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### New Provincial Benefits

Our new Provincial Benefits are now in effect! If you have any outstanding claims that came before November 1<sup>st</sup>, they must be claimed under our old Benefits. Any claims incurred starting today will be claimed under our new benefit plan. Take your new card you received in the mail to your pharmacist, dentist and other health care service providers so they can update your file.

We knew there would be hiccups during the enrolment process...and there were! Some very important information was not passed on to OTIP by the Board until October 26<sup>th</sup> and as a result some members did not receive their email or Benefit cards. **If you are eligible for benefits and you need to make a claim before this issue is corrected, please save your receipts which can be submitted once you are loaded onto the system. All eligible members will have coverage retroactive to November 1 and all eligible claims following November 1 will be paid.**

In the first 12 days, OTIP received 23,829 calls – twice the projected monthly calls. The average wait time since October 11 is 7 minutes and 11 seconds with the longest being 1 hour, 11 minutes. The call centre is open until 8 pm on weeknights and is also open on **Saturdays**. **Please call 1 866 783 6847 for help with the enrolment process.**

**IT IS CRITICAL THAT MEMBERS ENROL PRIOR TO NOVEMBER 30<sup>TH</sup>!** For more information on the enrolment process, including how-to videos

and Frequently Asked Questions click: <http://www.otip.com/loginhelp>  
For more information on our new benefit plan click: <http://www.osstf.on.ca/services/member-login/members-login/osstf-benefits-plan-bulletin.aspx>

### Professional Development Fund and District Benevolent Fund

At our District 28, Annual General Meeting in May two funds were created to support members of our District.

Members will soon be able to apply to the CPAC Ed Services Committee for up to \$200 to cover the cost of taking a course for their own professional development related to their work, extra-curricular involvement or to attend an OSSTF-sponsored workshop or conference. The fund will not support professional development that, in the eyes of the committee, should be supported by the employer. Eligible expenses include the following (and must be according to the Provincial Guidelines, where applicable): registration fees; transportation and parking (mileage shall be at OSSTF District 28 rates); accommodations; meals; and dependent care. In their application, members must include the name and brief description of the course, workshop, or conference, and a list of anticipated expenses. Members will first pay their own expenses and then submit receipts for reimbursement.

Our AGM also established a local Benevolent Fund. The fund exists for the purpose of providing assistance to active members who find themselves in extreme financial need due to : (a) prolonged illness; (b) accident; or (c) extreme

# District 28 Update

- District 28's Electronic  
Newsletter

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emergency. This assistance can be benevolent relief grants of up to \$1,000 in a Federation year. Please contact the District President for more information or application.

### Retirement Workshop

We had about 18 people attend the "OSSTF Retirement Workshop" at Fellowes on October 26<sup>th</sup>. OTIP will be hosting two Retirement Workshops, one in Pembroke and one in Renfrew, in the spring (dates to be announced). If you have never attended a retirement workshop, you should go!

### EQAO Debacle

Please send me any stories about the impact of the failed grade 10 literacy test had on staff and students. I would like to share them with our Provincial Education Services Department.

### Interview Workshop

Want help preparing for job interviews and resume writing? We will be hosting a workshop in Room 116 at Opeongo High School on Monday November 21<sup>st</sup> from 4:30 to 6:30 pm. Subway subs will be provided. Please email [osstf28@gmail.com](mailto:osstf28@gmail.com) if you plan on attending.

### District Website

Our new District 28 Website is up and running. Special thanks to Brian Reid for his work on this. Check us out at [www.d28.osstf.ca](http://www.d28.osstf.ca) If you have any comments or suggestions for our website, please pass them along to me and we will see what can be done.

In Solidarity!  
Jeff

## Home-Buying 101: 5 tips on how to budget after you've bought (From Educators Financial Group)

So now what?

Funny you should ask. Because now that you've made the switch from renter to homeowner, you now have a whole new To-Do list—and list of expenses—to look forward to.

**This is when the REAL work to balance all of those new demands begins.**

Adjusting to mortgage payments, property taxes, and ongoing maintenance can take a bit of getting used to.

However, all it takes is sticking to some good habits and before you know it, you'll be running an efficient and mostly trouble-free household in your sleep.

**TIP #1: Make all of your bill payments promptly.**

This is one habit you don't want to break because delinquency could result in late fees or negatively affect your credit rating (*and you definitely DON'T want to be messing with your credit rating in the early days of home ownership—especially if you have a high-ratio mortgage*). Setting up automatic deductions from your bank account is the best way to prevent late or missed payments.

