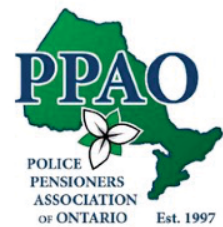


PPAO NEWS



*Improving the quality of life for the police pensioners of Ontario
Spring Issue 2023*

Looking Ahead

**A.G.M,
Monday
May 8th
2023
Brampton**

**In Person
Further
Details
To
Follow**

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

Editor:
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PPAO News reflect the
opinion of the writer
and are not necessarily
those of the Police
Pensioners Association
of Ontario

*
Note re: hyperlinks
Most of if not all the
websites can be reached
by clicking on the URL,
the same goes for the
email addresses.

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Spring is in the air and Easter has passed. It is a pleasure to know that one of the darkest winters on record is behind us. If you were not aware, this winter had more overcast or bad weather days than we have in the past few years. I for one go a little stir crazy when I do not get my required amount of sunlight. To combat this I try to travel as much as I can to warmer, sunnier climates.



Interestingly enough, despite the issues that Covid brought us it did have some positive impacts in my opinion, particularly now when it comes to conducting or participating in meetings while travelling. Prior to Covid, one would say, I'm not going to be in the country so I will not be able to attend the meeting. Now post covid and the reality being able to participate in meetings virtually, this statement really isn't as valid as it once was. Especially as a retired person, how does one say sorry I'm on vacation when in reality, every day is a vacation?

I am fortunate to have family and friends in tropical locations and get away to visit them 3-4 times a year. Being President of the PPAO, an active association with many moving parts, having the ability to conduct business from away truly is a godsend, particularly when your body, mind and soul craves sunshine. I'm happy to report that I am sitting in sunny Arizona writing this piece and assisting in planning our upcoming AGM.



After review, the Board of Directors determined that having two member meetings a year was not as productive as they once were. Moving forward it was decided we would only be having an AGM once a year to be held in May, closer to our yearly reporting date. This year, we will hold the AGM on Monday, May 8th with the Peel Regional Police Retirees Association hosting. The meeting will be held the day after the annual Ontario Police Memorial Ceremony at Queens Park. This will allow for members who travel for the AGM meeting an opportunity to also attend the police memorial the day before and have a hotel room available that night. As in the past, the PPAO will pay for 1 room night, per affiliated association attending the AGM. Mileage, meals and other expenses will not be included and are at the expense of the affiliate association. There will be a \$25.00 registration fee to assist in paying for the venue and meals. We will be having a meet and greet social the evening of Sunday May 7, so please come out and let's get re-acquainted.

The meeting will have regular business including nominations and elections for the board and a panel of experts to speak on related insurance issues.. There will be representation from each area, health and dental, home and auto, travel and life. The panel will not be dealing with sales but information to be taken back to your membership. If you are an executive member of an affiliate police retiree group, please make sure that you have your designated voter registered in advance. Rodney Hill Chief Risk Officer from OMERS will be presenting what his department does and how it relates to seniors

A handwritten signature in black ink that reads "Wayne". The signature is written in a cursive, flowing style.

LAST POST DON ROSS

FOUNDING MEMBER OF THE PPAO



We recently learned of the passing of Don Ross, one of the founding members of the Police Pensioners Association who passed away in early January in Oakville. Don retired from the Sarnia Police Service in 1984 with the rank of Inspector.

During his time with the Sarnia Police, Don was involved in updating evaluation systems and coordinating a multi-disciplinary hostage taking training simulation.

Upon his retirement, Don advocated for the rights of retirees, participating in the founding of the Police Pensioners of Ontario along with active involvement in the Sarnia Chapter. He was also a Vice-President of the Municipal Retirees Organization of Ontario for several years and was the first Retiree Member of the OMERS Board for a period of six years.

In addition to his advocacy, Don stayed very active in retirement through community volunteering at a range of activities including the Sarnia Junior golf league, the Bluewater Anglers Fish Hatchery and as a member of the Board of the Moore Credit Union.

Don and Bette moved to Oakville in December of 2019 to be closer to their family. He is survived by his wife Bette, son Martin, daughter-in-law Jean, daughter Barbara and son-in-law Barry.

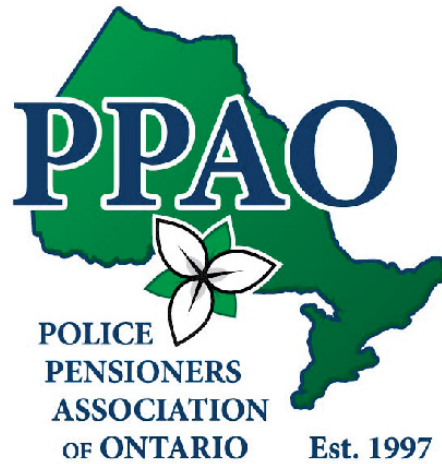


Dale Allen , Don Ross, Paul Bailey



**First Board of Directors - 1997
Police Pensioners Association of Ontario**

**Back L-R: Directors Fred Johns, Bruce Priestman, Don Ross
and Secretary Harry Dejong
Front L-R: Treasurer Peter Ruch, President Dale Allan,
Vice President Chuck Code**



PPAO Annual General Meeting

May 8th, 2023

AGM Check In – 8:15 a.m.

