

PPAO NEWS



Improving the quality of life for the police pensioners of Ontario

Looking Ahead

PPAO Board Meetings
January 10
February 13

Deadline For Scholarship Applications
January 31

Spring Golf Tournament
T.B.D.

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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It's hard to believe that 2022 is almost over and it was only in April of this year that all the Covid restrictions in Ontario were lifted. During Covid from March 2020 – April 2022, time seemed to stand still. Since then, however, the days have been a blur of activity.

Like many of you, once the restrictions dropped, I hit the ground running trying to make up for all the lost time.

Over the past year I have been fortunate to have been able to take several trips to warmer climates and as long as things hold out, have a few more planned for 2023. My family, friends and I have made up for lost time with gatherings for birthdays, anniversaries, concerts, BBQ's or just because and I hope that you and yours have been lucky enough to do the same. Throw in the activities inherent to being President of the PPAO as well as the president of the Peel Regional Police Retirees Association and I am sure you can see why the past year has been a blur.

Now don't get me wrong, I am not for a moment complaining, I am just expressing how fortunate I am to be able to do all that I do. I am blessed with reasonably good health, a good pension, a fantastic family, friends and of course excellent people who help to steer the organizations I am part of. If any of these were not present, I'm sure my desire to continue into 2023 would also not be present.

2022 was the 25th Anniversary of the PPAO and our anniversary dinner and AGM was held at the York Regional Police Association, affectionately known as "the Shed", this facility certainly is no shed any longer. The York Regional Police Retirees Association hosted the conference and by all accounts if you did not have a good time at the dinner, or learn something at our meeting the following day, it was because you didn't show up! My thanks to Ron Ralph and Al Bonner from the YRPRA for hosting. If your Association would like to host the 2024 AGM, please let me know and we can go over details.

I would like to congratulate, Brian Wintermute, who was elected to a permanent position on the Board of Directors. I would also like to welcome John Patrick, president of the London Police Association, who was appointed as a Director on the Board until our next regular AGM in 2023.

I would also like to recognize the Treasurer, Chris Oram, on his retirement from the PPAO Board. Chris did a fantastic job handling our accounts, and we will miss your attention to detail.

Chris is not retiring completely as he will continue with his role as the President of the Sarnia Police Pensioners Association. As a result of Chris' retirement however, the PPAO is now in need of a treasurer. If you or someone you know has some accounting skill, or just a desire to learn, and a few hours a month to volunteer, have them send me an email.

A reminder that applications for our annual scholarship program is open now until the 31st of January 2023. If you have a child, grand child or great grand child

in post secondary schooling, make sure they check out the program at <https://www.ppao.ca/ppao-scholarship>. This year however if you are sponsoring someone for a scholarship you must be registered on our website, so go to www.ppao.ca and follow the prompts..

From my family to yours, may you have a most blessed and beautiful Holiday Season surrounded by family and friends. And if you are one of the lucky people to have this, make sure to share your fortune with those that have less than you, after all, as the Irish proverb states, "it is in the shelter of each other that people live."

Merry Christmas and a safe and healthy New Year.



A handwritten signature in black ink, appearing to read 'Wayne Omardeen', written in a cursive style.

**Wayne Omardeen
President PPAO**



From my family to yours, I'd like to wish everyone a safe and happy holiday season. By the time you read this newsletter, the holiday season will be around the corner. Although we have returned to some form of normalcy, I would still encourage everyone to wear their face mask as it appears we are facing a triple threat this winter – between COVID, the flu, and all the germ sharing individuals, I'm hoping the mask keeps them all away. But that's the reality in Canada, so my wife and I have decided that you only live once and we've booked a vacation to beautiful Portugal. This trip has been on my bucket list and I'm looking forward to experience their culture, food, and warmer weather.

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

I want to acknowledge a new member to our Board of Directors, Mr. John Patrick. John is from the London Police retiree group and has accepted the invite and will be a welcome addition to our board. We are still seeking candidates to fill one vacant position on the board. If you are interested in getting involved, or know someone who would be a good fit, please let a member of the board know.

Once again wishing you a healthy and Happy New year, I look forward to more in person meetings in 2023 .

