

After School

armchapter12.org

Volume 18, Issue 1, February, 2016

The Nomadic Retiree debuts this issue



One of Michelle Barraclough's photos from North India introduces a new section for *After School*, The Nomadic Retiree. Pages 14-15 for the full story

Presidential Perspective . . . 4-5

OTIP, EFG, Teachers Life . . . 11-13

**Considered:
The Little Third Reich on Lake Superior . . . 16-17**

South of the Equator . . . 18-19

Editorial Chatter

This issue introduces two new departments: Our Pubs and The Nomadic Retiree. Allan Hux will take us on a tour of easily accessible Toronto pubs, north, south, east and west. Michelle Barraclough, inveterate traveller gives some tips on travel in the Indian sub-continent and provides several outstanding photographs that give us some of the flavour of India.

In The Retired Bard, Charlie Hawkes offers some beautiful photos from his tour of South America and South Africa. After School invites artistic submissions from members, be they photographs, paintings, poems, or short stories.

Every year, our three sponsors provide a workshop on their services. Touching on several aspects of money management, OTIP, Teachers Life and EFG spent

the morning making presentations and taking time to answer members' questions. Many thanks to Cyndie Jacobs for using Skype to attend the workshop and write this article from snow-bound Uxbridge.

Book reviewer David Schreiber considers the Little Third Reich on Lake Superior in this issue – a fascinating look at a troubling account.

Also reviewing in this issue, Christos Aslanidis brings us his reflections on Gwynne Dyer's book on ISIS.

Karma Naike recounts fondly our holiday celebration of December 2, 2015.

Manfred Netzel finds good news for ARM members in his column.

And Julia Harney brings together a list of resources on first nations life in Canada in "Canada's Shame."

Contents

Editorial Page – Random Thoughts	2	Considered	10
Calendar	3	OTIP, EFG, Teachers Life	11-13
Presidential Perspective	4-5	The Nomadic Retiree	14-15
Holiday Celebration	6	Considered	16-17
Out of Town ARM events	7	The Retired Bard	18-19
Canada's Shame	8	Our Pubs	20

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After School Volume 18, Issue 1, February 2016

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

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Calendar

Wednesday, February 17, 2016. First Nations Rights Are Human Rights at OSSTF Provincial Office, Erie Room, 60 Mobile Drive, North York. Tanya Senk will make a presentation on the issues of aboriginal rights as human rights and on the report of the Truth and Reconciliation Commission and its status with the federal government. She will also outline what the Toronto District School Board is doing in the field of aboriginal education.

In what promises to be an insightful presentation of a major Canadian issue, Senk will bring to bear her years of educational experience and research. Tanya Senk is a Métis/Cree/Anishinaabe educator/artist/published writer and an activist. She has been the Program Coordinator in Aboriginal Education for the past four years and has been working in the field of education and community for over twenty years. Time: Registration is 10:00 am. Luncheon to follow: \$20.00. Confirm attendance with Jim Loftus, 416-447-0811.

Post Traumatic Stress Disorder (PTSD) And Its Impacts -

Wednesday, April 20, 2016.

The Spring ARM lunch and presentation will again be held in Etobicoke at the Canadiana Restaurant in the Six Points Plaza. Parking is free. The topic will be Post Traumatic Stress Disorder, (PTSD) and how it impacts the lives of ordinary Canadians. Negotiations are underway with a practicing therapist to discuss contemporary treatment issues and to add a look at some individual cases. Luncheon to follow.

Indoor Golf Training Sessions

There are 5 additional sessions, from March 22 to April 19, 2016. Fees are \$130 for the full 5 weekly sessions and \$32.50 for each single session. This package might suit the late Winter/early Spring Golf enthusiast. Confirm your choice of 5 or single session participation with Jim Loftus, 416-447-0811, by Friday March 4, 2016.

ARM's Annual Spring Curling Bonspiel at Donalda Club, Don Mills. The Bonspiel planned for Monday March 21, 2016 has been superseded by a Donalda internal function on the same date. Jim Loftus will contact by phone all previous participants and other interested participants, when the possible dates have been determined.

Wednesday, May 18, 2016. OTIP Information Workshop.