Business Meeting – 9:00 a.m.

Business meeting, featuring guest speakers, Sgt. John Renaud, London (Author), Rodney Hill Chief Risk officer OMERS, discussion panel on the insurance industry and seniors issues. Includes coffee buffet, lunch and conference materials

Registration Fee: \$25.00 + \$1.10 (service fee)

(Meet and Greet will be on Sunday May 7th at 7:30pm)

Location

Hampton Inn Brampton

8710 The Gore Rd.

Brampton, ON, L6P 0B1

Phone # 905-488-4888

Annual General Meeting:

[Register for the meeting HERE](#)

Hotel Booking Link:

[Book your room HERE](#)

2023 PPAO SCHOLARSHIP PROGRAM

The Memorial Scholarship Award program was created in October of 2016 to recognize members who have passed away, while giving assistance to the young folks who are our future. It runs annually from the end of November until the end of January of the following year. This is to ensure that the applicants are actually enrolled in a field of study at the time of application.



Beginning in 2017 the program offered two \$1000 scholarships, offered to a child, grandchild, or great grandchild of PPAO members. The amount increased in 2018 to four \$1000 scholarships and again in 2019 to six \$2000 Scholarships. In 2022, two additional scholarships were added to recognize the long service of Mr. Dale Allan, Past VP and Founding member and Mr. Paul Bailey Past President. Each of these scholarships were for \$3000.00 and recognized meritorious service, volunteerism, or future studies in the fields of Leadership, Management and/or Labour Studies. Since its inception, the PPAO has given thirty-two scholarships to exceptional and well deserving students. This year another eight deserving students will be recipients.

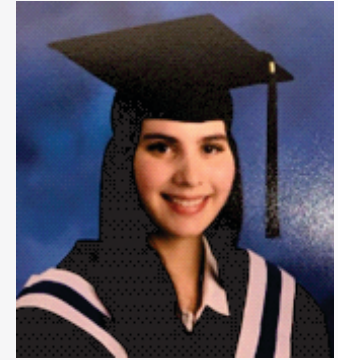
This year, there were a total of forty applications submitted, 4 were not accepted as the applicants were ineligible as they were either still in high school or not presently enrolled in a post secondary facility that met the requirements of the program. The applications were reviewed and scored according to set criteria by the PPAO Scholarship committee chaired by Director Steven Boisclair, and later confirmed by the PPAO Board of Directors.

The Board of Directors understands the process for applying can be both challenging and daunting. We appreciate the time and effort candidates put into the process. We wish success to everyone who applied. It is encouraging to see the talent of our young citizens.

The following are the successful candidates for the 2023 awards:

The Dale Allan \$3000.00 scholarship recognizes an individual's commitment to volunteerism.

Sarah Morris is in her first year at The University of Waterloo in The Health Studies Program. She is the daughter of George S. Morris, a retired Woodstock Police Officer, and member of the Toronto Police Pensioners who she credits as being her "Role Model". Sarah is not only academically strong, having received a Wood Gundy Accounting Award, but she is also an active volunteer in the community. She is a volunteer with The Knights of Columbus where she helps provide meals for those in need; with Senior Services assisting seniors with illness or mobility issues with household duties, allowing them to remain in their homes; volunteering with children ages 7-17 at volleyball camp; and participating in the Samaritan Purse Program filling shoe boxes with necessary items for children in need. To sum up this young lady's outlook on life something she learned from her parents, "***one cannot wait for change , you must initiate it. "***



The Paul Bailey Meritorious \$3000.00 scholarship recognizes leadership or a future study in labour relations.

Grace Locker is in her first year at The University of Toronto studying music. She is the granddaughter of Arthur Locker, from the Toronto Police Pensioners Association. Throughout her high school career, Grace has been an active participant in student council, climbing from grade representative to school "Co-Prime Minister". She served as a news anchor for her school news program hosting virtual announcements, proms, and commencements during the Covid Pandemic. She has a love of music which has led her to be a part of many musical bands, locally, provincially and nationally. As co-op student she acted as an assistant music teacher to a grade 9/10 class. Grace also volunteered in a virtual reading program for young people and has recently joined the



Canadian Armed Forces band and has applied as a reservist. It was quite apparent that Grace's love of music and willingness to share her passion with those around her has led her to develop her strong leadership abilities.

The following were selected for \$2000.00 Scholarships



Brooklyn Bartlett is currently enrolled in year four at Trent University doing Honors Bachelor's degree in Sociology. Brooklyn is the stepdaughter of Gordon Jones, a member of the Toronto Police Pensioners Association. Brooklyn is active in her community with Student Accessibility Services, tutoring, and as an orientation leader. She is currently completing a community based research project on mental health and well being programs offered to at risk students at alternative education centres. Brooklyn will be starting her master's degree in September with a focus on female equality within law enforcement roles.

Madison Hill is the granddaughter of Terry Hill, an active member of The Hamilton Police Retirees Association. She is studying Criminology at Brock University. Madison has volunteered at the local Thrift store in her neighbourhood and has trained many employees while working at a local restaurant. She has been recognized by her employer as a leader with great pride in her work and has become a swing manager for the business. Madison also is quite active with her church where she leads youth in worship and also volunteers at the area local food bank when time permits.



