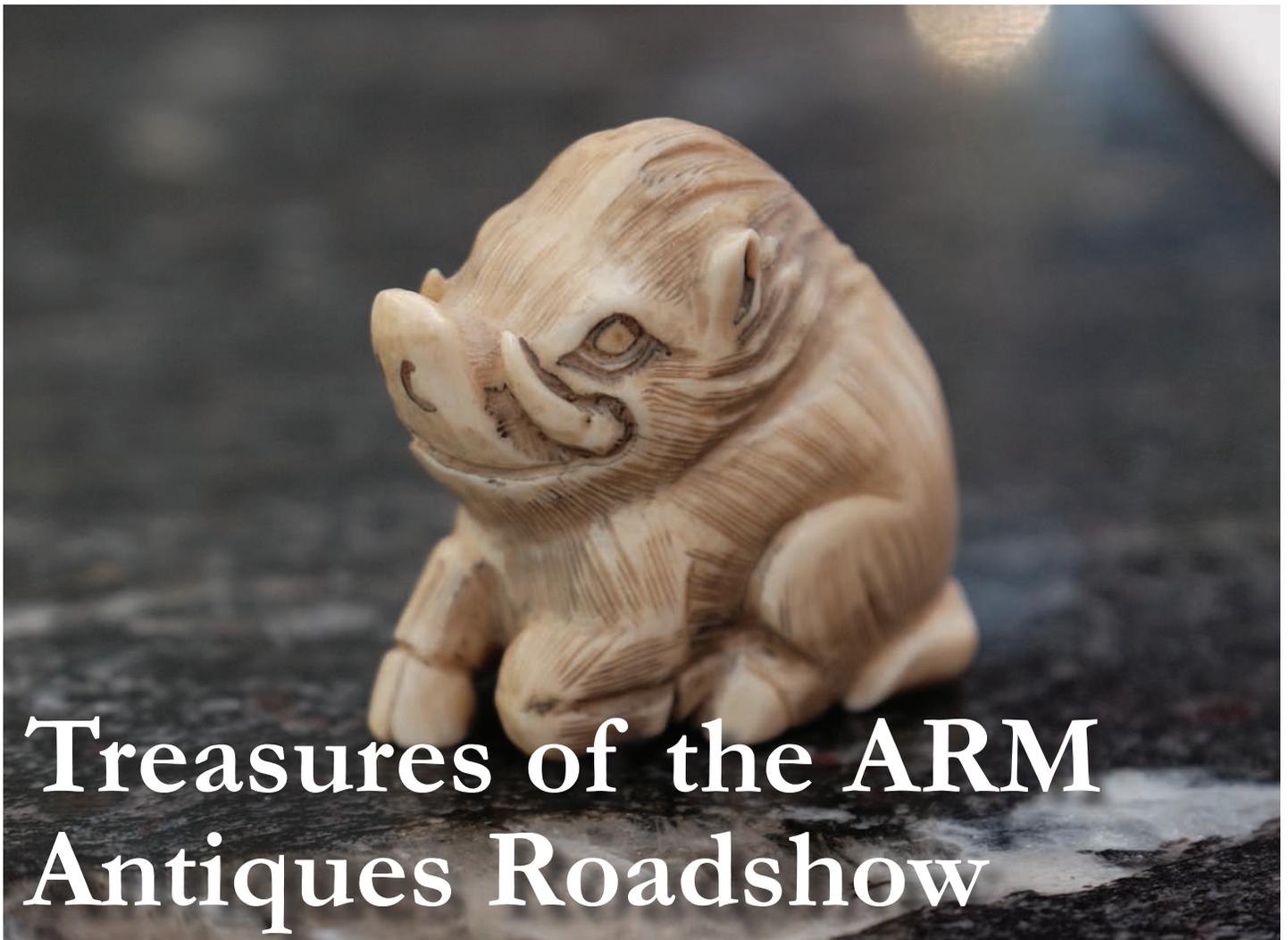

After School

armchapter12.org

Volume 17, Issue 4, November, 2015



Treasures of the ARM Antiques Roadshow

One of Frank Niessen's collection of Netsuke, miniature nineteenth century ivories from Japan, a winner in the Antiques Roadshow expert's judgment. Page 6 for the full story

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Editorial Chatter

President Manfred Netzel celebrates the end of a decade of Harper's Conservative Party rule and explains OSSTF's austerity budgeting.

Jim Mile outlines the events of the ARM Antiques Roadshow.

Paul Rook treats us to his analysis of Toronto transit in "Curmudgeon's Corner."

"Considered" welcomes the return after a one-issue absence of reviewer David Schreiber. Two reviews of two fascinating historical accounts will keep you rivetted to the page.

Cyndie Jacobs brings us her outline of lawyer Ann Werker's advice about your will.

Vice-president Jim Loftus reports on the successful fall golf tournament and ARM's Swing For Kids charitable fund.

Michelle Barraclough demonstrates her photographic artistry during her trek of part of the *El Camino* pilgrimage in The Retired Bard department.

Last issue had a mistake in it; we failed to recognize the election of Mel Herman to the executive as a member at large. Not his first time on the executive, Mel is happy to be back in his regular seat. Our apologies for neglecting his return.

The back page features an ad for the ARM C12 Holiday Luncheon. Please bring a non-perishable item of food for contribution to the Daily Bread Food Bank. Two days following the luncheon, President Manfred Netzel will present the food collected and a cheque for \$500 from ARM C12 to Gail Nyberg, director of the Daily Bread Food Bank, at the CBC's Sounds of the Season event.

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Active Retired Members Chapter 12 (Toronto) Executive

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After School Volume 17, Issue 4, November 2015

After School is the official publication of Active Retired Members of the Ontario Secondary School Teachers' Federation, Chapter 12 Toronto (ARM C12)

Opinions expressed in *After School* are those of the author and do not necessarily reflect the policies of ARM Chapter 12 or of the Ontario Secondary School Teachers' Federation.

Submissions are always welcome but will not be returned. All submissions are subject to editing for length and style while respecting the author's intentions.

Editorial Team: Larry French, Cyndie Jacobs, John Jansen, Manfred Netzel, Ed Preston, Paul Rook, Neil Walker

Newsletter Contact Information

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Calendar

Monday, November 23, 2015. ARM's Annual Fall Curling Bonspiel, at Donalda Club, Don Mills. Registration, 9:30 am. Presentation starts 10:00 am. \$25 per player, after subsidy. Fee includes curling and excellent luncheon. Maximum of 32 curlers. Non-curlers may have lunch at \$20. Register with Jim Loftus ASAP (416-447-0811) as spaces are filled quickly.