Mike Tarini
Vice President

A handwritten signature in black ink that reads "Mike". The signature is written in a cursive, slightly slanted style.

Dear PPAO members,



It wasn't that long ago that our newsletter was published with updates from the PPAO. However, since then the PPAO has had its 25th Anniversary AGM that was well attended, energetic, informative and a lot of fun. Thank you to the York Region pensioners, YRPA and their credit union for a very welcoming reception.

Also, since we last published, our Scholarship program launched. There are 8 awards to be won, so I encourage everyone to spread the word to your children, grandchildren, and others who may qualify to get their application(s) in before the January 31 deadline. See the PPAO.ca website to apply.

As you read through the rest of this newsletter, you will see that the PPAO Board of Directors is busy serving the membership. If you like a challenge and are willing to put in a few hours a week as a volunteer member of our board, please reach out to any one of us to get the ball rolling. We have a flexible schedule for meetings and committees so that everyone can still enjoy retirement with that little extra stimulus serving others.

Have a safe and happy holiday season.

Yours in comradeship,

Wayne



Hello everyone. Wow! What a year this has been. We all have experienced challenges, difficult news, and interesting events. On a positive note, the PPAO hosted its 25th year anniversary at our AGM in October at the York Regional Police Association in Aurora. An anniversary dinner the evening before the AGM was well received and those in attendance enjoyed themselves not only with the dinner but with the entertainment. The AGM meeting on October 19th included a full agenda with speakers and presenters on timely topics for retirees.

As I was appointed to the Board in February, I stood for election at the AGM for Director and was successful, and I am very appreciative of the support shown by our members. As part of my responsibilities, I will be assisting with Communications for the PPAO.

A big welcome to John Patrick to the Board of Directors. John has been appointed and is filling one of the vacant positions. There is still a vacant Director's position that needs to be filled. If anyone is interested please contact any member of the Board. An appointment will be until the next AGM at which time elections are held.

The Board will be working on improvements to the PPAO webpage. We want to ensure this site is easy to navigate, log into and quickly find the information you need. Additionally, I have worked on the general mailbox to ensure messages sent to the PPAO on that platform will be responded to in a timely fashion or redirected to the appropriate person who can assist with your inquiry.

The Scholarship process is open and accepting applications. For members with children, grandchildren or great grandchildren attending college or university you may go the PPAO website, log in and navigate to the Scholarship Program. Please take the time to read the instructions and requirements so that any documentation required you will have readily available for submission. The application process is on-line and there are mandatory fields that must be completed.

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COVID is still with us and the need to exercise caution and vigilance continues even though we are all trying to get back to some sense of normalcy in our daily lives. Please exercise care this winter season as flu, colds and other viruses that were minimal over the past two years are back. Travel safe!

Occasionally members send us links or information that may be helpful for everyone. We review these and where appropriate will post them via social media (Facebook / LinkedIn) and may occasionally share via e mail. We encourage you to forward relevant information and articles so that we can assist all our members. A recent link sent to us which gives access to a McMaster University portal on healthy aging:

<https://www.mcmasteroptimalaging.org><https://www.mcmasteroptimalaging.org/>

The site has multiple links to articles and is worth exploring. If you wish to receive articles via e mail from this site, just click on subscribe. No need to register or use the log in button as that is more focused for health practitioners.

For all OMERS members we are receiving a 6% increase in our pension beginning in 2023. Though this does not make up for the high inflation that we are experiencing it will help. The inflation percentage that is missed with this increase will be added to the next increase for 2024. We may see other pensions post slightly higher increases, but all plans have a cap. OMERS is a strong pension fund and supports its members with prudent financial policy. This helps protect our pensions now and into the future.

As we approach the Christmas Season, My wife and I wish everyone the very best and a safe and joyous holiday as you celebrate with family and friends. And may we all have a very Happy and Prosperous New Year!



Brian



I hope this email finds you all well and progressing in your day to day challenges. Here we are December of 2022, a year filled with many uncertainties indeed. What will the New Year bring us? This is my second year as a director on the board of The PPAO. One of my goals on the board was to increase membership. It has been difficult as I feel non registered retired police members are not totally aware of the many benefits. Fellow board member Mike Tarini was able to bring The Barrie Police Service Retirees group on board for 2022 and hopefully for 2023 we add a good number more. Retirees from across the province whether from the uniform ranks or the civilian branch are able to register on their own with the PPAO even if they do not have a local police retiree group, or if their local police retiree group has not officially joined the PPAO.”