Emily MacEachern is in her fourth year of nursing at McMaster University and is the granddaughter of retired Hamilton Police Officer, William Van Dyke. Emily has received a number of awards for her volunteer work in the field of health care. She volunteers at The Juravinski Hospital in Hamilton and her goals are to serve as a nurse in an ICU in the future.

Olivia Pomajba is currently enrolled in the Articles of Clerkship through the Law Society of Ontario and the University of Windsor, in her quest to become a lawyer. She is the daughter of Paul Pomajba, retired from the Chatham-Kent Police service.

During her university career, she was part of the Class Action Legal Clinic at Windsor Law to improve access to justice in the class action sphere. She also served as a peer mentor and team leader assisting other students.



Brianna Reed is currently enrolled at Queens' University in the JD Law program. She is the daughter of Anna Pellizzari, a member of the Hamilton Police Retirees Association. She is an editor for the Queen's Law Journal, a volunteer rowing coach and VP of the Queen's Health Law Club. She is also a student caseworker for the Queen's Prison Law Clinic assisting inmates in Kingston area institutions. In her spare time, she is perfecting her French language

skills, learning to Code, and goaltending for the Queen's Law intramural hockey team.

Lainie Scott is the granddaughter of Stanley Scott, a retiree from the Chatham-Kent Police Service. Lainie is in her second year at the University of Ottawa doing a Bachelor of Arts Psychology program. Lainie has been an active participant volunteering with the Goodfellows and OFSAA and an avid participant, coach and leader in basketball and rugby. She is hoping that as a teacher she can positively influence the future of her students.



Welcome to Spring, hope and you stayed Healthy over the long winter and continue to do so as we make our way through 2023.

Health and Wellness Focus

In these busy times, I hope everyone is taking good care of themselves physically and mentally. I thought it would be a good time to share my own experiences of keeping active which includes exercising daily, getting good rest and travelling.



Are you getting enough sleep?

Clocking enough sleep each night is known to be important for good health, but habits throughout the week could be the real way to a longer life. Research has revealed five sleep indicators that have shown to improve longevity in some individuals as reported by Science Daily. The quality of sleep and how it affects life expectancy, is defined as how well you go to sleep and stay asleep. This can contribute to both one's physical and mental health. The study determined an ideal sleep duration of seven to eight hours a night, difficulty of falling asleep, trouble staying asleep and not using sleep medication are key factors. Poor sleep patterns could contribute to an early death therefore if you are having sleep problems make sure to speak with your doctor. What is important is the feeling of being well rested after waking up at least five days a week. The conclusion is most of us worked shift work and had various sleeping habits, but now that we are retired we should have no excuses to reach seven to eight hours.

Sweet dreams!

Sharing the Joy of Travel

Well folks I checked another item off my bucket list. My wife, Laura and I just got back from Portugal. We booked our tour with Senior Discovery Tours for 16 days. The weather was cool but better than all the snow North Bay received while we were away. We began with a visit to the old Moorish capital of the Algarve where we visited medieval castles and cathedrals. Then in Sagres we discovered where Portuguese explorers learned their navigation skills. In Tavira we saw the famous 4th century Roman temple, Gothic Cathedral including Aqueducts and fountains.



This historic centre is on the UNESCO'S Heritage list. I tried to apply for the knight assignment but as you can see in the picture, I was too tall for the position. In the capital city of Lisbon we sampled the famous custard tarts "Pasteis de Belem". I strolled the lively pedestrian street with mosaic pavement and

outdoor cafes while Laura shopped for souvenirs. The tour included a chance to visit one of the most important catholic shrines in the world, Fatima which is dedicated to the Virgin Mary.

In Queluz we toured the famous magnificent Royal Palace and gardens which was amazingly beautiful. We also tried our luck at the casino in Estoril. One of my favorite highlights was the guided tour of a seven generation vineyard dating back to 1880. It produced a special Portuguese wine called Periquita.



There were many more adventures we had during our 16 wonderful days in Portugal. Our experiences lifted our spirits and helped our overall well-being. One day I clocked 15,000 steps on my Fitbit without realizing it. I was pleased with this type of travelling and its pace. The tour included flight, insurance, tour guides and meals.

Mike

Trigger Finger for a Retired Cop?

Lately I have been experiencing pain in both ring fingers. A quick search on the internet by my wife resulted in a diagnosis of “trigger finger” a condition affecting tendons that flex the finger and thumb, typically resulting in a sensation of locking or catching when you bend and straighten your digits. I found it was more painful and stiff at night.



Research shows that you may be at higher risk of trigger finger if you have diabetes, low thyroid function or rheumatoid arthritis. It's common in women over the age of 50 and I discovered my mother suffered with this. Treatment of this ailment can include splinting, steroid injections or surgery. I am trying splints which I bought on Amazon and finding some comfort.

PPAO Membership Registration

The PPAO is currently averaging 100 new registrations a month. Some of them are new members and others are members of an affiliate group that have not registered with us. I encourage all of you to register and obtain a membership card and number so you could access our member only website. This will direct you to all of our perks we provide to our registered members. Once a member passes, his or her spouse can register so they can continue to receive the benefits from our Canadian Premiergroup health plan, our medallionHome and Auto plan and much more. Please spread the word. Register! Register! Register!