Wednesday, December 2, 2015. C12's Annual Festive Holiday Celebration at the Latvian Canadian Cultural Centre (adjacent to 60 Mobile Drive) promises a fun time with music, carol singing, laughter and meeting old friends and acquaintances. Among our musicians are Baritone/Guitarist Mike Daley, Pan Man Pat, and our own Cyndie Jacobs, Flutist. Our Three Amigos will also entertain, but the highlight of the event is the Holiday Luncheon Buffet, dining with friends, a fun way to start the Holidays. 10:30 am, 4 Credit Union Drive, Cost: \$35. Confirm attendance with Jim Loftus, 416-447-0811. Remember to bring a non-perishable food item for our donation to the Daily Bread Food Bank.

Tuesdays, January 5 to March 15, 2016. Weekly Indoor Golf Training Sessions at Metro Dome. Two golf pros will coach 30 or so aspiring professionals in all aspects of the game. Fees are \$260 for all 10 weekly sessions and \$32.50 for each single session. Confirm your choice of 10 or single session participation with Jim Loftus at 416-447-0811 by Tuesday, December 22, 2015.

Wednesday, February 17, 2016. First Nations Rights Are Human Rights at OSSTF Provincial Office, Erie Room, 60 Mobile Drive, North York.. An expert academic examines indigenous rights as human rights and the status of the Truth and Reconciliation Commission's recommendations with our new federal government. Registration, 9:30 am. Presentation starts 10:00 am. \$18 fee includes luncheon. Register with Jim Loftus, 416-447-0811.

Wednesday, May 25, 2016. Annual Spring Swing For Kids Golf Tournament. Challenge Course at Rolling Hills Golf Course, 9:30 am Registration, 10:00 am, Shotgun tee off. Cost: \$70 includes 18 holes of golf, cart for two, BBQ luncheon including choice of meats, three salads, vegetable plate, assorted cookies, coffee or tea, taxes, gratuities and prizes. Proceeds of a 50/50 raffle and a silent auction are donated to 15 or more children's charities across Toronto. Send \$70 per golfer, by cheque, to Jim Loftus, 301-7 Roanoke Rd, Toronto, ON M3A 1E3. Cheques should be mailed by May 18, 2015 and made payable to ARM C12 Golf Tournament, c/o Jim Loftus, Coordinator. Call Jim Loftus for further information, 416-447-0811.

Wednesday, June 22, 2016. ARM C12 2016 Stratford Festival theatre trip. Two plays from which to choose: *Breath of Kings - Rebellion*, based on *Richard 11* and *Henry 1V, Part 1*, and an original Broadway blockbuster, *A Chorus Line*. Book the date. Questions: Karma Naile at 416-783-6591.

Keep up-to-date with ARM Chapter 12 events

Check out newsletters and the calendar at
www.armchapter12.org

Notify ARM and OSSTF of address and email changes
armchapter12@gmail.com
&
Tammy Gulla, 416 751-8300

Nice To See Harper Gone and a Possibly Progressive Party In Power

Sorry to see *Education Forum* vanish from ARM members' mailboxes

BY MANFRED NETZEL, PRESIDENT, ARM CHAPTER 12 (TORONTO)

BY NOW, THE FEDERAL ELECTION results have been statistically reported and also fully politically analyzed, so I will offer only some brief comments and observations. At the time of writing this column, the composition of the new Trudeau Cabinet had not yet been formally announced, so it is not even possible to assess the likely policy direction of this country's national leadership team. Nevertheless, I feel that the current economic philosophy of austerity has been pushed back somewhat (I hope) in Ottawa, but it now begins a new life within our own Federation and its member services.

With regards to the stunning Liberal victory on October 19th, it was bitter-sweet for me and many of my NDP colleagues. On the one hand, our clear objective of removing the Harper government from office (and thereby ending Harper's own political career) was achieved in remarkable fashion, as it was the first time in modern Canadian history that a third-place opposition party leap-frogged into office and with a significant majority in parliament. On the other, many dedicated and experienced NDP MP's and candidates were defeated in Toronto and across Canada, including my own outstanding MP Peggy Nash. This result is a big hit for Thomas Mulcair and his much-reduced caucus which will likely debilitate his party for the next decade or more, thus also reducing the true role and effectiveness of the Parliamentary opposition. Thankfully, both the NDP and Conservatives elected a majority of incumbents, to counter the 154 new Liberals elected with only some 30 incumbent colleagues as mentors.

With all the new or revised policy options facing PM Justin Trudeau, my hope is that one of the first initiatives his government undertakes is some fundamental electoral reform to change the antiquated and unfair current British-style first past the post voting system. This must be a priority to avoid the repeated situation where a minority of voters elects a majority government with full unassailable power for 4 years. According to the non-partisan Fair Vote Canada electoral reform advocacy group, over 9 million voters didn't get to vote in a local representative last month, while the Liberals won 55 per cent of the seats with just 39.5 per cent of the popular vote. Of course, all of the major parties have benefitted from this system at the federal and provincial levels, including both Stephen Harper in 2011 and Bob Rae in Ontario back in 1990. Smaller parties like the Green Party are most disadvantaged.

Thus, an increased popular vote of over 3 per cent resulted in the winning of only one seat (0.3 per cent of total seats) by Elizabeth May rather than a more proportional total of 12. Of course, Ontario's 2007 referendum on adopting a mixed-member proportional system had only some 37 per cent support back then. One can only hope that an electoral reform commitment by all the English-speaking opposition parties this time, and a Liberal campaign promise to also introduce such legislation in the their first 18 months in office will bear fruit this time.