OSSTF Provincial Office, Erie Room, 60 Mobile Drive, North York. Everything you need to know about health, dental, home and auto insurance for retirees. Luncheon to follow: \$20. Confirm attendance

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 1, 2016. Annual General Meeting. OSSTF

Provincial Office, Erie Room, 60 Mobile Drive, North York. Registration 2:30 pm. Guest speaker, executive elections, and reports. BBQ dinner to follow. Confirm attendance with Jim Loftus, 416-447-0811.

Wednesday, June 22, 2016. ARM C12 2016 Stratford Festival theatre trip. For the first time ARM C12 Theatre Trip offers a choice of three performances for our theatre patrons.

- *A Chorus Line*, dubbed "A Singular Sensation," presents the unique personal shared story of each member of "that glittering line" to create an inspiring musical masterpiece.
- *Breath of Kings (Part 1, Rebellion)*, A historical drama based on Shakespeare's Richard II and Henry IV, Part 1. Lust for power, political turmoil, love, battles, and deaths mark this period.
- *The Lion, the Witch, and the Wardrobe*, A fantasy in a magical world where imagination and wonder surface in a quest where four kids travel through a wardrobe to fulfill their destiny in the land of Narnia.

Cost: A Chorus Line. A Seating \$95.00 A Seating next to an aisle \$100.00

Breath of Kings 1. Spotlight Seating 1@ \$99.00, 9 @ \$94.00
The Lion, the Witch, and the Wardrobe Premium. Seating \$98.00
PS: The cost includes show and transportation, lunch on your own. A list of convenient restaurants will be provided, and also bus pick-up if needed.

Schedule: 8:00-8:15 am pick up at Agincourt Mall, in front of Walmart, NW corner Sheppard/Kennedy

8:30-8:45 pick-up at North East corner York Mills/Yonge

9:00-9:15 pick-up at Walmart parking lot, 2245 Islington Ave, north of Hwy 401

Return : 5:00-5:15 outside Avon Theatre

5:15-5:30 in the vicinity of Tom Patterson and the Festival Theatres.

7:00-7:15 Return time, Toronto

Please book your ticket early, but payable by May 15. Call (416-783-6591), and make cheques payable to ARM C12. Cheques must be addressed to Karma Naike, 980 Briar Hill Ave, Toronto M6B 1M3



This New Year Brings Good News

Membership in ARM at an all-time high, income tax rate lowered for most retired educators, Harper's union legislation to be rolled back

BY MANFRED NETZEL

Let me start this Presidential Perspective with a sincere wish for good health, happiness and financial stability in 2016 for all members of ARM Chapter 12, your families and friends.

Upon reviewing the past newsletter articles I have written at the start of a new year, I feel that the next 12 months show some definite grounds for personal optimism and a collective hope that many Torontonians, Ontarians and Canadians will also experience a more positive situation than in the past. Perhaps, this began with the ignominious defeat of the Harper Government in the fall, combined with the incredible generosity and humanity shown by our fellow citizens towards the refugees from war-torn Syria ... plus a much less brutal winter (at least, thus far). Of course, reality could set in the afterglow over the next few months and result in greater societal depression or resignation.

However, let me dwell on some of the grounds for continued optimism in my view, even if some of you reading this will think that I have already gotten a head-start on the intended process of legalized marijuana by the Trudeau Government through the efforts of former Police Chief Bill Blair. Those of you who know me well enough, will surely get the implied joke of this statement. For the rest of you, rest assured that your President is still of sound mind and body.

For starters, the latest membership count for Chapter 12 (as of January 15th) shows a total of 614 members, the most I can recall in my almost seven years of active involvement. Attending many District 12 retirement workshops and social events has likely made an impact on our attractiveness to new recruits, while our also offering a wide range of activities for existing members has seemingly paid off. Across Ontario, this is also a clear trend as the total ARM membership in all Chapters and non-organized regions has cracked the 4,000 mark for the first time. In addition, we now have seen the creation of a new Chapter 3 with some 60 members in the Near North surrounding Sudbury and Nipissing. This is the first new ARM chapter in many years, and the first one located north of the French River. At the most recent ARM Council meeting that I attended, we were also personally assured by OSSTF President Paul Elliott (who is our current Provincial

Executive liaison) that for our 2016-17 budget there would be a reinstatement of last year's amounts and benefit levels for ARM members – very good news, indeed.