As co-chair for The PPAO scholarship program the next three months will prove to be very busy. We will be tasked to select a total of eight students whose family member are registered with The PPAO. The scholarship program was launched this month and applications must be received no later than January 31st, 2023. Please visit the PPAO website and follow The Scholarship link for all the guidelines. Please do not contact individual board members with questions. All of the instructions are clear on the website. The student will be notified once she or he has fully completed the on-line application that the selection board are in receipt and those selected to receive one of the scholarships will be notified in early February of 2023. The results will be published for all on the PPAO website . Good luck to all the very deserving students.

I will close for now and wish you and yours a safe holiday season and I hope our paths cross at some point in the near future.



*Joyeux Noël et tout le meilleur
pour la nouvelle année !*

Stephen



As the New Year approaches let's talk about the benefits of exercising for older adults. You are never too old to start exercising. Following recommendations from the Canadian 24-Hour Movement Guidelines, older adults should perform moderate to vigorous physical activity (PA) for 150 minutes a week. While PA looks differently for everyone, it can lead to universal improvements for all person's mental health, emotional, psychological, and social well-being, and cognitive function.

- 1. PA increases the opportunity to maintain independence and personal autonomy**
- 2. PA can reduce psychological barriers associated with activities of daily living**
- 3. PA increases social support opportunities within the community, furthering self-efficacy**
- 4. Benefits associated with regular PA**
 - a. Reduced stress**
 - b. Improved sleep & emotional health**
 - c. Enhanced mood**
 - d. Higher energy levels**

Physical Benefits

- 1. Aerobic exercise decreases inflammatory markers in older adults, and high intensity interval training can help improve memory**
- 2. Resistance/strength training improves skeletal muscle mass of older adults**
- 3. Balance training & flexibility exercises like yoga can be great strategy to prevent falls**
- 4. Functional exercises ensure comfort and capacity to perform complex tasks that utilize both upper and lower body**

Physical Activity & Diseases

Multi-morbidity of chronic illnesses accounts for 70% of mortality, 7.5 years of life lost, more disability, and lower autonomy in later life. Lack of PA is linked to chronic illnesses in older adults, including

Type 2 Diabetes (T2D)

- Aerobic and endurance training decreases risk of T2D in older adults by enhancing metabolic pathways and increasing insulin action
- PA can lead to reductions in blood sugar and blood pressure

Cardiovascular Disease (CVD)

- PA can reduce CVD morbidity and mortality, and CVD risk by 40-50%
- Combined exercise training can reduce blood pressure and heart rate
- PA can improve muscle mass, body fat, and cardiorespiratory fitness, decreasing risk of CVD

Misconceptions around what qualifies as “exercise” discourages older adults from activity. Get moving and stay active. Walking is a great form of exercise. Consult with your family doctor before *trying any new forms of exercise.*



*Have a Great Holiday Season
&
a Healthy, Fit New Year!*

Tony

THANK YOU CHRIS ORAM



In April 2021, the PPAO Board of directors found themselves in need of Directors after the retirement of our VP Dale Allen and Treasurer Phil Shrewsbury-Gee within a short period of time of each other.

Chris Oram, the president of the Sarnia Police Pensioners Association agreed to assist and was appointed to the Board.

At his first meeting, he was asked if he would take on the role of Treasurer and after doing some thinking he agreed and managed the affairs of the PPAO with a great deal of dedication. Chris brought up a number of items for the board to consider including the preparation of board policies which were not in place before, increasing the transparency and accountability of spending.

This past November Chris decided that he could no longer serve and has retired from the PPAO Board of Directors.