Unfortunately, while the politics of austerity has seemingly been dismissed by the incoming Trudeau Liberals, our own OSSTF has decided to itself follow such a fiscal course for 2015-16. The storm clouds have been on the union horizon for several years now, as displayed in the budgetary/fee projections at the last several Annual Meetings of the Provincial Assembly (AMPA). Due to retirements of higher fee-paying members, reduced staffing complements in all school boards, and an increase in members paying lower dues because of lower seniority or their job classification, income projections for OSSTF were on a decreasing trend over the next 5 years. Consequently, recent AMPAs saw repeated passionate debates about proposed remedies ranging from fee increases, budget cuts to all committees and councils, and even service cuts in departments such as communications, including the glossy *Education Forum* magazine and the much-maligned "pocket planner" (still loved by ARM members and their older friends). Sadly, AMPA 2015 finally sealed the fate of the pocket planner by eliminating the budget line. To the credit of the District 12 Occasional Teachers' Bargaining Unit (OTBU) executive, a local version has now been produced for their members' use. The final *coup de grâce* was then brought about with the vast amount of funds required for member protection during the new collective bargaining process created by Queen's Park. The new provincial two-tier negotiating structure (almost modeled on the old Metro Toronto system), which has resulted in well-publicized targeted Central and Local job actions recently, cost OSSTF some \$30 million alone (give or take a million).

Needless to say, this dismal scenario required some drastic action by the provincial Federation leadership that would affect all of the membership, including the almost 4,000 ARM members across Ontario. Starting with a July 1st memo



Labour Day, 2015

On Monday, September 7, Toronto's labour movement took to the streets in the 120th edition of the annual Labour Day Parade. This being a federal election year, the theme was Time for Change, and included NDP leader Tom Mulcair, Toronto-area MPs and candidates, as well as this year's lead union, CUPW, as a reminder of the national campaign to defend door-to-door mail delivery. ARM Chapter 12 was well-represented by both Executive and general members. The contingent was led by Secretary Margaret McPhail, Treasurer Michelle Barraclough, then followed by President Manfred Netzel and former Richview CI Branch President and activist Madis Tambre. – MN

to all Chairs of Committees and Councils, the new OSSTF "Policy for Gifts and Functions" now to be followed (until revoked or revised) would set limits or outright prohibitions on gift-giving, the purchasing of traditional promotional items for retiring members, and a one-year limit on celebratory dinners, extended meetings and/or special functions for these internal groups. Many would see this as only fair and reasonable, especially if a member had never served on such a volunteer committee or council during their professional life... fair enough. The final blow for ARM members was then delivered in an October 1st letter to the ARM Council Chair Ray Marshall from OSSTF President Paul Elliott. In the letter, he indicated that "due to targeted reductions in Federation spending this year, the budget for the [magazine] would be significantly restricted." Consequently, ARM members will not be receiving printed copies of Education Forum for the 2015-16 federation year. Readers will now have to enjoy the publication as an online version available at the website

Education-Forum.ca, while individual articles will be posted through social media networks such as FaceBook or Twitter.

So, should you have wondered why you hadn't yet received either a pocket planner or a copy of a great professional publication from 60 Mobile Drive in the mail, this is why. Let's hope that this moratorium is truly for only one year, not as the proclamation in 1917 by the Borden Government that the imposition of a federal income tax would be a temporary measure only.

After 20 years since the creation of OSSTF ARM, and with the assurance of the then provincial federation leadership that "a member is a member," I can assure you that we, at both the provincial and local levels of ARM, will monitor and continue to advocate for the full provision of services and resources available to all current OSSTF members, whether active and retired. At this time, let me also extend warm wishes to you and your family for the upcoming Holiday Season, as well as a happy and healthy 2016.

Antiques

ARM 12 Antiques Roadshow

Our members show off to antiques specialists objets d'art, old lamps, carved ivory, historic sculptures, family heirlooms

BY JIM MILE

ON OCT. 22, 2015, THE SUN SHONE into Pickle Barrel restaurant's glass covered room warming the arriving ARM members and guests carrying their treasures. They picked up coffee or tea, greeted old friends and commented on the antiques they had brought. There were dishes of various sizes and uses, drinking containers, jewellery, small lamps and others.

Seated at the front were our two antique dealers new to ARM ready to examine and estimate the value of the items placed before them.

Members came up individually and sat down for a personal chat. Jeffery Reid of Splurge Antiques and Fine Art and his colleague Ken Steadman studied every item using magnifiers, catalogues and reference books and then gave their opinions.

At the end of the session, each of the dealers was asked to select the most interesting object from all they had seen that morning. Jeffery chose a series of ivory carvings brought in by Frank Niessen. These are known as Netsuke which have been produced in Japan from the sixteenth century to the modern day. Frank's pieces bought at auction were from the nineteenth century. They were a boar



Antique cut crystal makes a beautiful part of any table



Ken Steadman (foreground) examines Pam Lock's sterling silver infant feeding cup and feeding spoons while Jeffery Reid assesses Millie Oliver's antique white dog statue.

and several closures used to hold together money pouches and robes. The total value of his collection is about \$500.

Ken picked Pam Lock's sterling silver pieces: an infant feeding cup and feeding spoons. They were made in Birmingham England. They are special to Pam because her mother used them to feed her. One spoon was unusual because it had a bakelite doll handle, made in the 1930s. The cup and spoon set was estimated to be worth around \$150. And the individual spoons about \$30. each.

After the viewings, there were questions about antiques



Pam Lock's sterling silver infant feeding cup and spoons

and the antique business. One good piece of advice is to be very wary even suspicious of items advertised online.

Pickle Barrel offered a great à la carte lunch consisting of a choice of five entrées, salad plus dessert. On this occasion there were no surprises valued in the thousands of dollars but it was still good to know what our treasures were worth. Perhaps next time.



Frank Niessen's ivories, an expert's favorite

Fall Golf Tournament

Why ARM Golfers Swing For Kids

A thank you to our many sponsors

BY JIM LOFTUS



THE INITIAL SWING FOR KIDS (SFK) children's charities golf tournament concept began with the September 2004 Tournament at Mill Run Golf Club in Uxbridge. While the SFK initiative appealed to the interested golfer, along with the social interaction, good food and entertainment, ARM C12 could be seen to be doing well in the larger community by financially supporting the quality educational initiatives of various children's charitable organizations.

From September 2004 to September 2006, the SFK account grew to \$7,615.89. In September 2007, six needy children's charities shared in the total donation of \$4000. And since September 2007, 15 children's charities have shared in a total donation of \$21,000.

ARM deeply appreciates the generosity of our ARM members and their friends, who actively participated in the tournaments and supported the silent auctions and raffles. We also gratefully acknowledge the very generous financial support and the prizes, gifts and Hole Sponsorships provided by ARM's major supporters: Educators Financial Group, Teachers Life, and O'TIP/RAEO.