Of course, we are not oblivious to the financial challenges facing our union, so the motions being submitted to AMPA 2016 this March will not have any new requests for increased funding or services. Needless to say, the full distribution of the traditional pocket planner is unlikely to occur, and the mailed distribution of the glossy OSSTF publication *Education Forum* will also be a thing of the past since it is available in an online version, as is this local newsletter. At the same time, you will continue to receive this outstanding local newsletter *After School* by mail, but we would appreciate hearing from you if receiving an online version is a suitable alternative for you and thus, a cost-saving for this Chapter. We were also informed at the Council Meeting that paper income tax receipts for the \$50 ARM membership would *be mailed out only upon request from a member*; otherwise it is available for downloading on the OSSTF/ARM website. It is worth noting that this membership fee has not changed since the creation of this special OSSTF membership category in 1996, and is actually still waived for those joining ARM mid-year until the following January. This fee is unlike RTO's, which is a membership fee based on \$1.25 per \$1000 of a member's pension level; talk to your friends who are subscribed to RTO about this.

Since we are talking about current and pending financial expenses and obligations, there have been several positive political and economic developments on the larger political stage for 2016 and beyond. Briefly, the following are worth noting:

- a federal income tax cut of 1.5% for incomes between \$45,000 - \$90,000, which is the tax bracket for most retired educators, and any consequent provincial tax implications;
- better cooperation between the federal and provincial levels to improve CPP/ OAS benefits, while ending the highly unfair Harper income-splitting and higher TFSA limits;
- re-instituting higher long-term transfer payments

- from Ottawa to the provinces for more sustainable healthcare funding and a greater commitment to better national Aboriginal healthcare and healthier communities;
- reinstatement of the long-form census which will allow for better allocation of financial resources and identification of regional and provincial priorities;
 - a federal commitment to some type of electoral reform, likely of a preferred or ranked ballot system, but ideally a form of proportional representation;
 - improved Toronto and GTA public transit plans, to both reduce traffic gridlock and air pollution, while also reducing disparities between the downtown and suburban regions;
 - a proposed City of Toronto budget that will maintain and even improve some services, while still keeping local property taxes at the lowest levels in the GTA;
 - a more cooperative and effective approach by both Toronto City Council and the TDSB to deal with systemic levels of child poverty, racial profiling / educational streaming and growing bullying of, or violence against, children and youth by other peers or adults in positions of authority;
 - an end to discriminatory legislation by all levels of government targeted against specific ethnic, racial, socio-economic, generational or political groups in Canada.

A good start are two recent initiatives of the new Trudeau Government. Firstly, the announced round table meeting of educational organizations in Winnipeg in January by the National Centre for Truth and Reconciliation is to begin developing a national strategy on residential schools, reconciliation and social justice. OSSTF has been

invited to send a representative. At the same time, the president of the Canadian Labour Congress (CLC), Hassan Yussuff, has been informed by the new Minister of National Revenue, Diane Lebouthillier, that she will be waiving the infamous Harper Bill C-377 that imposed heavy reporting obligations on Canadian unions and labour trusts. The pretext given by the previous government had been that unionized workers were entitled to a tax credit for their union dues. The expectation now is that the Minister will bring forward the required legislation early in 2016 to fully repeal Bill C-377.

Lastly, I am very hopeful and optimistic that the next two Chapter 12 themed luncheons will prove popular with our members and result in some critical and thoughtful discussion about some very sensitive, yet topical, subject matters. As you will see described in the upcoming Calendar of Events elsewhere in this newsletter, the February 17th event deals with the impact of the Truth and Reconciliation Commission, as discussed by a very knowledgeable presenter and educator, Tanya Senk. The April 20th event is also dedicated to a very sensitive topic, namely the serious causes and consequences of Post-Traumatic Stress Disorder (PTSD) on the individuals affected, their family and friends, and the larger society. Both events were first proposed and organized by Chapter 12 executive members in an attempt to expose and understand these controversial, yet topical, issues. Please mark these dates on your calendars or in any other personal organizer devices. I'm convinced they will be well worth both your attention and attendance.

Best wishes in Federation,

Manfred

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

Holiday Luncheon

ARM Celebrates with Song and Smiles

Traditional holiday luncheon brings out a cheerful crowd

BY KARMA NAIKE

Our annual December Holiday Luncheon lived up to the spirit of the Christmas festive season in its celebration with friends, folks, music and singing, dramatic performances and good feasting, all a recipe for merriment.