On behalf of the Board of Directors and the members of the PPAO We thank Chris for all his hard work and diligence as our Treasurer and wish him well as he continues in the roll of President of the Sarnia Police Pensioners Association





In the words of the Rolling stones “Please allow me to introduce myself”. I was a member of the London Police for 32 and a half years. Prior to that I worked for the CNR Police for about 15 months. I worked there with York Regional Police Pensioners President Ron Ralph. (Small world I hadn’t seen Ron for over 40 years when we connected at the recent PPAO meeting in York region.) I was a member of the London Police Association Executive for several years and since retiring I have held the position of President of the London Police Pensioners Association. My father was a

strong supporter of his Union during his working years at General Motors in London. I come by my support for our Association honestly in that regard. I am a strong believer in the collective bargaining process and following the contract agreement.

In the past two years we all know our world has changed, many things have been dragged out into the daylight to be examined more critically. As a result of some of these changes the Ontario Legislature introduced Bill 7 or the More Beds Better Care Act, to improve the delivery of health services. The basics of this bill as we all know is to move people out of hospital beds into long term care homes if that is where they need to be. A big sticking point is that these people will be moved against their will to a long-term care facility not of their choice. The preamble of this act is:
An Act to amend the Fixing Long-Term Care Act, 2021 with respect to patients requiring an alternate level of care and other matters and to make a consequential amendment to the Health Care Consent Act, 1996

continues.....

A brief synopsis is that if it is determined by a designated clinician that a patient occupying a bed in a public hospital does not meet the requirements to remain in that facility then the patient or their decision maker will have to decide whether to remain in the public hospital at a significant cost them or be moved to a long-term care facility. I understand if you are in a more populated area that facility can be up to 70 kilometers away, if you live up north that distance can be 150 kilometers from the hospital you are in.

I agree that we need to do something to alleviate the pressure on our local hospitals so that beds are available for patients being admitted for immediate care. Using our local hospital beds for long term care patients is not the best use of these limited beds. That said moving people away from their support network will have long term effects on the patients and their families. I believe that this Bill needs to be more thoroughly debated and all political parties should be able to come to a consensus on this matter.

The next thing I would like to discuss is Bill C228, which is an act to ensure pensioners are not left in the lurch after a private company fails and files for bankruptcy. The Bill is a private members bill brought forward by Conservative MP This enactment amends the *Bankruptcy and Insolvency Act* and the *Companies' Creditors Arrangement Act* to ensure that claims in respect of unfunded liabilities or solvency deficiencies of pension plans and claims relating to the cessation of an employer's participation in group insurance plans are paid in priority in the event of bankruptcy proceedings. Marilyn Gladu with the explanation on the following page.

This enactment amends the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act to ensure that claims in respect of unfunded liabilities or solvency deficiencies of pension plans and claims relating to the cessation of an employer's participation in group insurance plans are paid in priority in the event of bankruptcy proceedings.

It also amends the *Pension Benefits Standards Act, 1985* to provide that an employer may provide financial security in the form of insurance for any portion of the contributions that they are required to pay under subsections 9(1.) and (1.2) of the Act, and to authorize the administrator of an underfunded pension plan, in certain situations, to transfer or permit the transfer of any part of the assets or liabilities of the pension plan to another pension plan. The amendments also provide for the tabling of an annual report respecting the solvency of pension plans.

Basically, this means that the pensioners were way down on the list to be paid what they had been promised when it came to the list of creditors to be paid after a bankruptcy. Bill C228 will put the pensioners in a better position to collect what is rightfully theirs moving them up on the list of creditors or allowing what is in the underfunded pension plan to be transferred to another viable pension fund. All of this sounds like a good idea but keep in mind that there are consequences with every bill the government puts forward. One problem could be the ability of the company to secure loans or have another company take over its debt to keep the company going.

In closing I look forward to working with the other members of the PPAO Board to make the lives of police pensioners better, by being involved and learning of the challenges we face today we can all make an impact. Wishing you all the best in the coming holiday season!



John

Member Update

December is here and the holidays are upon us.

Not unlike Santa's workshop we are busy here. The PPAO is growing steadily, with a 16% increase in registrations this year. We had 100 new registrations last month alone. Our new affiliate, Barrie Police Retirees have been welcomed into the fold.