Interested in becoming a Board member? We are still seeking interested parties willing to put their names forward to becoming a Board member of the Police Pensioners of Ontario. If you are recently retired, have some Association background, we would be interested in hearing from you.



The 24th Annual Ceremony of Remembrance will occur on Sunday May 7, 2023, 11am at the site of the Ontario Police Memorial on Queen's Park Crescent in downtown Toronto. If you plan on participating in the parade itself, check with your local service for the mustering time and location.

The annual Ontario Police Memorial Foundation Ceremony of Remembrance honours and pays tribute to Ontario's fallen police officers who died in the Line of Duty. These officers are Heroes in Life, Not Death.

Five names will be added to the wall this year (four current and one historical)

Cst. Andrew Hong
Toronto, 2022

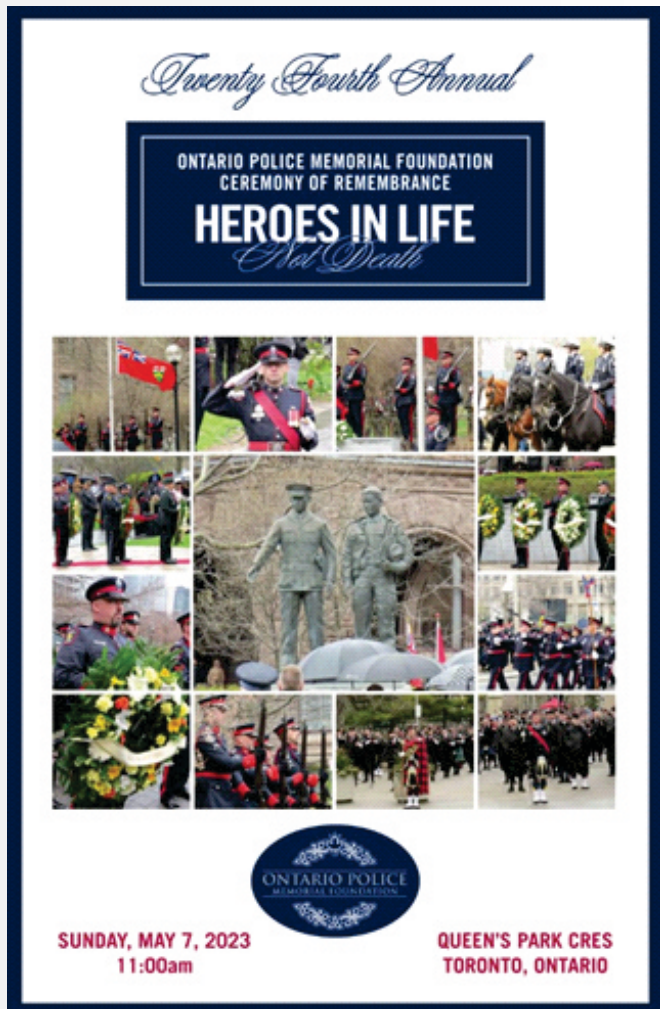
Cst. Devon Northrup
South Simcoe, 2022

Cst. Morgan Russell
South Simcoe, 2022

Cst. Grzegorz Pierzchala
Haldimand OPP, 2022

Cst. Vicky Lynn Wilson
Durham, 1992

This brings the total number of police officers killed in the line of duty on the wall to 277.





All too often it seems these days that the news has a story of another officer injured or killed in the line of duty. Between September and December 2022, 5 officers were killed while on duty, 4 in Ontario and 1 in Burnaby BC. Cst Andrew Hong,

Cst Morgan Russell, Cst Devon Northrup, Cst Shaelyn Yang and Cst Grzegorz Pierzchala.

On March 16th we hear the unbearable news of 2 young officers, attending a domestic disturbance call, were shot and killed. Cst Travis Jordan, 35 years old and Cst Brett Ryan, 30 years old, ambushed and killed while doing the job they both loved, serving the public. Again, on the 27th March 2023, the stabbing death of QPP Sgt. Maureen Breau, a 20 year veteran as she tried to arrest a suspect near Montreal.

As retirees of a police service we all understand the inherent risks of the job and despite all that we had to endure and go through, policing has changed. The respect that we used to command, the understanding that to kill a cop is one of the worst crimes you can commit, seems to have been lost and people no longer care about the consequences of their actions. I am proud of my years of service to my community and to my police service, but thankful I was fortunate to have completed my tour of duty.



Cst. Travis Jordan



Cst. Brett Ryan



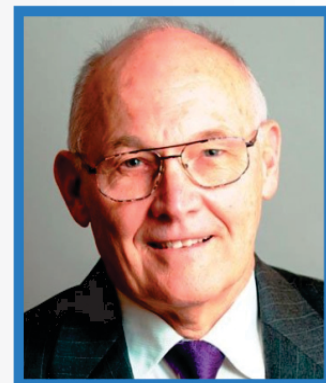
Sgt. Maureen Breau

Our deepest condolences to the family, friends and co-workers of Cst Jordan, Cst Ryan and Sgt Breau as they now have to learn to live to deal with them being taken away so senselessly.

COMRADES:

By the time you read this newsletter, it will be spring...finally!