Additional hole sponsorships were provided by Bruno's Valu-Mart, Don Mills; Christopher's No Frills, Lawrence Ave E;

Parkway Honda, Eglinton Ave E; J.G. Cordone, Eglinton Ave W; Metro Golf Dome, Milner Ave, Scarborough; and Gus Amodeo, Worldsource Financial Management.

For the numerous prize items and gift certificates provided, we greatly appreciate the generosity of Anthony's Restaurant, P.F. Chang's, and Jack Astor's, all in Don Mills Plaza; Metro Stores, Don Mills and Parkway Plaza; Food Basics and Bier Markt, Don Mills; Home Hardware, Parkway Mall, and Oakridge Golf Club, Port Perry.

As we go forward from 2015 to 2016, ARM will be providing further charitable support to needy charities deemed to be helping to provide for some of the daily living needs and quality education programs for the children and youth to whom the charity caters.

ARM's golf, curling bonspiel and other activity planners gratefully acknowledge the involvement and support of all ARM members. We also encourage any member to become actively involved in the planning process to reach out to vendors or businesses for gifts or prize donations for any of our functions. For further information about any function, don't hesitate to call Jim Loftus at 416-447-0811.



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Curmudgeon's Corner

Smart Track? Really? Smart?

An improved transit system may be too important to be left to Toronto's politicians

BY PAUL ROOK

IN THE MID 1980'S TORONTO'S public transit system was envied by many and was considered one of the best in North America. Fast forward 30 years and what do we have? Now we have a system that falls far short of meeting people's needs: plans that constantly change because of political bias and ignorance and decisions that do not make sense.

The Scarborough subway is the best example of this. The province was going to pay the full cost of an extended Scarborough Rapid Transit (SRT) system that would have seven stops and more importantly extend east to Markham Rd. and the Progress campus of Centennial College. Instead, Toronto Council, under the so-called leadership of Mayor Ford, switched to approving a three-stop subway going north through an area that does not have enough population or development to justify a subway – a subway which all the taxpayers of Toronto will have to help fund through their property taxes for 30 years. We are now getting a system that will cost far more and serve far fewer people. Where is the logic in that? There I go again looking for logic from our local politicians. When will I learn? By the way, it seems that the projected ridership figures used to justify the subway were way too high and some have even suggested they were cooked.

Why did this happen? We had a Mayor who believed only in subways. He argued both the above ground current SRT and the extended SRT would interfere with traffic and tear up roads. In fact, because of overpasses the SRT does not interfere with the movement of cars. If Ford and other politicians had ever travelled on the SRT they would have known this. Perhaps our politicians should be required to travel on the TTC routes before making comments and decisions about them. Imagine you might actually get to sit next to the mayor or a city councillor on a subway car or bus. These politicians would actually get to talk to citizens about their transit needs instead of listening to lobby groups. What novel ideas.

Speaking of lobby groups, it was because of a small but well-organized lobby group that many politicians got the impression that all Scarberians (I can use this term because I live in Scarborough.) believed that no matter what the cost, Scarborough wanted a subway. Part of the justification was that Scarborough needs its own subway. This emotional rallying cry replaced all logic in the decision making process. What nonsense. First of all, we already have three subway

stations in Scarborough. How does adding three more stations create a subway? More importantly, what we need is a rapid transit system that meets the real needs of Scarborough. For example, the current plans reinforce the north south flow of passengers. In fact, we need a system that rapidly moves people east and west. Our civic politicians seem to think that all routes should lead to downtown and are totally oblivious to the fact that not everyone goes downtown to work, get to services or shop.

Then there is Mayor Tory's Smart Track proposal. Well, it does use tracks but there is increasing evidence that is not very smart. Tory introduced it as a new idea in the last election without studies to show whether it would solve our transit problems. Now the flaws are appearing. Both Go and Smart Track would be using the same tracks and both would be running vehicles every 15 minutes. Some experts have suggested that running two separate systems this way would not work. It certainly would not work without adding a second track to the Stouffville route at great expense. Moreover, as it would be using already existing routes, Smart Track would not bring rapid transit to areas of Toronto that do not have it. It would also reinforce the north south movement of passengers.

There is another big problem. Smart Track would closely parallel the Scarborough subway. As a result it would be taking passengers away from the subway which already does not have enough projected passengers to justify its creation. Maybe we should stop and reconsider both projects. But Tory refuses to reconsider the subway because he thinks that "people want us to move ahead and actually do something" (Toronto Star, July 24, 2015, p. GT2)." Really. Even if that something does not make sense.

So now his staff are pushing to find a subway route further east in Scarborough that would not be so close to Smart Track. Bellamy Rd. has been suggested. The current buses on Bellamy carry fewer passengers than the buses on the original McCowan route. By the way, moving the route of the subway further east will add a great deal to its cost and your tax bill.

Maybe we should leave the planning to the transit experts at the TTC and Metrolinx and ask them to create a system that meets our needs. But wait – Metrolinx did that and the politicians trashed their plans.

Maybe creating an improved transit system is too important to be left to Toronto's politicians.

You Can't Take It With You

Bottom line: get legal advice now

BY CYNDIE JACOBS

AT THE ARM CHAPTER 12 LUNCHEON on Wednesday, October 21, Ann Werker, a lawyer specializing in estates and trusts law, provided a very brief overview of a few of the important things to consider when planning your estate. She spoke for just over an hour and was barely able to scratch the surface of this timely and important topic for all of us.

She began with the topic of estate administration, in particular, taxes, probate, wills and valuations. The taxes paid on an estate can be very high, depending on the value of the assets. However, there are many ways to reduce the value of the estate to minimize the taxes. Ann's best advice for everyone either reviewing their estate plans or beginning the process of estate planning is to seek legal advice from someone specializing in this area of law.

Some of the general points Ann made concerning estate administration include:

Estate taxes – Estate taxes have always been there, but many people have been able to fudge the figures when evaluating the estate at death. As of Jan 1, 2015 there is a new form (Estate Information Return) to complete based on the deceased's will. The court will ask for a value of the estate and the new form details all accounts, properties and assets. The taxes owing on an estate increased during the 90's and are about 1½ per cent of the total value of the estate. This new form is lengthy and requires a significant amount of additional information. **Advice** – If a page on the form is not applicable, write N/A across the whole page. Otherwise, they will come back and say the form is incomplete, delaying the processing further.

