SunLife to provide this improved benefit plan that we will be able to ameliorate as time goes by. We have unfortunately heard from some of our members that the transition has not been as smooth as it should have gone. We thank you for your patience as we continue to work with SunLife to improve the customer service portion of this transition. We have had a large number of members changing over causing a longer than anticipated wait times to process the applications so they have extended the deadline to March 31 ,2022 .

In the meantime if you have any question or concerns please feel free to contact our agent

Mike Kelly ,CFP,CHS (519) 491-2050 or email at mike.f.kelly@sunlife.com





K9 Dog Gets Promoted to Drug Squad!

#### Vice President



As I look out my window I am in awe of the colours on the leaves of the trees. Northern Ontario always seems to start early. I hope you all had a wonderful summer. I know I did but it was too short.

It is great to see some

of the government Covid mandates being lifted but I still remain cautious and diligent with wearing a mask when inside shopping or in any crowded gatherings.

I want to welcome all the new members that joined the PPAO in the last months especially the Barrie retiree group who have joined as an affiliate group. If you're aware of any retired police officers or civilian members, please invite them to register with our organization. Registration is as simple as one click! Visit www.ppao.ca to complete the online application. We would love to have them in our group.

PPAO 25th Anniversary- Oct 18, 19 2022

The PPAO board of directors have been busy planning the next in person event, our 25th Anniversary! It will be held at the newly built York Regional Police Association offices in Aurora.

Many thanks to the YRPA for offering us their building to hold our event and for hosting it. We have a dinner and entertainment planned for the Tuesday Oct 18, 2022 . Also a full business day is planned for Wednesday Oct 19,2022 which include two guest speakers: Dr. Riley Moynes -" The Four Phases of Retirement " and Ms. Karen Cumming - " Navigating Long Term Care " Both will no doubt be very interesting especially in these difficult times. We are looking forward to seeing you there. Just go to our web site and register to be part of this celebration.

#### Happy Birthday & Goodbye benefits!

Well, I am officially joining the seniors group this November as I'll celebrate my 65th birthday. The result is I can now apply for my OAS and my work benefit plan is coming to an end. My wife and I have been busy comparing all of the options out there from PPAO Sun Life plan, MROO, OTIP, Green Shield and other individual benefit plans. We have come to the conclusion that the better value for our dollar and our future needs is the PPAO Sun Life group plan that was implemented in Jan 2022. Although there was some confusion at the beginning I think the client representative manager Mrs Patricia Pucci has been great intermediary in sorting out the issues. Mike Kelly is also our agent on behalf of the PPAO and both can be reached at these numbers below.

Mike Kelly, CFP, CHS mike.f.kelly@sunlife.com

Patricia Pucci | (she/her) | Client Relationship Manager | Sponsored Markets & Finance patricia.pucci@sunlife.com



#### Alberta RCMP Might Be Looking For Jobs Elsewhere

Have you been following the proposal by the Alberta Government to start their own Provincial Police Services. Unfortunately, that would result in 4,200 members being either transferred or terminated. The cost would be would be in the neighbourhood of 400 million dollars. The plan would be to have more provincial control on the police service responsibilities and would add more officers to the rural areas of the province. This would be a huge undertaking and I wish them much success.

Many years ago, our North Bay municipal Police Service contracted with a small outlying town called Callander. It had been previously policed by the OPP from the beginning of its formation. This year the Police Service Board chose not to renew the contract and the OPP are currently policing in this town. In 1980 there were 125 municipal Police Service throughout Ontario. Today there are only 44 municipal Police Services while the OPP continue to grow and take over the smaller departments who can't provide the level of service required by the Provincial adequacies regulating them.

Interesting to note that the Alberta Government seems to be headed in the other direction.



#### **Secretary**



#### **Dear Comrades**

The PPAO is a proud organization that is working for all retired municipal retirees of all police staff, civilian, uniform, of all ranks and management status.

We are approaching the end of another fiscal year which will mark my one year as the Secretary of the Board of Directors.

This is a very busy board that has several meetings each month, whether it's our regular board meeting, or meeting of committees who are working on such things as the annual scholarship awards, or the AGM committee that is striving to put on a professional event for our members.

If you haven't registered to attend the AGM already, please feel free to do so to come as a representative of your affiliated department, force or unit. If you don't have an organization in your area, you can register with the PPAO as an individual! Another function of our organization is to meet with our members at events such as breakfast or lunch 'clubs', or golf tournaments. We are known to travel the province to attend these events, yet there a lot of them out there that we are not aware of.