After adding to our Daily Bread Food Bank collection, folks were warmly greeted for registration by Marion Evans and Jim Loftus, with president Manfred Netzel lined up for more welcoming, which continued with more smiles and hugs in greetings with old friends and acquaintances. And the background music from a medley of seasonal tunes played by a vibrant quartet of musicians- pannists, guitarist, and flutist, gave that Latvian CCC Banquet Hall a celebratory ambiance.

Manfred Netzel formally extended a genial welcome to begin the program followed by MC Karma Naike who introduced the musicians. We were pleased to have our C12's Cyndie Jacobs, flutist, involved, and our familiar pannist Pan Man Pat with a new associate



ARM C12 Secretary Marg McPhail enjoys a cheerful moment with Wayne Cushman

Keith Dindayal, and Mike Daley, guitarist and vocal soloist. There was a full house greeting interval after the singing of "Auld Lang Syne" as a warm-up.

Our joyful carol singing included "O Come All Ye Faithful," Johnny Mathis' "Do You Hear What I Hear?" and others.

Mike Daley performed four carols, strikingly "The Huron Carol" and "White Christmas" which had an



Holiday Luncheon organizer and MC, Karma Naike kicks off the celebrations

encore in singing with a nostalgic audience. Marion Evans's dramatic reading of a poem, Maya Angelou's, "Amazing Peace," a powerful anthem to real peace which the occasion of Christmas means and which is also the call of major world faiths, brought variety. So did the impromptu dialogue of the lone wise man, Allan Hux, who improvised in the absence of the other two, and endowed wise status on a few members with gifts of gold – clever. More carols and music of the band felt great.

After the program, our spirits were high and ready for Christmas feasting, during which time president Manfred Netzel and IT guru Steve O'Brien handed out gifts of specialty chocolates to all.

ARM C12 thanks all who attended to make this occasion special. We also extend appreciation to Steve O'Brien for the program placemats, and for transporting gift of foods to the Fire Hall, to Jim Loftus for telephoning the membership, to Marion Evans as pleasant registration staff, to Cyndie Jacobs for donating her talent, to Allan Hux for the ready wit that he brought to the occasion, to Manfred Netzel for taking time to present our cheque to the CBC Food Drive, and to Neil Walker for his photos and newsletter that records ARM C 12's legacy. (And to author Karma Naike for her superb organizing of this event – Ed.) A blessed new year to all.

Active Retired Members Out-of-Town Events

Chapter 9 (Windsor-Essex)

February 1: Monthly First Friday Chapter Breakfast @ 9 am Lumberjack Restaurant 475 Tecumseh Rd. E. Windsor Contact: Judy Tenzer ([519\)
979-8135](tel:5199798135)

March 7: Monthly First Friday Chapter Breakfast @ 9am same location and contact as above

April 7th: Annual Spring Luncheon @ 11:30 am Ciociaro Club 3745 North Talbot Rd., Windsor Tickets are \$22.00 for a special menu.

Chapter 11 (Thames Valley)

Friday, February 5: OTIP Special Renewal / Information Meeting Best Western Lamplighter Inn on Wellington Rd., London Contact: Mary Lou Cunningham (armpresident@osstf11.com)

Wednesday, May 4: Spring Luncheon and AGM same location and contact as above

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

Tuesday, February 16: OTIP Information Meeting & Breakfast @ 9:30 am Egg and I Restaurant 1242 Garner Rd. W., Ancaster. Contact: Chester Faulknor (armchapter21@gmail.com)

Chapter 22 (Niagara)

Tuesday, February 16: Monthly Chapter Breakfast @ 9:30 am Sunset Grill (Loew's Plaza) 7905 McLeod Rd., Niagara Falls. Contact: Ray Marshall (rmarshall23@gmail.com)

March 15th : Monthly Chapter Breakfast @ 9:30 am Early Bird Restaurant 2 Merritt St., St. Catherines

April 19th : Monthly Chapter Breakfast @ 9:30 am Little Rooster Restaurant 271 Mary St., Niagara-on-the-Lake

April 27th : Annual General Meeting & Garden Party starts @ 10 am OSSTF District 22 Office 1877 Merritville Hwy, Fonthill

For all of the above mentioned events, the contact is Ray Marshall (rmarshall23@gmail.com)



ARM Chapter 12 Contributes to CBC Sounds of the Season Daily Bread Donation Blitz