Probate – Banks and financial institutions are protected in case there is another heir or will. Taxes are in place to protect the banks. It usually takes 6-8 weeks to probate a standard will, providing forms are completed on time and there are no complications. Probate verifies the authority that the person named as Executor of a will is, indeed, the Executor of the will.

Real estate valuation – This is determined as of the date of death. MPAC may assist, but it may not represent the actual value. Using the MPAC valuation is a good estimate. If you choose to submit a low-ball

value, this will likely come back to haunt you, because you will have to amend the Estate Information Return after you sell the property. The less paperwork involved, the better. **Advice** – Real estate should be always be done as joint tenancy, as opposed to half-tenancy.

Joint accounts – Wherever possible, create joint accounts between spouses. Banks are becoming increasingly difficult to deal with in terms of probate and estates. A joint account is, in effect, a will substitute. This will mean that there will be no estate administration tax or probate fees payable on the value of the account. A joint account could also be done between a parent and a child. **Advice** – If your assets are to be shared among all your children, have the joint account with all of them. In the case of (a) child(ren) being joint account holders, it is necessary to confirm/prove intent and the right of survivorship. There are many factors involved with this process and it is not always a simple one.

Points to Consider Regarding Wills

- You can designate the beneficiaries
- You can set up trusts for beneficiaries to maximize their income.
- In the case of second/third marriages, you can set up your will to protect the children of a previous marriage
- If you give property to a spouse, it can be done as a rollover. Additionally, a RIF can be rolled over. A principal residence is not subject to tax.
- Taxes are deferred when the first spouse dies. The same applies with assets - they can be transferred to the surviving spouse. Trusts are taxed at graduated rates, similar to income. As with most things, there are advantages and disadvantages for establishing trusts.
- If assets are transferred to a spouse, capital gains are incurred when they are sold.
- If you are separated, but not divorced, and you die, your assets go to your estranged spouse. A current spouse can bring a claim against a former spouse.
- Pre-planning funerals is not always safe for covering all of the extra costs.
- Tenants-in-common vs joint tenants: Tenants-in-common means that each of the tenants owns half



Ann Werker, a lawyer specializing in estates and trusts law, emphasizes the importance of a will

(or an equal percentage if there are more than two tenants) of the property. Joint tenants means both or all tenants have equal ownership of the property. Again, there are advantages and disadvantages to each of these types of ownership of property.

- It **may** be a good idea to ensure that assets (houses especially) are transferred to joint tenancy, depending on the situation.
- Providing a portion of your estate to a registered charity in your will provides a credit towards the tax payable from your assets upon death, thus reducing the amount owing. **Advice** – pick a charity, but research the allocation of the money once it is received by the charity.
- Ensure that all assets willed to children are done fairly with respect to taxation.
- If you die without a will, then all of your assets will be probated. A probate is to protect third parties. Executors in a will are named and must work together. An Executor can renounce his/her appointment and duties. If you are going to renounce, do it quickly after the death. Any others

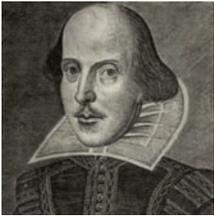
who could do the tasks must be named.

- If you have a TFSA, a successor maintains the account after death, and the beneficiary receives the tax-free portion. If it is transferred to a non-registered account, it will become taxable.

Powers of Attorney

- Two types: personal care (housing and health) and property (financial)
- The whole point of a power of attorney is to enable someone to act on your behalf. Ensure the term ‘incapacitated’ is not there, because banks are increasingly difficult to deal with about estate issues - get things done thoroughly as soon as possible.
- Personal care: agency for clothing, nutrition, health care.

With our time so limited for such a complex topic, Ann was able to touch only briefly on a few of the more important issues in estate planning. It was certainly an eye-opener for many who attended the luncheon, and, no doubt, has provided the impetus to get this done.



The Retired Bard

Ten Days of Walking With Friends and a Camera

Exhausting walk, spectacular scenery, stunning cathedrals

BY MICHELLE BARRACLOUGH

TRAVELLING IN SPAIN IS ALWAYS a fabulous adventure. I have visited this fascinating country several times, starting when I took a school trip with my Spanish class at Victoria Park SS. In the past year, I completed part of the *El Camino*. For those of you who might not have heard, this is a walk across the north of Spain. The entire walk starts in France and finishes in Santiago de Compostela. In medieval times, this was a pilgrimage which replaced a pilgrimage to the much more dangerous Jerusalem. Presently, there are many people doing this walk at all different levels from back packing to horseback riding.

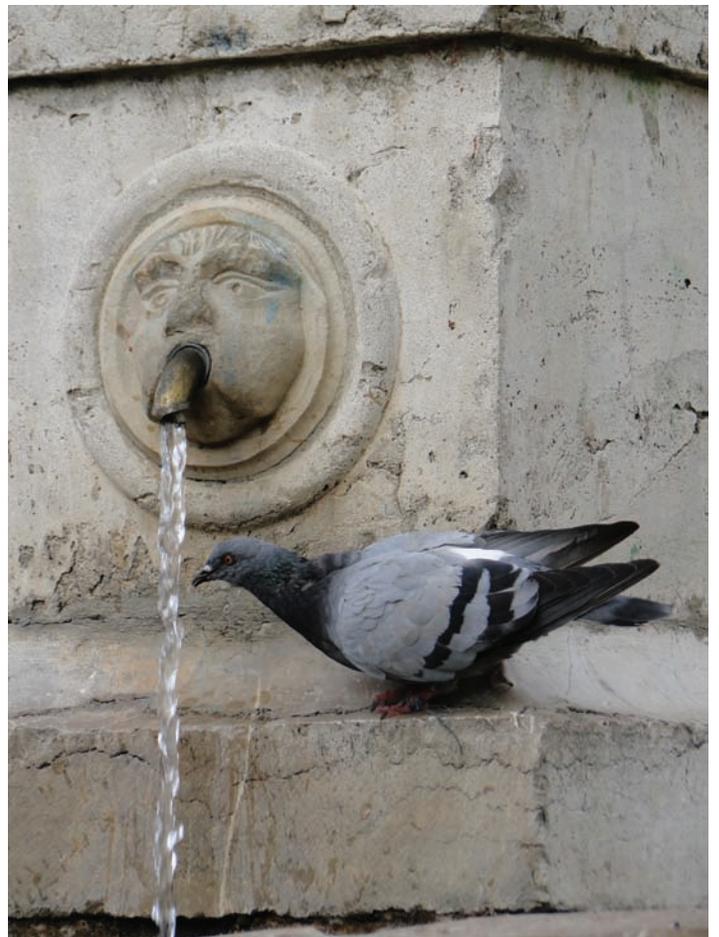
My friends and I chose a walking tour which began in Leon. Leon is a medieval town complete with stone walls, cobbled streets and one of the most beautiful cathedrals with stained glass windows that rivals the cathedral in Chartres. From here we went by the French Way to Santiago. It was a challenging 10 days of walking between 15 to 25 kilometres per day. And, even though I trained for it, walking for two hours a day, my body was not ready for the day after day of toil for 10 days. All in all we completed 175 kilometres.