The word is getting out and it is appreciated. There is a common misconception that if you are part of a police retiree group, you are already a part of the Police Pensioners Association of Ontario. While this qualification is true, for the individual to gain access to our MemberPerks discount program or receive special pricing from our partners (Home and Auto, Travel insurance etc), you must be registered with us. I encourage you to tell all your former colleagues to sign-up to reap the benefits. Here is a link for them to register:

[PPAO Registration](#)

With December here we look forward to spending time with loved ones and connecting with friends. Regardless of how you celebrate, have a safe holiday and a happy and healthy new year.

From the desk of Dave Shortreed



*“OLIVE”
The Other Reindeer*





PPAO 2022-2023 Scholarship Program

It is that time of year again and the PPAO has opened the application process for our annual Scholarship Program. This program is open for the children, grand children and great grand children of PPAO members attending post secondary education. We offer 6 Memorial Scholarships of \$2000.00 in memory of members who have passed and 2 Meritorious Scholarships of \$3000.00 to recognize the Association work of past board members.

The application process opened on 1 st November 2022 and will close on the 31st January 2023, with no exceptions made on these dates. The application process will be completely done 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.**

**In order to apply or to see the guidelines, visit,
<https://www.ppaoc.ca/ppao-scholarship>.**

DID YOU KNOW

Did you know that the PPAO website offers a section called the “Last Post”? This Section honours the memory of the PPAO members who have passed away. If your retiree association or group has a member that has passed away and you would like them listed, or want to view the previous posts, please visit <https://www.ppaoc.ca/last-post>.



On October 18 - 19, 2022 our AGM was held, marking our 25th anniversary. A big thank you to the PPAO committee members for all of their hard work in the planning and executing a very successful event for everyone. These events would not be possible without the support of our generous sponsors, thank you for making this year's AGM possible.

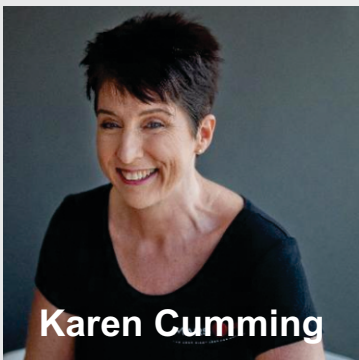
I think we can all agree that the York Regional Police Association Stonehaven banquet hall was a spectacular place to host an AGM. Thank you to the staff and the YRP who contributed greatly to the success of the event.



It was very fitting to acknowledge our forefathers who attended our AGM. Mr. Dale Allan and Fred Jones from Durham Police Retiree and Lou Rivard from the London Police retiree Association. It was in 1997 that the original group got together and formed the PPAO.

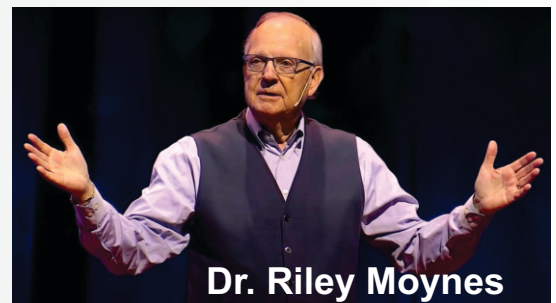


The AGM speakers were extremely captivating and the topics were of interest to all attendees. Ms. Cumming provided us with her personal stories in navigating the Ontario long-term care system for her mother.



Karen Cumming

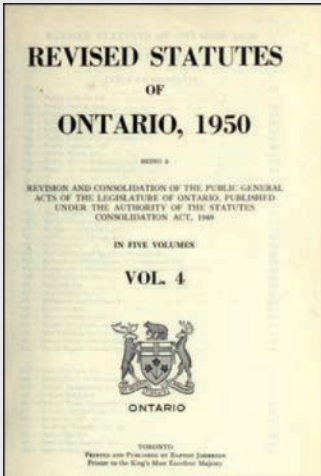
Dr. Riley Moynes spoke about the four phases of retirement. I know we're all retired, but we want to make our AGMs as meaningful to everyone as possible. The PPAO Board welcomes any speaker or topic suggestions for our upcoming AGM.