The Secretary of the PPAO Board of Directors, as with all board members, attends functions with our affiliated organizations, trade shows, breakfast clubs etc. While we cannot attend all events, we do our best to cover the province.



Since our last newsletter was published, I have attended 4 gatherings where our former colleagues sip coffee, have a sandwich and share life stories. The best part of those stories is to hear what each other are doing in retirement. We hear about the cottage, boat, dog, pool parties, motorcycle, sports car, grandchildren, part time job, or what great book someone has read. (We get to show off our challenge coins as well).

I encourage everyone to keep an active social circle. It's harder to do so when you aren't working, but without social interaction, our world shrinks before our aging eyes.

Remember that your comrades must register with the PPAO to receive this newsletter and other communications to know what you know. With registration, we share in the benefits the PPAO has negotiated on our behalf, which enhance the benefits available from our local organization. Please keep the invitations coming. Our email address is, ppao@ppao.ca.

Wayne

This is a picture of my graduating class of the Metropolitan Toronto Police College, Class #63 from August 1970. One of my goals is to find as many of my class as possible, I have been lucky to find a few, but this as you can imagine is a work in progress. If you recognize your face and we are not in current contact, drop me an email and let's talk.



Records show we had the “darkest” winter on record since 1952 owing to lack of sunshine. Spring is here and hopefully no snow and ice to clear and the wind will lessen. With temperatures slowly rising and longer days ahead the yard and gardens will need some extra care as nature certainly pruned the trees this winter season and left its mark everywhere. Spring is the welcome renewal we need, the chance to be outdoors and interact with our families, neighbours, and friends. Since our last newsletter there have been a few updates and changes that I can share with everyone.



Bill C 228 Update:An Act to Amend the Bankruptcy and Insolvency Act, Creditor Arrangement Act and the Pension Benefits Standards Act. The was referred to the Standing Committee on Banking, Commerce and Economy for review and study. On March 7, 2023, the Committee released its report. There are no recommendations for amendments to the bill. Some observations made by the Committee appear to be positive and supporting the legislation. The bill was returned to the Senate and on March 21, 2023, the Bill began its third reading. The PPAO will continue to monitor its progress. If you wish to follow the progress of this bill through the senate please click on the link:

<https://www.parl.ca/LegisInfo/en/bill/44-1/c-228>

Optometrists and OHIP Coverage for Seniors:Many may have heard of changes coming to OHIP coverage for seniors over 65 for Optometrist services. The Optometrists Association of Ontario has recently settled a long standing dispute over fees with the Ministry of Health. This resulted in changes to what OHIP covers for Optometrist services.

April 1, 2023 Field Vision Tests – coverage ends. September 1 2023 Optometrist examinations are extended to every 18 months with exceptions: Macular Degeneration, Glaucoma (increased access to services),Diabetes (increased access to services), Cataracts (Coverage for those with cataracts of all ages), Uveitis (inflammation in the eye) get expanded services.

For those that require minor follow up assessments, these are covered for two per year. These changes will affect seniors health care as those who may not be able to afford additional visits may not be able to pay out of pocket. The Ontario Ministry of Health has stated this move puts us in line with Manitoba and Nova Scotia which allow eye exams every 24 months.

Brian



canadian premier

A Securian Financial company

Transition of PPAO's Health and Dental Plans to Securian Canada

Effective February 1, 2023, Canadian Premier Life Insurance Company, (“Canadian Premier”), acquired the PPAO Health and Dental Insurance business from Sun Life Assurance Company of Canada (“Sun Life”). This means that Canadian Premier, under the brand name Securian Canada, is the new insurance provider for the PPAO's Health and Dental plans under contract numbers 50134 and 140011.

Will this impact my existing insurance?

There will be no interruption to your insurance. Your current policy number, premium rate, and all the terms and conditions of your coverage remain the same. Until the transition period is complete, you will continue to see references to Sun Life on websites or your insurance correspondence, as Sun Life is supporting the transition to Securian Canada by providing administrative services.

The Core Travel insurance, included in the health coverage for policy 140011, continues to be underwritten by CUMIS General Insurance Company and administered by Allianz Global Assistance.

Stay tuned for more details.

To learn more about Securian Canada, visit securiancanada.ca

Take advantage of your PPAO membership.

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 group insurance rates for both you and your loved ones.



Learn more by visiting your PPAO Group Plan Insurance website [here](#). Apply for coverage today, so you can rest easy tomorrow.



Looking for more information?

Connect with PPAO's Group Plan Advisor, [Mike Kelly, CFP, CHS](#) by clicking on his name for email or calling **519-491-2050**.

Extended Health Care and Dental Plan - Securian Canada is the brand name used by Canadian Premier Life Insurance Company and Canadian Premier General Insurance Company to do business in Canada. Policies are underwritten by Canadian Premier Life Insurance Company.

Core Travel - 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.

securianscanada.ca

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Aging in Place....My Personal Story!!

The world's population is rapidly aging. The number of individuals over the age of 60 have doubled since 1980 and is projected to reach 2 billion by 2050 (World Health Organization). In Canada, by 2030, older adults will number over 9 million and make up 23 percent of the total population (Canada). Over the next 20 years, Canada's older adults population is expected to grow by 68%. As of July 2020, there were close to 7 million older adults aged 65 and older living in Canada-the fastest-growing age demographic. As the population ages, it becomes increasingly evident that aging in place presents considerable challenges to both the individual and social, economic, and political systems in place.