What has now become an annual tradition for Chapter 12, non-perishable food was collected at the Holiday Celebration and a monetary donation was made to The Daily Bread Food Bank during the Holiday Season. In concert with the CBC's month-long donation blitz during December, over \$660,000 and some 2,100 kilograms of non-perishable food was collected. Pictured here are President Manfred Netzel and Treasurer Michelle Barraclough presenting a \$500 cheque to DBFB Executive Director Gail Nyberg

First Nations

Canada's Shame

Canada's opportunity for fairness and reparation

BY JULIA HARNEY

The report of the Truth and Reconciliation Commission hit like a bombshell near the end of 2015. With interest in aboriginal issues at an all-time high, the time for seeking information about first nations is ripe. Not only is there the opportunity of learning from ARM's February 17 session, Aboriginal Rights Are Human Rights, but there are many resources in Toronto to learn about and appreciate our first nations. Here are the basics.

First Nations House

First Nations House (FNH) is located on the St. George Campus and houses the Office of Aboriginal Student Services and Programs (OASSP), and the Native Students' Association. It was founded in 1992 to enable Aboriginal students to gain admission to and successfully graduate from any of the programs offered by the University of Toronto. FNH staff includes resident Elders and writers. FNH organizes the annual Indigenous Education Week held every February. This year, IEW happens from February 22 to 26. More info available at the FNH website and on their Facebook page. Borden Building North, 563 Spadina Avenue (North of College Street), Toronto, Ontario M5S 2J7. Tel: 416-978-0413 Website: <http://www.fnh.utoronto.ca/>

Native Earth Performing Arts

Native Earth Performing Arts Theatre is Canada's oldest professional Indigenous theatre company. Currently in its 33rd year, the theatre is dedicated to creating, developing and producing professional artistic expressions of the Indigenous experience in Canada. Since 1989, the theatre has showcased the works of Tomson Highway, Daniel David Moses, Drew Hayden Taylor, Margo Kane and Monique Mojica. Future events include the Dance Double Bill: Lara Kramer (Montreal) & Dancers of Damelahamid (Vancouver), April 21 to 23, 2016, and the Paprika Festival in May 2016. Daniel Spectrum Building, 585 Dundas Street East, Suite #250, Toronto, Ontario, M5B 2B7. Tel: 416-531-1402 Website: www.nativeearth.ca

Native Canadian Centre Of Toronto

The Native Canadian Centre of Toronto (NCCT) is a membership-based, charitable organization located in the heart of downtown Toronto. Since 1962 NCCT has delivered programs and services to Native and non-Native people. Classes are offered in the Cree, Mohawk and Ojibway languages, as well as drumming, and beading workshops. Teachings with Elders are available for individuals and groups. A wide selection of First Nations, Métis and Inuit handcrafted jewelry, carvings, basketry, beadwork, moccasins, original art and music are available at the Cedar Basket Gift Shop. Guided tours of the NCCT are available upon request. 16 Spadina Road (near the Spadina Subway), Toronto, Ontario, M5R 2S7. Tel: 416-964-9087. Website: <http://ncct.on.ca>

Toronto Storytelling Festival

Held in Toronto from April 1 to 10, 2016. Storytellers will include Louis Bird, an Omushkigo First Nations Elder from Attawapiskat, who tells stories of the People of the Muskeg. Website: www.torontostorytellingfestival.ca

Dodem Kanonhsa

A partnership between Aboriginal and Northern Development Canada and the Native Canadian Centre of Toronto. This centre provides guidance and teachings with Elders to Natives and non-Natives, in groups or by individual appointment. 55 St. Clair Avenue East, Sixth Floor, Toronto, Ontario, M4T 1M2. Tel: 416-952-9272. Website: www.dodemkanonhsa.ca

The Pass System

A motion picture being shown at the TIFF Bell Lightbox, Friday, February 19 and Sunday, February 21. There will also be a panel discussion at the Sunday showing. Director Alex Williams. Five years in the making. Indigenous people in the prairies needed a pass permit to leave their reservation until the practice was abolished in 1941. Among other things, this system served to further separate parents from children in residential schools.



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Don't Panic: Isis, Terror, And Today's Middle East

By Gwynne Dyer, Random House Canada, 233 pages

REVIEWED BY CHRISTOS ASLANIDIS

Sometime in 2013, the nightly news began reporting on a new and vicious terrorist group operating in Iraq, ISIS (Islamic State in Iraq and Syria). Their signature actions, in addition to the capture and control of territories in northern Iraq and inserting themselves into the civil war in Syria, were in the form of videos of the beheadings of their captives, and other acts of extreme cruelty. In June of 2014, after a stunning capture of the major Iraqi city of Mosul, ISIS declared the establishment of a caliphate, an Islamic state in the region. Mostly ignorant of the history and ideology of ISIS, as repulsed as I was by their actions, I was surprised and almost amused by the childish naïveté of these extremists to announce that they have made their own country calling it by the quaint, somewhat archaic term, caliphate.

