

MARCH 2019 NEWSLETTER



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OTIP RAEO

Ontario's insurance industry enters hard market

If you are shopping for car or home insurance, chances are you may have heard that Ontario is now entering what industry veterans refer to as a 'hard market'. It is a challenging cycle that comes about every six to eight years that can lead to higher insurance premiums and stricter underwriting practices.

To learn more, visit www.otipinsurance.com/article35



Planning on Driving Across the Border this March Break? Here's a Pre-Departure Checklist

Visiting family? Attending a special event? Chasing some warmer weather? Whatever the reason, if you're planning on driving your own car to the United States over March Break, it's important to be prepared.

Follow this pre-departure checklist to ensure your border experience is a smooth one, so you and your loved ones can spend more time enjoying your well-deserved break:

To learn more, visit www.otipinsurance.com/article36

Your classroom is more than just a place to learn. And you are more than just an

Early Childhood Educator. Thank you for educating and inspiring children everyday. Take this time to relax and rejuvenate for yourself!!



"Be who you are and say what you feel because those who mind don't matter, and those who matter don't mind. "

- Dr. Seuss

You can touch lives of children, families and other educators in a way that is unique and long-lasting. You have definitely had a positive effect on them and they will remember it for years to come.

Enjoy your March Break

Visit our provincial web site <http://www.etfo.ca/Pages/Home.aspx> for workshops and what your union can do for you!