Today I would like to share my first experience with the Long-Term Services available to seniors in Ontario. If this was a movie review, I would have given the Ministry people we have encountered 0 out of 5 stars. Totally inefficient and typical political lack of empathy. The people running the homes we have visited are heaven sent and would score 5 out of 5!!!!

My journey started in 2018 when my wife and her sister started to notice that their 85-year-old mother was starting to become very forgetful. She was a widow. Her husband had passed in January 2014. We had her tested and she was officially diagnosed with moderate Alzheimer in June 2019. We were told to not share the official diagnosis with her and that we should keep her at home for as long as possible. This would be best for her. However, no one thought of the pressure that would place on the family. Over the next 2 years my wife and her sister had put EVERYTHING in place to keep mom at home: Personal Care Workers 24/7, house cleaning, home maintenance, lawn and snow care, groceries and her Power of Attorney (POA) kicked in.

We reached out to Home and Community Care Support Services (formerly known as LHIN) for help. It took over 5 months to have my mother-in-law assessed in her home. During the interview, the case worker declared her incapacitated and ended the interview midway. However, she did not consider her in CRISIS because she was well taken care of. My wife and sister-in-law were being punished for taking care of their mother to best the best of their abilities. Plus, LHIN noted my mother-in-law owned her home and they suggested we could sell it to pay for her the care. It was costing my wife's family \$13,000 per month to keep mom at home as per her wishes. The finances were quickly running out

This year I turned 65 and want to point out the changes you can expect in your health care, CPP and OAS when you get to that age. Depending on where you worked and contract you were under, your health care coverage will change or evaporate. When I reached 65, the following month my benefits were gone, no more dental, drug plan, professional services such as chiropractor, massage therapy or physio. For drugs you will go on the Ontario Government's plan, which is bare bones and has a \$100 deductible per year, if your income passes certain limits. You can be charged up to \$6.11 per prescription. You should be aware of the Ontario Drug Benefit Plan and its limitations.



PPAO has partnered with Canadian Premier, formerly Sun Life, for medical and dental benefits, something you should investigate for yourself. If you are fortunate enough to have a Healthcare Spending Plan, also known as an HSA, this can help you to pay for your health benefits should you decide to purchase a plan and even if you don't you will receive a T5 for these benefits which is something to remember at tax time.

I am a widower and have been collecting CPP survivor's benefits since my wife's death in 2008. I was surprised to see that benefit almost disappear the month after my 65th birthday. You will be losing your bridge from OMERS the month after your birthday as well. The hit here is not as bad since you won't be paying the full tax on the bridge but the loss of income in my case was significant. Finally, your OAS will be clawed back if your gross income is over \$79,000; this is based on your total income not your net; the Canada Revenue Agency's site notes.

Being aware of the way your finances will change after age 65 will help you plan for your future, and you will not be caught unaware.

What To Do If You're a Victim Of Fraud

Contact your financial institutions and to the financial institution that transferred the money.

Contact the police:

Report the incident to your local police and get a file number for reference. If you find suspicious activity on your credit report, update your file with the police.

Reporting the incident:

Collect your thoughts, stay calm. Gather all information about the fraud, including documents, receipts, copies of emails and/or text messages.

If you're a victim of identity fraud:

- Place flags on all of your accounts.
- Change all of your passwords.
- Report the fraud to both credit bureaus, Equifax and TransUnion

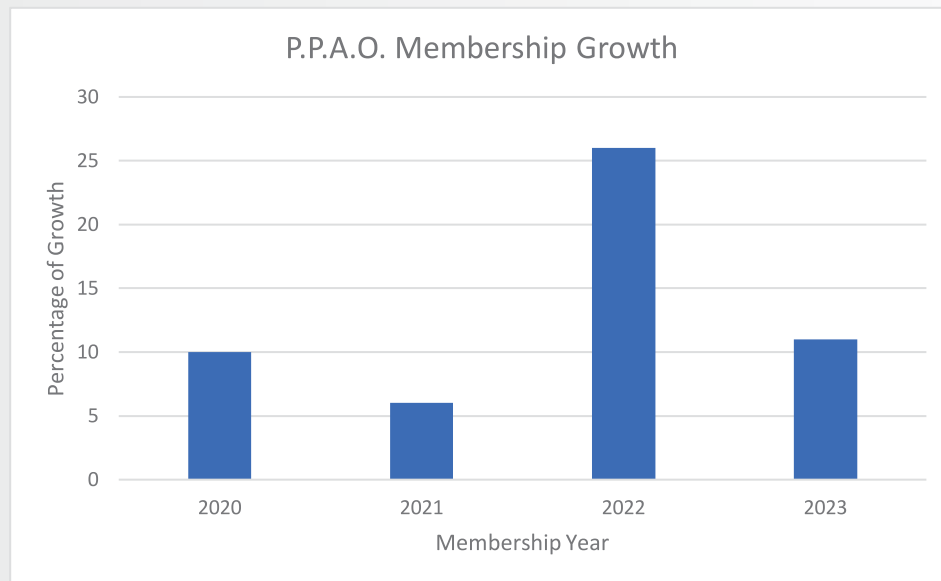
Contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or through the Fraud Reporting System. Depending on the type of fraud, or how it occurred you also want to report it to other organizations.