In fact, this was precisely the goal of ISIS, as Gwynne Dyer's new book, *Don't Panic: ISIS, Terror and Today's Middle East* makes clear. Very straightforward and readable,

Don't Panic is an excellent primer on the rise of ISIS, providing insight into the make-up of their leadership and its terrorist strategies, and what inspires their thousands of fervent followers. *Don't Panic* provides critical insight into the complex history and dynamics behind the current turmoil in Syria and Iraq, and the broader religious conflicts of the Arab world.

As the title indicates, Dyer tries to deflate the hysterical rhetoric and reaction to ISIS, dominating western media and driven, in part, by western domestic politics. He advises a measured and rational approach to ISIS, recognizing its acts of terrorism as part of a logical strategy for violent revolutionaries, and takes pains to dispel the impression that the leaders of ISIS, Al Qaeda, Boko Haram and other terrorist groups are merely "vicious idiots with guns." In fact, he sees them as "competent strategists" and "good psychologists" intent on bringing about a revolution in the Middle East and the Islamic world, with the west, a secondary consideration in these movements, used mostly to provoke and stoke the homegrown uprising.

Dyer provides a brief, but cogent history of the

rise of Islam in the Arab world, from a Golden Age, when it was the scientific, intellectual and cultural heart of the western world in the late seventh century, through its long decline from the time of the crusades, to the betrayal by France and England at the end of the First World War with the Sykes-Picot agreement, which carved up the middle east between France and England. He further points out how the failure of Arab states to fulfill the promise of any kind of reasonable prosperity in the twentieth century for the vast majority of their people, and their brutal repression of dissent contributed to the deep dissatisfaction felt by Arab populations which lead to unrest and rebellion.

Don't Panic notes that terrorist acts perpetrated by Islamic fundamentalists are by no means a reflection of the disposition of the vast majority of Muslims. However, the beheadings and bombings by ISIS are inextricably connected to their extremist, fundamentalist beliefs and their desire to restore an Islamic state in strict adherence to their interpretation of Islamic texts and Islamic prophesy, part of which includes the defeat of "the armies of Rome," ie, the armies of the US and Europe. In his conclusion, Dyer emphasizes the extreme sectarianism which informs the fundamental beliefs of ISIS as well as the apocalyptic End Times mythology which they follow. He concludes that they have to be defeated in order to avoid the potential slaughter of millions. In keeping with his theme of not overreacting, and playing into the hands of ISIS, Dyer proposes a tactical approach which avoids an invasion by western forces, but does involve the support of a brutal and blood-soaked regime as the most likely force to defeat them.

Gwynne Dyer has a Ph.D in Middle Eastern history. He served as a reservist in the Canadian, British and American navies and is a syndicated columnist in over 175 publications world-wide. His many books include *Ignorant Armies: Sliding into War in Iraq* (2003), *The Mess They Made: the Middle East After Iraq* (2007) and *Climate Wars* (2008).

Teachers Life, EFG, and OTIP/RAEO

Learning from the best

BY CYNDIE JACOBS

At the January 13, 2016 meeting of ARM Chapter 12, members received the annual review from Teachers Life, EFG and OTIP/RAEO and an update of changes in the areas of investment, estate, health, travel and insurance plans. The three presentations were:

- Teachers Life (<http://teacherslife.com/>). Contact: Duane Young, Individual Insurance MSR - dyoung@teacherslife.com 416-620-1140 / 1-800-668-4229
- Educators Financial Group (<https://educatorsfinancialgroup.ca/>). Contact: Lisa Raponi (CFP) - lraponi@educatorsfinancialgroup.ca or Marian Ollila (CFP) - mollila@educatorsfinancialgroup.ca 416-752-6843 / 1-800-263-9541
- OTIP/RAEO (<http://www.otip.com>). Contact Jeff Kidd, jkidd@otip.com 1-877-260-3892, ext 2338.