**TIP #2: Live within your means.**

[Home ownership includes a number of hidden costs](#), including property taxes and insurance, as well as maintenance and repair costs. Then you have the typical day-to-day expenses such as food, and gas for your car. So while you might be tempted to go for broke and add a Jacuzzi tub to the master bath and a deck to the backyard—make sure you budget for the essentials first. All of those upgrades can wait until you're on solid financial ground. Plus sticking to your budget provides the kind of peace of mind that money can't buy (*unless you have a whole lot of it, of course*).

**TIP #3: Set money aside for emergencies.**

Things break. Pipes burst. Dogs dig. Kids like crayons.

Sooner or later your perfect home is going to need a few fixes. Plus as your home ages, major repairs or replacements to the siding, windows, or rooftop will be a reality—and these costs aren't cheap. Setting up an emergency fund to deal with unexpected issues will keep you from having to max out your credit cards or take out a second mortgage.

Speaking of mortgage, you should also keep at least three months of mortgage payments aside in case of sudden strike action during collective bargaining, or if your spouse/partner loses his/her job or falls ill.

**TIP #4: Conduct regular home maintenance.**

As the old saying goes, "an ounce of prevention is worth a pound of cure"—and you can bet your bottom dollar this sentiment applies to home maintenance.

Conducting regular maintenance tends to prolong the lifespan of all the moving (*and not-so moving*) parts of a household. Maintenance can range from simple tasks such as replacing smoke detector batteries, cleaning out gutters, and lubricating door hinges—to major projects like patching up an aging roof, replacing an inefficient water heater, and cleaning a soot-filled chimney.

The more efficiently everything is running, the less likely you'll have to fork out a ton of money on major repairs.

**TIP #5: Keep increasing your financial literacy.**

You are an education member after all. Learning is part and parcel of what you do. That's where Educators Financial Group can provide you with the financial literacy resources to help you better manage your household finances so you're free to pursue whatever other financial dreams and goals you may have on the horizon.

[Sign up for eNews](#) and get educator-specific financial literacy resources, direct to your email.

Plus be sure to check out [The Learning Centre](#) for even more resources.

*The information provided is general in nature and is provided with the understanding that it may not be relied upon as, nor considered to be, the rendering of tax, legal, accounting or professional advice. Please ensure to consult your accountant and/or legal advisor for specific advice related to your circumstances. Educators Financial Group will not be held responsible or liable for any losses, costs, damages or expenses incurred by reason of reliance as a result of the aforementioned information. The information presented was obtained from sources that are believed to be reliable.*

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## Thinking about buying winter tires? Here's what you need to know.

Winter tires improve handling and overall traction in snowy, icy and slushy conditions and reduce the likelihood of collisions. They can even reduce braking distances by up to 25%! Their wider tread and softer rubber are designed to eject snow and ice and prevent skidding on the frozen roads.

When shopping for winter tires, here are a few things to remember:

- Check for a logo of a peaked mountain with a snowflake. This is how you differentiate winter tires from regular all-season tires.
- Consider the severity of weather in your area. If you get a lot of snow and ice, be sure to get tires that can handle those conditions.
- Purchase and install your winter tires in sets of four. Many retailers offer discounts for buying a set of four tires.
- Change your tires as soon as you need to. You can check how worn your tires are from the tread-wear indicators.
- Do not mix tires of different sizes or treads. This can create unsafe driving conditions.
- Check the air pressure on your tires frequently. Not only does this help with the overall safety of your vehicle, it also optimizes fuel efficiency!

It's also important to switch out your winter tires when the seasons change. Winter tires are not well suited to warmer weather conditions and they will wear much quicker. If you are diligent about changing your tires, they can last up to five years.

Contact OTIP today at 1-888-892-4935 to see if your policy qualifies for a winter tire discount.

Do you know a student  
who could use an extra  
\$1,500 for tuition?

They could  
**WIN**  
a bursary  
from OTIP!

If you're insured with OTIP and you or one of your relatives (e.g. child, step-child, grandchild, niece, nephew, aunt, uncle, sister, brother, spouse, etc.) will be a full- or part-time post-secondary student in the upcoming academic year, enter online for the chance to win a bursary from OTIP.

Twelve bursaries of \$1,500 each are awarded annually. The deadline to enter is June 15 each year.

Visit [www.otip.com/bursary](http://www.otip.com/bursary)  
for more information.

1.800.267.6847 | [www.otip.com](http://www.otip.com)



OSSTF District 28 Renfrew is now  
on Facebook – come and join our  
group!

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