The Numbers

You can tell a lot from numbers and I thought I would share with the membership what I see from my end with a few attributions to help them make sense.

Membership



From the graph above you can tell we have come out of the Covid situation in a very positive way. After the 2020/2021 years we have seen a 26% growth in membership in 2022, and are tracking to nearly double this in 2023. Some of this can be attributed to the partnerships with business sought out by the Board of Directors on the membership's behalf. If you have not taken advantage of the discounts visit our website <https://ppao.ca> and look up member benefits.

Engagement

We communicate with the members predominantly through email and social media. We use these mediums to not only relay information to our membership but in the case of social media to advocate or show support for issues as an organisation. We are up 8% on Facebook, 50% on Twitter and average 200 visits per post on LinkedIn. We are trending in the right direction and hope you find the content timely and of value.

Facebook: <https://www.facebook.com/ThePolicePensionersAssociationofOntario>

Twitter: <https://twitter.com/@ThePPAO>

LinkedIn: <https://www.linkedin.com/in/police-pensioners-association-of-ontario-ppao-0212b7241/>

If you're reading this, tell a friend or colleague about the organisation. It is easy to join and we're here to help.

(a guy from barrie)

Dave Shortreed

Dave

 Signal Flare
Media Company

WEBPAGE UPDATE

As was reported in our last newsletter, the PPAO is slowly updating and revamping its webpage, www.ppaoc.ca. These updates include a refreshing of the pages content, pictures and graphics. We have also undertaken the goal of having the ability to host individual webpages for the smaller retiree affiliate groups that do not currently have a page of their own.

www.yourpage.ca

As can be imagined, this is not a simple task, but the webpage committee along with our consultant, David Shortreed of Signal Flare Media are working hard to get this completed as soon as possible. If you have any comments or ideas for our webpage, please let us at know at ppao@ppao.ca

DID YOU KNOW?

MANAGEMENT MATTERS

If you are a member of a local Police Retiree Board and do not currently have a formal structure in place to manage your members, we can help. We have experience and resources to help you in getting a formal or informal board set up and tools to assist in contact with your members.

If your local Police Retirees group is not currently recognized as one of our affiliate groups, access is simple and the benefits are great. Send us an email at ppao@ppao.ca and let us help you get set up to offer most to your members.

2023 PPAO ELECTIONS OF DIRECTORS

At the AGM on 08th May, there will be nominations for positions on the Board of Directors. The PPAO Board is playing catch up with positions on the board as a result of issues caused by the Covid Pandemic and delays or cancellations of our regular meetings, compounded by the unexpected resignations of members due to health and personal reasons. Fortunately we were able to find and appoint very capable members, albeit for a limited time period, so once again we find us needing to add two directors to the Board, particularly one to assume or assist with the role of Treasurer.



5.03 Election and Term

Subject to the articles, the members entitled to vote will elect the directors at each annual meeting at which an election is required. The terms shall be staggered so that in each year approximately one-half (1/2) directors shall be elected for a term expiring at the close of the second (2nd) annual meeting of members following their election. If an election of 10 directors is not held at the proper time, the incumbent directors shall continue in office until their successors are elected. Nominations of candidates for election to the board may be made from the floor of the annual meeting at which directors are to be elected. A person can nominate themselves. Nominations do not have to be seconded.

continued.....

2023 ELECTIONS

This year we will be holding elections for the following positions:

President - 2 year term – incumbent Wayne Omardeen

Vice President - 2 year term - incumbent Mike Tarini

Secretary - 2 year term – incumbent Wayne Stickley

Director - 1 year term – incumbent John Patrick

Treasurer - 1 year term - open

Director - 1 year term - open

A director is a volunteer position with no remuneration, however if you are required to travel for PPAO business, expenses will be paid according to policy. The time commitment is estimated at 10-15 hours a month, with at least one meeting 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.

Necessary Qualifications: Must be a qualified member of the PPAO in good standing.

Desirable Qualifications: Should have a working knowledge of computers, basic office applications and experience with online meetings, able to work in a team setting, available to travel as required for member and or board meetings.

For more information, please contact Wayne Omardeen.

womardeen@ppao.ca.



MemberPerks

The PPAO started this program a year ago as a member benefit program for discount purchases. To date, we have over three hundred registered with an estimated spend in excess of \$10,000.00 and savings over \$2,700.00. Of one hundred and sixty three visits, 71% used the website to access the program while 29% use the mobile app. The top five perks redeemed as of January 2023 were:

- Lenovo
- Petsecure Pet Health Insurance
- Jamieson Vitamins
- Softmoc

Did you know you can extend the benefits of MemberPerks to other family members? They can create their own accounts and save money when shopping. Sign into your account and use the invite tab.

To access MemberPerks visit, <https://ppao.venngo.com/login>.

Suggest a perk ♥

Where mom likes to shop that is not currently on the app for a chance to win two pairs of AirPods!

STEP ONE:
Go to the Venngo app.

STEP TWO:
Open the hamburger menu on the left-hand side and locate the "suggest a perk" option.