This past year, my colleagues and I attended many functions where we spread the word of who we are and what we do for our members.

Please let us know where and when your events are being held so we who live in Sarnia, Grand Valley, North Bay, Sharbot Lake, Beamsville and Hamilton have the opportunity to be involved. We will ask our webmaster to post your events on our www.PPAO.ca website for all your member friends to see.

In closing, the PPAO has one empty seat on the board for someone who wishes to get involved and help us make a difference for all retirees and seniors.

Yours in comradeship,

Mayne

#### Chris Oram

#### Treasurer



The last few days have proven to be tragic for the policing family in Ontario. I wish to express my heartfelt condolences to the coworkers, family and loved ones of Constable Travis

Gillespie of the York Regional Police Service and Constable Andrew Hong of the Toronto Police Service. May memories of them be a comfort.

Other columns in this newsletter will likely address Doug Ford's Bill 7 (an amendment to the Long Term Care Act) in more detail, but I would like to highlight a few points to establish the theme of my column:

The Ford government bypassed sending the draft bill to committee, thus eliminating public discussion;

The bill allows for the transfer of patients from hospital to a long-term care facility not of their choosing, should they be deemed no longer in need of acute care;

According to a Global News article, a patient can be moved from acute care to a long-term care facility as far away from home as 150 km. in northern Ontario and 70 km. in southern Ontario; and

Any patient refusing to accept a mandated placement who refuses to leave the hospital when assigned to a long-term care facility would be charged \$400.00 per day. Beyond those facts, Global News reports that the average wait time in Ontario's emergency rooms is 20.7 hours.

In a nation where universal health care is considered a human right, our systems are failing to provide adequate care. An aging and longer-living population is a significant factor in our current health care debacle.

The present demographics are no surprise, as we knew more than a generation ago the direction we were heading.

That, I believe, is where the government has failed us over time. I see no evidence where any government over that period has done any planning to address our inevitable present demographic. This failure transcends party lines and all levels of government. As an electorate, we have tacitly acquiesced to band-aid remedies and a failure to look forward by those we elect and pay handsomely to serve us.

Like most fellow retirees, I am a member of the baby boom generation, which spans anyone born post-World War II to the mid-1960s. Most of us had parents who survived the hard times of the Great Depression and the ravages of brutal global conflict.



Our generation became quite distinct from our parents. I am sure many of us went through some tough times as we went along our journey, but by and large, life for our generation was much easier and more prosperous than the previous.

Baby boomers won't be known for surviving desperate times or stepping up at the peril of great sacrifice like our fathers and mothers did. But, perhaps having to endure the disco era or getting up off the sofa to change channels will be regarded as the great hardships we faced!

That said, maybe now is the time for baby boomers to make a meaningful contribution to our society.

After a few years into retirement, I see myself and many of my contemporaries, after lengthy careers, enjoying somewhat of a life of leisure. Life has been good. Our children are grown, and we benefit from a steady income despite not having to report for duty anymore.

The average age of a Member of Parliament is about 52. That means many of our elected representatives are younger than baby boomers. Many people in government have chosen elected office as their career instead of a conventional career, through which one learns a lot and gains wisdom. In short, they enter politics with limited real-world experience. They have chosen a career path that requires financial support through donations and is primarily maintained by rhetoric, platitudes, and optics.

Many languish in these roles once established in their respective ridings, earning a substantial salary while periodically reaching out to the electorate to present an image of a devoted public servant. Yet, I often wonder how many of our elected officials put in a 40-hour week consistently.

I have become skeptical of most politicians, especially those who have been able to plant themselves in office for several terms. The Bill 7 issue shows that our elected officials are generally ineffective at delivering a viable and enduring health care system.

Go back 30 years. Politicians were debating health care then. Go back 30 years more. It was the same then, and so on. Throughout time we have seen bureaucratic changes; However, I fail to see where these well-paid elected officials have done anything to provide a system to meet current needs, even though we knew long ago what our society would look like today. In short, they failed us by choosing to not plan for the future

#### Now for my point:

was at my squash club with four other retirees from other professions (fellow baby boomers). As we took a water break, a discussion broke out about the day's political issues. We all had our opinions on various matters, but the consensus was clear: Government at all levels was failing to deliver on several issues continually, health care included.