Although my body complained, my eyes were rewarded with some of the most spectacular scenery. There was everything from rolling hills, to bubbling brooks, forests, and towns. The people were friendly and the camaraderie along the trail spectacular. Every once in awhile, I got to share a beer with someone special. My pilgrimage

was getting to know myself better and allowing me the leisure to do it. Everyone has their own reason for doing the pilgrimage and I would encourage all to try it.

Afterwards, I travelled through some of the cities that I would have walked through had we started at the beginning – Leon, Burgos, Pamplona. Further into Spain, I also spent time in Valencia and Barcelona. Each city has its own charm and at the end of time spent in Spain I knew that I would return.





Active Retired Members Out-of-Town Events

Chapter 9 (Windsor-Essex)

Thursday, December 10, 2015. ARM Chapter 9 Annual Christmas Luncheon @ 11:30am Ciociaro Club (Salon D) 3745 North Talbot Rd, Windsor. For tickets (\$20). Contact Judy Tenzer (519) 979-8135 or Pauline Gaudette (519) 944-3740

Friday, January 8, 2015. Monthly First Friday Breakfast @ 9am Lumberjack Restaurant, 475 Tecumseh Rd E, Windsor. Contact: Judy Tenzer (519) 979-8135

Chapter 11 (Thames Valley)

* In lieu of a traditional Christmas lunch, plans are underway (as in recent years) for an expenditure on grocery voucher gift cards of very needy students in selected TVDSB secondary schools. For further information contact: Mary Lou Cunningham (armpresident@osstf11.com)

Chapter 18 / 21 (Upper Grand / Hamilton-Wentworth)

Wednesday, December 16, 2015. Victorian Christmas Celebration @ Dundurn Castle starting @ 11am. 610 York Blvd, Hamilton. Please meet in front of the Coach House entrance 15 minutes prior and with the correct admission fee (\$7.50). For further information contact: Chester Faulknor, President (armchapter21@gmail.com)

Chapter 22 (Niagara)

Tuesday, December 1, 2015. Annual Christmas Luncheon @ 11:30am Old Bank Bistro 41 Jarvis St., Fort Erie Contact: Ray Marshall (rmarshall23@gmail.com)

Chapter 29 (Prince Edward-Hastings)

Monday, December 7, 2015. Annual Christmas Luncheon. Federation House 114 Victoria Ave., Belleville. Contact: Jim Stewart (armdistrict29@gmail.com)

Put an **RESP** under the tree.

Every year at this time grandparents everywhere are faced with the same dilemma: **WHAT to get the grandkids for the holidays?**

Chances are they have enough socks and sweaters—and gift cards can be a little impersonal. However, there's one gift that never goes out of style, and one size fits all: an RESP (*Registered Education Savings Plan*). Whether you have grandchildren, have a grandchild on the way, or are simply a proud (*great*) aunt, or (*great*) uncle, there are many reasons for taking advantage of an RESP:

THE GOVERNMENT WILL CHIP IN 20%: Thanks to the CESG (*Canada Education Savings Grant*), you'll receive 20% (\$500 maximum) of your investment for a contribution of \$2,500 per year (*lifetime maximum \$7,200*).

INVESTMENT IS TAX SHELTERED: Contribute up to \$50,000 per child. The investment will then grow, sheltered from tax. When the money is withdrawn, the CESG money and earned investment income is taxed in the hands of the child, at the child's tax rate, possibly zero in some cases.

A GREAT LEGACY FOR GRANDPARENTS: By contributing to your grandchild's RESP, you'll also be assisting your children to pay down their mortgage or take care of other financial needs. An RESP is a gift that is more valuable than any toy you could ever give your grandchild—and that's the kind of legacy that will last a lifetime.

The information in this article is general only; it is not intended as specific investment, financial, accounting, legal, or tax advice for any individual.

Learn more about RESPs: educatorsfinancialgroup.ca



Teachers Life

Does your financial plan include life insurance?

Life insurance is considered essential for new homeowners and young parents. But life insurance isn't just for when you've got a mortgage to pay off and dependants living at home. Life insurance – at any age – is a vital part of your financial planning toolkit. Life insurance provides a benefit that can be used for a variety of needs, from final expenses to protecting your legacy.

Reasons to consider life insurance in retirement:

Provide a tax-free benefit for your loved ones: Make sure your loved ones benefit from your hard work and planning, paying it forward for the next generation. There is even an option to share premiums with your children or family.

Pay for final expenses: Provide funds for funeral costs and offset the cost of probate fees/estate taxes, which will ease the burden on your family during a stressful time.

Pay Tax Obligations: Do you have a second property or registered investment funds such as RRSPs or RRIFs? If so, life insurance can be used to pay the applicable taxes due.

Leave a legacy: Do you have a charity that you care deeply about? Your hard work can mean a world of difference to those in need.

Many retired educators include permanent life insurance in their financial planning. Proceeds are tax-free and a smart way to offset probate taxes. Your benefit will never decrease – ever. Coverage lasts as long as you live, at guaranteed rates. You can share premiums with your family members.

Want to learn more about life insurance? Call and arrange a personal consultation today with a life insurance professional at Teachers Life at 1-866-620-LIFE (5433). Teachers Life is a member-owned, not-for-profit fraternal insurer founded in 1939 by educators just for the education community. We provide life insurance to active and retired educators, administrators, support staff and their spouses and adult children.

Did you know that Teachers Life offers scholarships and bursaries to the children and grandchildren of our Members? If you are currently a Member of Teachers Life or would like to find out more about our Member Advantages program visit TeachersLife.com today.