STEP THREE:
Fill in the form and click submit.

1 winner to be selected randomly. Deadline: May 31st 2023

Visit MemberPerks today!   **memberperks**

Q1 Update

In February, OMERS published its Annual Report and delivered your T4As in preparation for tax season, by mail and online for pensioners who have a myOMERS



account. This article provides a summary of OMERS 2022 financial results, a brief overview of several educational tools and resources available to pensioners, and a 4-step guide to finding your T4A in myOMERS if you have an online account (and how to register for one if you don't).

[OMERS 2022 financial results](#)

On February 27, OMERS published its 2022 financial results, reporting a net return of 4.2%, adding \$4.9 billion of net investment income to the Plan.

OMERS net assets stood at \$124.2 billion as at December 31, 2022.

OMERS investment strategy that emphasizes high-quality assets, global diversification, active management and a disciplined, long-term perspective served the Plan and its members well in 2022, producing positive returns in a year where broad market indices and the vast majority of investors experienced losses. Over 10 years, OMERS has earned an average net return of 7.5%, exceeding its benchmark, and adding \$64.4 billion to the Plan.

OMERS paid pensions of \$5.9 billion in 2022 and retired members received a 6% increase to their pensions in 2023. The 2023 inflation adjustment was calculated to be 6.51%. As this exceeds the 6% maximum, pensions increased in January 2023 by 6% and the 0.51% excess will be applied in a future year when the inflation adjustment (for benefits earned on or before December 31, 2022) is less than 6%, provided the impacted pension is still in pay.

To learn more, see OMERS [2022 Annual Report](#).



HOW TO ACCESS YOUR T4A IN myOMERS

As a retiree who receives a monthly OMERS pension payment, you can view and print your tax slip directly from your [myOMERS account](#). [If you don't have a myOMERS account, you should have received your pension tax slip in the mail.](#)

To access your T4A in myOMERS, follow these four steps:

1. Log in to your myOMERS account
2. Under Announcements, click on “Getting your 2022 tax slip for Additional Voluntary Contributions (AVCs) or pension payments”
3. Click on the “Reprint Income Tax Slips” link
4. Select T4A and print

HOW OMERS IS SERVING RETIRED MEMBERS

OMERS remains committed to serving its members in retirement, including with ongoing Plan education webinars, quarterly newsletters with timely news and updates from OMERS leaders on Plan management and sustainability, convenient call centre support, virtual 1-on-1 sessions with its Pension Education team and more! Sign up for an upcoming webinar or in-person session with OMERS to learn more about your defined benefit pension and get answers to your questions from their team of pension experts. See a full list of dates and topics on their [Events page](#).

OMERS supports the economy and communities across Ontario

OMERS retirees:

90%

attribute **higher life satisfaction** with being part of a defined benefit pension plan

29%

are less likely to attribute stress to financial concerns

48%

were more likely to feel that they **saved well or extremely well** to meet their retirement income needs

50%

were less likely to experience a decrease in financial security during the pandemic, compared to those with no pension



OMERS

Source: 2021 research conducted for OMERS by the Canadian Centre for Economic Analysis.





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By McFarlan Rowlands



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- ✓ Savings on motorcycles, ATV's, cottages & boats
- ✓ Dedicated in-house Claims Adjusters
- ✓ Honourary group program for your family & friends!

Contact us:

1-800-339-9935

www.medallioninsurance.ca/ppao

memberservices@mcfrc.ca

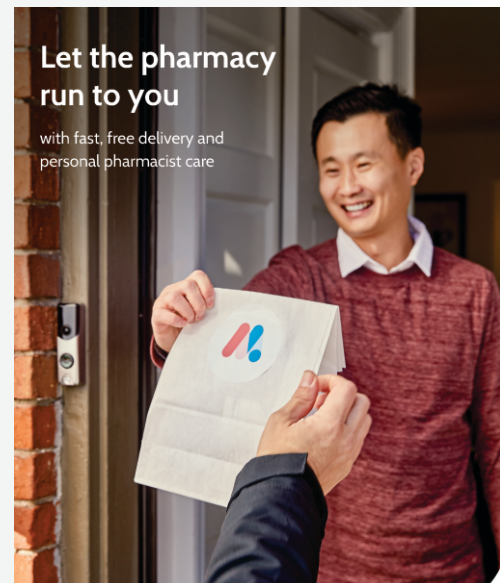




The Preferred Pharmacy Provider of the PPAO

Join now to take advantage of our member benefits

The PPAO has been a partner with Mednow Pharmacy for the past 2 years and offers our members a full-service online pharmacy that delivers anywhere in Ontario. The program provides users with a \$7.00 dispensing fee, a 10% max over cost of any prescription not covered by ODB or private insurance coverage as well as a discount on over-the-counter goods. To access these benefits, you have to use your PPAO Mednow access code which can be found on the member only side of PPAO website, www.membership.ppaoc.ca.



What you may not know is that Mednow also offers PPAO members free tele medical consultations with doctors or their pharmacists as well as full prescription synchronization and bubble packaging for travel. Mednow also offers a health blog at: www.membership.ppaoc.ca, to help keep you up to date and provide you with tips on how to stay healthy using the tools available to you.