This gathering of five retired professionals, now out to pasture, represented over 160 years of experience in industry, education, public administration, and policing. But unfortunately, our expertise, knowledge and wisdom were no longer in play for the benefit of others. I am sure you could find a group of five Members of Parliament whose experience and knowledge would not come close to that.

Therein lies the rub. Our collective of police retirees in Ontario numbers in the many thousands. The same applies to retirees from industry, commerce, education, etc. As a result, there is an infinite amount of life experience, wisdom, education and professional backgrounds lying dormant amongst all retired professionals. Yet, at the same time, we perpetually complain about the elected officials who seem to have accepted mediocrity as an elusive goal while the systems they are supposed to provide and maintain fail. This collective experience and wisdom of our generation should be recognized as a viable resource. Why not channel this dormant resource back into public service? It's one thing we baby boomers have to offer.

I'm not suggesting everyone go out and run for office, but that would not be a bad thing. Getting involved in the party of your choice at the constituency level to hold elected officials to better account could make a difference. We can use our skills and expertise that seem to go in the dustbin upon retirement to hold them to account.

#### **Chris Oram**

#### Treasurer

For those inclined to run for office, think of somebody holding office who does not need to rely on said position for income or advancement. People in government who look at honest service to the people as the prime deliverable of the office instead of personal entitlement would be a paradigm shift. There would be no need for sales pitches and abrasive rhetoric (which seems to be on the rise) to remain in office. Meeting expectations, or being honest when you fall short would be a refreshing change.

It seems simple. If we had a contingent in government who did not rely on said position for an income or other advantage and only were there to serve others as opposed to themselves or a misguided political party, things would be better. (Not perfect, but better!)

Baby boomers can help set that course by getting more involved. Some of us may choose to stand for election. Others can engage in joining grassroots organizations, committees, etc., and hold officials to account. After all, it seems the traditional career politician has failed us. They appear to have forgotten they are there to serve the people. Maybe it's time to dust off our knowledge and experience and put it to use for the betterment of all.

Our generation had it good. We never had to collectively stand up and offer our lives to preserve freedom on a global scale. Instead, we chose to have smaller families, bigger houses, and longer vacations. Perhaps it's time to consider ourselves and our neglected experience as resources to be used for the betterment of all.

Our parents were called to duty at a young age. Perhaps now is our generation's time.

Chris



#### Director



Wow! The first days of September have brought change and challenge into all of our lives. Internationally, across Canada and Provincially. One such change will impact many seniors and their families in Ontario. Recently we saw the rapid passing of Bill 7 in the Ontario Legislature. A bill that is stated to free up beds and improve access to health care in hospitals. In brief:

- This legislation was passed without proper debate, consultation or the ability of committee study as a second sober thought that any legislation requires.
- This legislation may take away the rights of seniors and disabled persons by placing those who have been designated as alternative level of care (ACL) into LTC homes not of their choice, potentially at great distance from family and substitute decision makers.
- Think Ontario Human Rights Code, discrimination in provision of services, on the protected areas of age and disability. Could this legislation violate the HRC?
- Who will advocate, assist and support those selected through the difficult transition process and ultimately through the remainder of their lives? Many of us have experienced the stress and emotions of having a loved one go into LTC and understand how critical advocacy and support is to their care, emotional well being and health.
- Bill 7 does not address the capability of LTC to effectively care for many of these patients. High staff turnover, lack of regulated and qualified/regulated health care workers (RN's/RPN's), leave residents of LTC at risk.
  - Persons rushed into LTC are at risk of further illness / injury which will result in further hospitalization. Think "revolving door health care!"

#### Director

- I have recently experienced a visit to my local hospital's emergency department. Listening, observing the process for the bottlenecks, it became more apparent that better health care and timely access to health care on the front end would very well prevent the jams that are being experienced in hospitals
- The crisis is not the elderly and disabled. The crisis in health care is in the entire process and systems and access.
- Study, consultation and understanding of the problems before making any decisions for change, and providing adequate funding, will have a greater rate of success and positive impacts on the health of everyone in Ontario.
- The PPAO stands with other organizations who oppose Bill7. The PPAO supports those calling for a reasoned, studied and holistic approach to resolving the crisis in health care in Ontario.

At the Annual General Meeting in October, we have Karen Cumming presenting on How to Navigate Long Term Care. She has written a book on this topic. It is very insightful and useful. This is a timely presentation and I look forward to hearing Karen speak. I am confident that those in attendance will appreciate her experiences and lessons learned. Copies of her book "Navigating Long Term Care" will be available to attendees at the AGM.