Considered

Glorious Misadventures: Nikolai Rezanov and the Dream of a Russian America

by Owen Matthews

REVIEWED BY DAVID SCHREIBER

AROUND THE YEAR 1800 THE WEST COAST of North America seemed ripe for takeover by Russia. Spain held Mexico firmly in its grip, but its hold on California was loose, consisting of only a scattering of small, poorly supported missions north to San Francisco. In 1789, attempting to block Russian expansion, it had sent an expedition north to Nootka on Vancouver Island, claiming it as Spanish territory and in the process seizing several British commercial ships, but when Britain threatened war, Spain was forced to sign a humiliating treaty and retreat back to San Francisco.

The question was open: Who would gain final sovereignty over the waters and coastlands of Pacific North America? (The competing powers—Russia, Britain, Spain—were not interested in large new territories of wilderness; the prize was the lucrative Pacific trade, especially in sea otter furs, which brought astronomical prices in China.) Even though ships from Britain and the US were the most active in the area, and British Captains Cook and Vancouver were mapping the coastal waters, Russia seemed to have the advantage. It had already established colonies stretching 1,400 km from the Aleutian islands to Sitka. But in the end, of course, Russia's colonial ambitions failed. In 1867 the US purchased all its possessions in America for two cents per acre in a bargain known at the time as Seward's Folly.

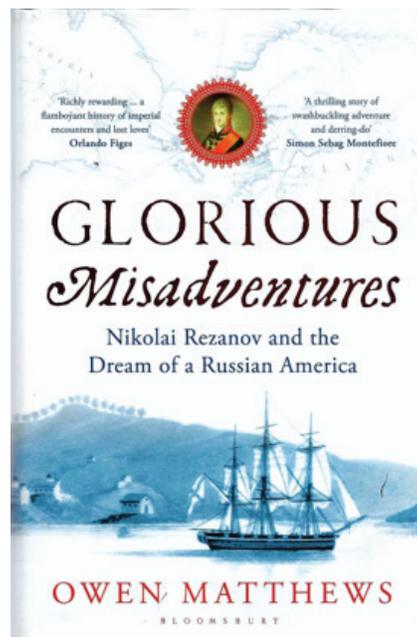
Glorious Misadventures is the story of Count Nikolai Rezanov, a Russian courtier obsessed with the idea of an empire in America. Taking the British Empire as his model, especially the East India Company, a private company with a royal charter granting it a free hand to exploit and rule, Rezanov lobbied three tsars in succession on the idea, starting with Catherine the Great. Finally, when Tsar Alexander came to believe the British and Americans posed a security threat in the northern Pacific, he allowed the creation of the Russian American Company, granted it a royal charter, and sent out Rezanov as overseer for the government. The RAC's majority shareholder and chief executive was Grigory Shelikov, the "King of Siberia," an unstoppable, buccaneering fur tycoon who had established several of the outposts along the Alaskan coast. Rezanov became the ultimate point man for Russia's American

dreams when, at the age of 32, he married Shelikov's 14-year-old daughter (they turned out to be deeply devoted to each other before Anna died in childbirth several years later).

Although Rezanov's big dream never did materialize, his life itself had enough colour for books, poems, and even an opera. In order to travel to Russia's

Pacific coast, he was given a fleet and set out on what would be Russia's first round-the-world voyage, sailing from St Petersburg to Kamchatka by way of Brazil, Hawaii, and Japan. The voyage was marred throughout by fierce and endless quarrels with the captain over who was in charge. Rezanov was fastidious about status and protocol. That insistence on maintaining a show of superiority was disastrous for his mission to open trading relations with Japan. To bow at the waist to the Shogun's representatives he regarded as degradation. As he wrote in his diary, he did 'not even bow to God, except in my own mind.' Negotiations dragged on, the Shogun keeping him waiting in virtual confinement for almost a full year. Rezanov was driven to the brink of insanity—he drank, moped, wandered aimlessly in his dressing gown in the walled compound, and urinated in public. And in the end he sailed away empty-handed and humiliated. He never got over it. Shortly before his death he ordered Russian ships to attack Japan's northern islands, waging a war to which the Tsar had not consented.

During his visits to the settlements in America, he found the conditions shocking. Housing was primitive. None of the accoutrements of civilization, such as schools, were



provided. The settlers were mostly ex-convicts, brutes and scoundrels of all sorts. The company exploited them, and they exploited the indigenous peoples even more, who replied with attacks and massacres. Supply ships were often lost at sea, plunging everyone into near starvation. Rezanov had big ideas and he drew up big plans for improvements, but he changed little. In the winter of 1806 the usual state of wretchedness reached a breaking point, with people dying from scurvy and starvation. In utter desperation, Rezanov gathered a band of half-dead compatriots and sailed south, hoping to get food from the Spanish at San Francisco, the people he wanted one day to conquer.

And it was that brief, six-week visit, not any of his labours, that assured his name would live on. While recovering from scurvy and malnutrition, with the generous aid of the *commandante*, he kept an eye out for military weaknesses and, most crucially, wooed Conchita, known as the most beautiful, charming girl in California. She was 15 and the daughter of the *commandante*. For her, who had never left her tiny, isolated Spanish mission, Rezanov was a dashing, glamorous man of the world. When he proposed after two weeks courtship, she accepted and prepared herself for a dazzling new life in the court of the Tsar. However, because of their religious differences, he required



Nikolai Rezanov

approval from the Patriarch and she required approval from the Pope, so they agreed to wait. Then he returned to Sitka. But on his way back to St Petersburg he died of disease in Siberia, and the lovers never saw each other again. Conchita waited 35 years for Rezanov's return, until an English traveler convinced her he was dead. She became a nun.

The story of Rezanov and Conchita became perfect fodder for poets. They wrote about it as a great romance, the eternal story of a doomed love, a epic love that yearned against all odds to bridge the chasms of age, nationality, culture, and religion, only to be struck down by cruel Fate. In 1981 it opened in Moscow as the very first rock opera in Russia. It was a sensation. It is still playing in Moscow today and has toured far beyond the borders of Russia. The highlight is a ballad whose lyrics sum up the romantic essence of the story: "I will never see you. I will never forget you." It was not an American empire that made Rezanov famous but a 15-year-old Spanish girl.

Glorious Misadventures is packed with good stories and sheds light on an obscure part of history, but it seems strangely out-of-date in the vague, sketchy way it treats First Nations.