Dr. Riley Moynes

LEGISLATION UPDATES

Bill 7 – More Beds Better Care Act (Ontario)



In early September 2022 the Ontario Legislature passed Bill 7 to amend other provincial legislation to allow hospitals and other bureaucracies the power to move patients in health care who have been deemed alternative level of care, to long term care homes that may not be of the patient's choice and could also be at some distance away from family. The intent of the legislation was to “free” up beds in acute care hospitals. Failure of a patient to accept the offered LTC bed would result in daily fees being charged to the patient in hospital.

When I wrote about this previously, I questioned if this act could be a violation of the Ontario Human Rights Code on the grounds of discrimination in the protected areas of age and disability in providing service. Recently I reviewed a news release where ACE, The Ontario Health Coalition and CUPE have requested the Ontario Human Rights Commission to conduct a formal inquiry into systemic age discrimination by the Provincial Government against the elderly. This is a direct result of the passing of Bill 7.

For further info, use this condensed link:

<https://bwnews.pr/3FJ2eih>

On November 21, 2022, the Ontario Health Coalition and the Advocacy Centre for the Elderly launched a Constitutional Challenge against Bill 7. This is a Charter Challenge seeking a court ruling to strike down the law as a violation of rights of patients under Bill 7. We will continue to follow and provide updates on this challenge as these become available.

Further information available at:

<https://bit.ly/3PyyZCp>

Bill C-228 An Act to amend the Bankruptcy and Insolvency Act, the Companies' Creditors Arrangement Act and the Pension Benefits Standards Act, 1985 (Federal Government)

In the spring of 2022 Marilyn Gladu, MP for Sarnia-Lambton, introduced a private member's bill to protect pensions and pensioners of companies in the event of bankruptcy / insolvency. What this bill will do is ensure that the pensions are number one on the liabilities and creditors list that companies must fulfill when declaring bankruptcy. Pensions are protected first.

On November 23rd, 2022 the Bill entered its third reading in the House of Commons and the vote was unanimous to pass the legislation. The Bill will now go to the Senate for reading and reviews. If successful there it will be passed into law.

Brian Wintermute – Communications Director

HEROES IN LIFE

On 11th October 2022, Constables Morgan Russell and Devon Northrup from South Simcoe Police Service were killed while answering a disturbance call.



Including Constable Andrew Hong, this marked the second and third Ontario police officer killed in the line off duty and in the span of a month. With the fatal motor vehicle collision involving Constable Travis Gillespie on his way to work, that made four, the worst month in Ontario for officers killed on duty.

To make things worse, on 17th October 2022, RCMP Constable Shaelyn Yang, was fatally stabbed in Burnaby BC during an altercation at a homeless encampment.

As members of the PPAO, we were the fortunate ones to have been able to go “10-7 for shift”. These five officers, each with a different amount of experience, from as low as two years, all the way to thirty-three years on the job, will never be able to experience the pleasure of retirement. Although we are no longer on the “job”, the loss of our brothers and sisters will always be felt in the same manner and we will remember each and every one as a “Hero in Life, Not Death”.

The PPAO WANTS YOU!



The PPAO is currently in need of one additional member to sit on the Board of Directors for the remainder of the 2022-2023 term, particularly for the roll of Treasurer. It is a volunteer position with no remuneration, but if you are required to travel for PPAO business, expenses will be paid according to policy.

It is estimated the time commitment will be 10-15 hours a month and it is expected you will attend one Board meeting a month, either in person or virtually. There may also be a need to be available, for committee meetings as required, and to respond to emails in a timely manner.

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
 - Be able to work in a team setting
 - Be available to travel as required for member and or board meetings
 - Have a general understanding of the role of a treasurer or be willing to learn
- For more information, please contact Wayne Omardeen at womardeen@ppao.ca.

PAO MEMBERSHIP LOBBY DAY

FROM MIKE TARINI, VP PPAO



On November 15, 2022 I attended and presented at the Police Association of Ontario membership/lobby day in Toronto. I had my work cut-out for me as my presentation followed Premier Doug Ford, the Attorney General and the Solicitor General, who all spoke about the need to support our front-

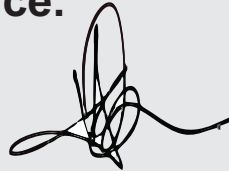
line officers. My presentation focused on promoting the Police Pensioners of Ontario, indicating that we had just celebrated our 25th anniversary. I expanded on our activities and benefits of joining the PPAO. I was warmly greeted and recognized some very familiar members who are soon to retire. I was able to do some networking prior with other associations who have not yet joined as affiliates. I was confident that the overall sentiment was convincing and we will hear from some of them in the near future.