Brian

#### **Director**

#### **Stephen Bosclair**

#### Hello fellow PPAO Retirees...



They say as you age time flies by! No truer statement has ever been made. Now going into my

second year as a director for The PPAO I am pleased to be part of a great group of board members who are committed to providing/assisting fellow retired registered members as best as possible. The next few years will no doubt present challenges for society at large.

This coming October the PPAO will be celebrating 25 years with The AGM (Annual General Meeting) being held in York Region. I look forward to meeting all the attendees and seek any suggestions one might have as to how we as a board can grow.

I was fortunate to have fellow board member Wayne Stickley to assist with The PPAO Scholarship Program. All the young ladies and gentleman who applied were deserving. It was a difficult selection process to say the least and I look forward to the 2023 process. In addition to the scholarship program as part of my portfolio I am hopeful that I can spearhead some social events for all the retirees. In the last newsletter I mentioned a possible golf tournament for the spring/fall of 2023. At the AGM this year I will be at the registration table to greet attendees and to promote a possible golf tournament. Like all other new events it would not take many to get such an event off the ground and watch it grow.

For those PPAO members who are not able to attend I wish you all well for the balance of 2022 and into 2023 and for those who may be travelling, HAPPY TRAILS. Hopefully our paths cross at some point. In closing I just want to say how hard President Omardeen and the other board members work to provide the best possible assistance to one and all.

Meilleurs voeux et restez en bonne santé!

stephen



During my first presentation to the PPAO membership I mentioned the "innovicare card". I use the card, as do my family and friends to save money on our prescription medications. In one personal example I must pay a 20% deductible for a generic version of a medication. However when I

ordered the brand version of the same medication, the "innovicare" card covered the 20% deductible for me and I paid \$0 for my medication.

It is time we revisit this free benefit to all Canadians across our country to ensure all PPAO members are fully aware of the

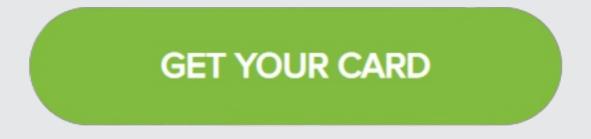


#### How it works

Join 1.5 million Canadians already saving and get your card today. The innoviCres card is a free prescription savings card available to all Canadian residents, and is funded by participating pharmaceutical manufacturers. Present your innoviCares card at your pharmacy and ask for the brand-name medication. Your card will automatically cover a portion of the cost of the original brand. Your innoviCares card will coordinate with your existing insurance plan(s), or if you don't have insurance, it can be used on its own. You can easily download a card to get started today. Signing up is easy. Visit innovicares.ca to register your client ID. Once at the website you can also see the list of brand medications that are covered by the card. Please sign up for email alerts as new medications are added to the list of covered medications. There is a short video on the website that explains how the innovicare program works also.

## Get your free card

Simply click the **Get a Card** button and receive your unique innoviCares card. Complete the steps to set up your online profile. Your card will always belong to you and won't expire. There are no additional forms to fill out or waiting periods for coverage - you can print and use your card immediately. For easy access to website click the logo below:



# Take your card to pharmacy

- Present your innoviCares card along with a prescription and ask for the original brand-name medication.
- The pharmacy will process your innoviCares card just like a drug card.
- Your card will automatically cover a portion of participating brands.

Jony



# It's the 25th anniversary of the Police Pensioners Association of Ontario.

Single Flare Media has been a partner for over 5 years and has a great affiliation

with retired law enforcement.

Some exciting things have happened over the last year to bring value to the membership. Many of our members have signed up for our MemberPerks discount program which extends to their families as well. It's a unique program for the PPAO and it utilizes an app on your phone to give you discounts where you are anywhere in North America. If you are interested, please visit our WEBSITE and sign up. This is exclusive to PPAO members and their families so if you haven't registered as a member, you can do so first HERE!

We have also seen an increase in membership of 16% since May. We have seen greater engagement by our members, and the public, on our website and social media platforms up 30% this year.