Conchita and Rezanov with her father in the background. From a mural at the Presidio, San Francisco

Justice in Asia and the Pacific Region, 1945-1952

by Yuma Totani

REVIEWED BY DAVID SCHREIBER

WHEN A WAR ENDS AND A VICTOR EMERGES, what then? A general bloodbath? Maybe the victors will put on a show of fairness before sentencing their prisoners to summary execution. Today we often try to achieve real justice, conducting trials according to international norms in order to “create an educational moment,” as the U.S. authorities put it at the end of World War II. The more enlightened approach was pioneered by the Allied Powers after World War II in their trials at Nuremberg and in various locations in Europe and the Pacific region.

In the 1990s the process took on renewed meaning when the U. N. set up two *ad hoc* tribunals to deal with war crimes in Yugoslavia and Rwanda. And today it underlies the International Criminal Court in The Hague and perhaps sheds light on Guantanamo and elsewhere. Some of the profound difficulties in achieving justice for war crimes, particularly when the effort is in the hands of the victors, is vividly illustrated in *Justice in Asia and the Pacific Region, 1945-1952*, a study of fourteen trials of senior Japanese officers accused of war crimes.

One incidental question raised by the author is why



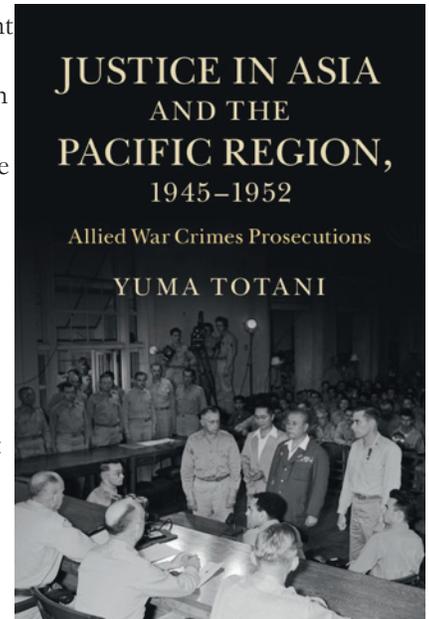
General Yamashita surrenders

atrocities were so rampant and so egregious among the Japanese forces. Japan had signed the Hague Convention (1907) on the laws and customs of war on land and the Geneva Convention (1929) on prisoners of war. And in the Russo-Japanese War of 1904-1905 the Japanese were known to give exemplary treatment to prisoners of war. But the book provides no answer to the question.

The focus of the Nuremberg trials and the famous Tokyo Trial was on “crimes against peace” with the aim of establishing in law that the waging of aggressive war is a crime for which top leaders are responsible. “War crimes” or atrocities were of secondary importance and were mostly dealt with in less prominent tribunals. They are the subject of this book, with command responsibility being the dominant issue. General Tomoyuki Yamashita, commander of Japanese forces in the Philippines during the final year of the war, was charged in a Manila court with “permitting” his troops to commit atrocities.

His trial, a rather hasty affair, found him guilty and sentenced him to death by hanging. But after the U.S. Supreme Court denied his appeal, two of the justices wrote an extraordinary dissenting opinion amounting to a withering attack on the fairness of the Manila trial. Not only was Yamashita denied due process, they said, but he was convicted of a crime which did not exist in U.S. law; furthermore, there was no evidence that he ordered, condoned or even knew about the atrocities other than the fact that they were widespread and he should have known. His command at the time was being overwhelmed by advancing American forces and his lines of communication were constantly disrupted, making it very difficult to know what his troops were doing or to exercise control over them. Yamashita was hanged three weeks after the Supreme Court decision.

A similar trial followed for General Masaharu Honma. Part of his defence was that, although he might in principle have been in command of all Japanese forces in the Philippines, the structure of the Japanese army separated responsibilities



for operations and administration, so that, as commander of operations, the plight of POWs and civilians was not in his purview. His trial, however, was a carbon copy of the Yamashita trial—similar in the presentation of evidence and similar in results: a guilty verdict, sentence of death, refusal by the Supreme Court, sharply written dissenting opinion, and execution. When a third Japanese general, Shigenori Kuroda, went



Prisoners working on the Burma-Thai Death Railway

on trial in Manila, the U.S. military commission was replaced by Philippine authorities, who turned out to be much more generous in providing fair-trial protections. They found him guilty but sentenced him to life in prison rather than death. (A few years later the Philippines gave him a presidential pardon, and he returned to Japan a free man.) As reports of these trials reached Japan, there was no educational moment; the trials were vilified as victor's justice, and books describing the trials with all their shortcomings became bestsellers.

Totani's careful analysis of the fourteen trials reveals how complex and troubling it can be to blame commanders for war crimes. Did the Americans have the moral authority to

try anyone for war crimes after dropping atomic bombs on Hiroshima and Nagasaki? Can any trial, no matter how careful its procedures, escape being branded as victor's justice? The defence in one trial went so far as to argue that the proper role of the Allied war crimes program was to target, not military personnel of a defeated nation, but war criminals among the Allied forces.

Assuming that some kind of judicial reckoning is necessary, is it realistic, is it even just, to apply to wartime situations the laws and standards developed for peacetime crimes? With the horrors of war crimes, can we really accept that it is better to let ten guilty people go free than convict one innocent person? Given the atrocities that led up to these trials, it seems

impossible to accept no one being held responsible or perpetrators being let off on a technicality. The names of some of the events are enough: the Bataan Death March, the Burma-Siam Death Railway (*The Bridge Over the River Kwai*), the Sook-Ching Massacre in Singapore (over 50,000 Chinese slaughtered on mere suspicion of being anti-Japanese), the treatment of POWs and civilians throughout the region. Totani's book demonstrates that there are no easy answers on how to conduct war crimes trials and that, however it is done, it will inevitably leave in its wake controversy, unsettling compromises and at best only a shadow of true justice.



Burma-Thai Death Railway today

Holiday Celebration

ARM

Chapter 12



**At the Latvian Canadian Cultural Centre, 4 Credit Union Drive
Wednesday December 2, 2015 at 10:00 am**

Come and make this a festive occasion with a seasonal luncheon, carol singing, musical performances, meeting old friends and making new acquaintances! Cost is \$35 per person. Cash bar.



A gift of canned food for ARM Chapter 12's contribution to the Daily Bread Food Bank Drive would be most appreciated.

Questions: Karma Naike 416-783-6591 Registration: Jim Loftus 416-447-0811