Farewell but not to be Forgotten: A Note from Donna Kurt, Medallion Insurance

On behalf of the Board of Directors and members of the PPAO, I would like to say thank you to Donna Kurt for all of her hard work, tenacity and commitment over the years. She was instrumental in growing the existing program that is currently in place with the PPAO and Medallion Insurance for our members. May your future endeavours be as successful and full of life and zest as your working career was. Congratulations and welcome to the world of being retired, where every Monday is a Friday. The below is her last official article for the PPAO as an employee of Medallion Insurance.

Wayne Omardeen – PPAO President



Ahhhhh retirement. Am I looking forward to it? To be honest, at first, I was a little unsure. What am I going to do? The last thing I want is retirement to be all about me. Sure, I'm going to enjoy myself, spend a little "me" time, have some fun in the snow with skiing and snowmobiling. I'd like to say sleep in, but apparently, I'm an early bird for life!

One of the greatest pleasures of my job was serving others. Being the Advertising and Marketing Manager certainly made me grow and it brought out some skills which had long been buried. If you had asked me 20 years ago if I could ever see myself walking into a roomful of people I didn't know and delivering a presentation and mingling and networking with everyone in the room, I would have laughed and shook my head!

Jonathan Lockwood Huie said; "Celebrate endings - for they precede new beginnings". I have and will be celebrating the ending of my career in the work force that made me grow and become the person I am today.

When I first started attending meetings, AGM's and banquets for our Associations, I was more or less in the background just observing. Gradually I got to meet and know people and was made to feel at ease.

continues.....

As I got more involved in presenting and greeting people, my confidence grew and so did my love for the job of advertising and marketing. It unearthed my skill for negotiating and connecting with people. The PPAO played a major part in that, as it was the PPAO AGM's that started it all for me. I loved meeting the people involved and being able to assist them in any way I could with their insurance needs. I am truly grateful for the time I have had with the PPAO and all the friendships that have come to be.

I am looking forward to retiring and challenging my body and mind with new and exciting activities. I already have a bucket list of things to do. Along with personal events, I also plan to continue being of service to other people by being involved on a few committees. I am looking forward to every moment! The only trouble with retirement is that you never get a day off.” – (Abe Lemons).

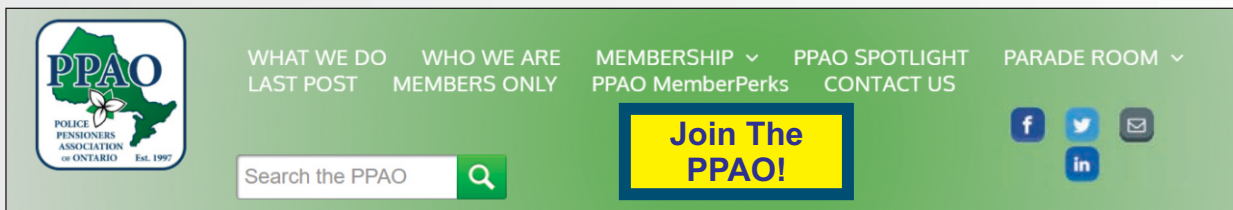
Blessings to all and a huge thank you for the opportunity to be a part of your lives. Sincerely and with a grateful heart,

Donna



PPAO WEBSITE UPDATE

As many of you know, the PPAO's website, www.ppaoc.ca, offers lots of information on a variety of things including, our partner programs, discounts and deals and more. We have however realized that it is quite a busy page that needs some updating, so we have struck a committee to take a look at a redesign. If you have any thoughts on how our new page should look like, please send us an email at ppao@ppao with the "web page redesign" on the subject line.



PPAO GOLF TOURNAMENT

Coming in 2023!!! The first of what we hope will be an annual event. The PPAO Golf Tourney will be held late April or early May. Director Stephen Boisclair has been in contact with golf courses within the GTAA boundaries and looking to confirm a date and location early in the new year. For the first event it was decided to have it in the greater GTAA area and it was agreed that it be moved around the province in the years to come.