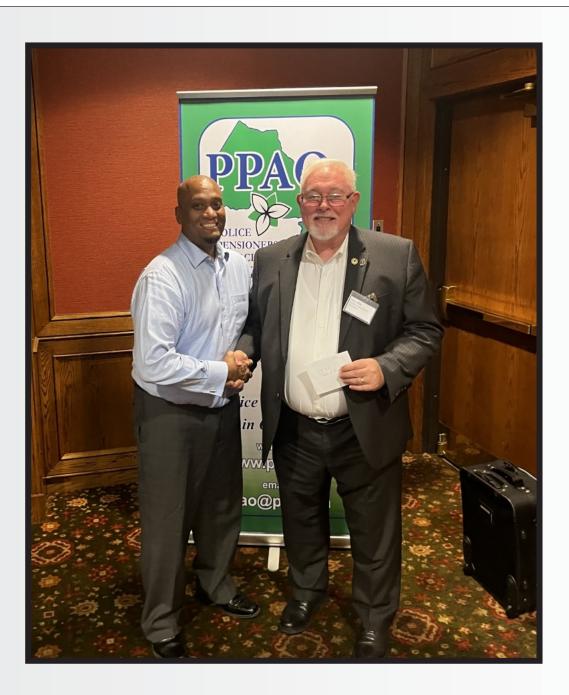
Objectively, I can tell you that this board is working hard to bring value, advocate and grow the association. We look forward to our continued partnership.

Hope to see you at the AGM.

Happy 25th Anniversary!

Dave





At the SAGM in Sarnia, PPAO President Wayne Omardeen presented former PPAO Director & Communications Chair with an award in appreciation for his contribution to the organization.

# **OMERS** Update

The following was received on 25th August from OMERS as a message to the PPAO as one of the Plan Stakeholders



and is being reprinted here for the information of the members. The OMERS survey should have by now been received by all and I hope you took the opportunity to complete it.

I hope you have been enjoying the summer thus far.

As part of our ongoing commitment to keep Sponsors and Stakeholders informed, we are sharing recent decisions of the OMERS Sponsors Corporation (SC). First, we wish to inform you that the following appointments have been completed for the OMERS SC Board:

• For the remainder of 2022: Domenic Maugeri, appointed by CUPE Local 79

• For the 3-year term, commencing January 1, 2023 and ending December 31, 2025:

- Domenic Maugeri, appointed by CUPE Local 416
- Garry Cubitt, appointed by OAPSB
- Dan Axford, re-appointed by PAO
- Peter Derochie, re-appointed by OCSTA/OPSBA



In response to feedback received by OMERS, the OMERS SC Board is considering a technical Plan change relating to the 2020 Plan amendment that expanded eligibility for non-full-time (NFT) employees to

join the Plan. The proposed change will introduce some flexibility for the membership date of new NFT employees, to recognize the diversity of payroll systems and procedures across our employer base and avoid complexities for employers and new members that might otherwise result from having a single date for new membership. As a technical Plan change, By-Law No. 12 requires this proposal be posted on the OMERS website for a minimum of 21 days prior to being approved. This posting is scheduled for later today.

OMERS has commissioned one of Canada's leading research firms, Pollara Strategic Insights, to conduct a survey of OMERS members to share their perspectives regarding their experiences with us, the Plan and how we communicate with them. Insights from the survey will help us continue to improve our member service and help OMERS better serve our members now and in the future. This survey will be launched before the end of August.

Finally, OMERS SC Board has reviewed and approved revisions to the following:

· SC Code of Conduct

· SC Confidentiality Policy

The updated versions of the Code of Conduct and Confidentiality Policy will be posted to the SC Governance Manual on the OMERS website shortly.

Yours truly,

Laurie Hutchinson, CEO



#### Take advantage of your PPAO Group Plan

Did you know that as a PPAO member you have access to affordable **Extended Health Care, Core Travel and Dental benefits**? These insurance options are offered at special insurance rates for both you and your loved ones.

**Learn more by visiting your PPAO Group Plan website at** <u>sunlife.ca/PPAO</u>. Apply for coverage today, so you can rest easy tomorrow.

#### We're here to help

For more information, please call **1-800-669-7921** to speak with a **Sun Life representative**. You can also reach out to your **Group Plan advisor**:

Mike Kelly, CFP, CHS Local: 519-491-2050 Email: mike.f.kelly@sunlife.com

Extended Health Care and Dental Plan - Sun Life Assurance Company of Canada is the insurer of this product and is a member of the Sun Life group of companies.

CUMIS General Insurance Company, a member of The Co-operators group of companies, is the underwriter of the Out-of-Province/Canada Travel and Trip Cancellation/Interruption Plans. These plans are administered by Allianz Global Assistance, a registered business name of AZGA Service Canada Inc.



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