There are already 20-24 golfers who have shown interest and with it being the first year if we could double or triple that number that would be great,, Rome was not built in a day!!! If you or your members are interested or would like to volunteer to assist to help with the golf tournament, please contact Director Stephen Boisclair at sboisclair@ppao.ca





OMERS pensioners to receive an increase of 6.00% in 2023

On 17th November 2022, OMERS announced the 2023 inflation adjustment increase would be a 6%. This is however less than the 2023 Inflation adjustment which was calculated at 6.51% and as a result the PPAO has received more than a few questions about this and how it all works. In a very condensed form here is how OMERS calculates your pension increases.

In order to calculate the inflation adjustment, OMERS uses the average of the CPI for the 12-month period ending in October and compares it to the average for the same period in the previous year. The percentage increase determines the inflation adjustment for pensions up to a maximum increase of 6%. The formula for calculating the OMERS inflation adjustment is set out in the OMERS Plan text. OMERS method of calculating the annual inflation increase (i.e., the CPI increase) is consistent with the method used by the Canada Pension Plan (CPP), except OMERS rounds the results to two decimal places while CPP rounds to one decimal place.

CPI measures approximate changes in the cost of living based on the price of a basket of goods and services that an average Canadian household buys. The basket includes food, housing, transportation, energy, furniture, clothing and recreation. More about the CPI is at [Statistics Canada's website](#).

The 6% maximum inflation adjustment has been in the OMERS Plan text since the early 1990s. However, the inflation adjustments have historically not exceeded 6% until the inflation adjustment for January 1, 2023.

For more in depth information, visit the OMERS webpage at, [OMERS pensioners to receive an increase of 6.00% in 2023](#).



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 group insurance rates for both you and your loved ones.



Learn more by visiting your PPAO Group Plan website at sunlife.ca/PPAO. 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.

SM9758-11/22-em-jf



Last January the PPAO & Sunlife launched a new group plan for our members. With annual renewal of policies, if you are a Sunlife plan member you may receive notice Sunlife has not been able to verify you as a member. This may be because you are not currently registered on our website, and in the PPAO database. This does not mean you are not a member. In order for you to maintain your acceptance in the Sunlife Group Health Insurance plan you need to be registered on our website, www.ppao.ca, in order to verify your status. If you did not receive a notice from Sunlife, you need to do nothing more.

Tips to stay healthy during flu season



The flu is not like the common cold. It's a serious infection especially in infants, seniors and in people who have other medical conditions, such as: diabetes, cancer, heart disease and kidney disease. Flu season typically spans from late fall to early spring.

Here are **five** tips from Public Health Agency Canada to protect you and your family:

1. Get the flu shot

Get the flu shot at the start of flu season. It takes about two weeks after immunization to develop protection against influenza. The flu shot is available to everyone 6 months and older. If you have questions about the flu shot, talk to your health-care provider.

2. Practice good hand hygiene

Wash your hands regularly. Using soap and water to create a foamy lather all over your hands. Lather for at least 15 seconds helps keep the virus from spreading. No soap? Keep hand sanitizer (gel or wipes) with at least 60% alcohol on hand. Also, make sure you clean and disinfect surfaces and shared items at home and at work. Think of high use spots like doorknobs, light switches, and telephones.

3. Don't skimp on sleep

Busy days can lead to busy nights. But it's important to make enough time for your body to reset with sleep. It may be one of the against the flu. Getting a good night's rest helps boost your immune system to protect you against viruses. Try scheduling sleep like any other activity in your day. It may be helpful to set a reminder for bedtime.

4. Stay hydrated

Regular water consumption is essential to stay healthy. One of the many benefits of drinking water is that it helps flush viruses out of your system. Looking for more flavour or an alternative to water? Try infusing your water with fruit or drinking herbal teas (caffeine-free) to boost your hydration levels.

5. Stay at home when you're sick

Many of us try to push through sickness, but this could do more harm than good. Viruses spread more easily in group settings, such as businesses, schools, and nursing homes. So, take time off to get well.



For more information about the flu, visit the Government of Canada's website.

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&
A Safe, Healthy
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