Teachers Life

Teachers Life was founded by teachers over 75 years ago as a not-for-profit and is owned by the policyholders. It is governed by a Board of Directors consisting of active and retired teachers and has over 30,000 members. It currently offers group products - life insurance and LTD - in Districts 12, 9 and 19 and individual products - life and critical illness insurance.

Some of the benefits of membership in Teachers Life include:

- fee rebates for the preparation of Wills and Powers of Attorney, health club memberships and CPR training
- children and grandchildren can apply for scholarships and bursaries
- VIVA newsletter
- secure 'Members Only' 24/7 online access

Life insurance is always a good idea because it provides funding for a family's financial obligations in the event of a premature passing, allowing the survivors to maintain their standard of living. It is considered one of the most unselfish purchases, since it benefits those left behind.

In determining how much and what type of life insurance to obtain, whether single or with a spouse/partner, it is important to do a thorough needs analysis. Choosing between term and permanent insurance, or a combination of both, requires a complete picture of one's financial obligations and available assets. Any financial shortfall between the two may be covered with additional life insurance.

There are two main types of financial obligations: fixed duration (i.e., mortgages, car loans, post-secondary education, etc.) and lifetime (i.e., final expenses, funeral costs, estate creation, probate fees, etc.) Term insurance covers the fixed



duration financial obligations and permanent insurance covers the lifetime financial obligations. Often, a combination of term and permanent insurance works well.

It is important to designate a named beneficiary or beneficiaries. It is recommended that, in addition to a primary beneficiary, others be named in the event the primary beneficiary pre-deceases the insured. If there is no beneficiary named, the insurance proceeds are payable to the deceased person's estate and, subsequently, subject to creditor claims, probate fees and payment delays. A beneficiary could be a spouse, child, friend or whomever the insured chooses. As long as your policy is assigned to a person, it will not be subject to estate taxes upon your death.

Teachers Life has several individual insurance products from which to choose:

- Term 10 (up to 85), 20 (up to 85) and 25 (up to 85) - eligibility ages 19-65 (60 for Term 25)
- Perma Term 100 - guaranteed level premiums up to age 100, eligibility ages 20-70
- Critical Illness - up to age 75 (16 covered conditions), eligibility ages 21-65
- Online product - varying age ranges, term periods 10-40 years, coverage to age 70

The best way to determine whether to purchase life insurance through Teachers Life, and which type to purchase, is to speak with Duane or another representative.

Educators Financial Group

Educators Financial Group is a 100 per cent wholly owned subsidiary of OSSTF/FEESO. This allows them to cater to the changing needs of the education community since their Board of Directors is made up of OSSTF/FEESO

executives, active and retired members of the education community and in the financial industry.

With the market currently as volatile as it is, financial planning and investing can be very challenging. Lisa Raponi and Marian Ollila provided some current statistics and sage advice about investments and guaranteed investments.

Lisa reported that 2015 ended with the TSX down 11 per cent, with the market still sliding. For those who had investments in mutual funds, however, the picture was not as grim, since most mutual funds are managed by someone who actively makes decisions about where to invest and/or buy.

The key to weathering this kind of volatility is to diversify. By doing so, you may have some money in bonds, which are interest rate based, and equities which move with the stock market. Additionally, diversification encompasses geography, including investments in Canada, the United States and International. Last year, this would have helped your portfolio to weather the market volatility since the US and International markets were positive for 2015.

This year, however, there are additional issues to create volatility in the market:

- Oil prices are at the lowest they have been in many years, and continue to slide;
- China's economy is in a tailspin to the point where trading was halted for two days;
- The unknown factors in the US election;
- A new Canadian government - the TFSA limit has been reduced back to \$5500 and a drop of 2% in federal tax for middle-income earners

Other factors that contribute to the volatility include:

- The TSX is down
- The Dow-Jones is down
- The Canadian dollar continues to drop
- Oil has not reached bottom yet
- Gold prices are up

These factors make people nervous and when people are nervous about the market, they move away from stocks and into interest bearing investments or gold. One way to find some stability for your investments might be through bonds - the interest-bearing market. Exchange-traded funds (ETFs) could also be a solution, since there is less volatility if the portfolio is diversified. ETFs and bonds can provide some stability. High-yield bonds, in the form of ETFs or mutual funds, can make more money, but there is also additional risk.

One of the more important facts to consider if investing is the preferred route, is the related fees and commissions that are paid to brokers. Lisa spoke about the financial planners being on salary at EFG, leaving more of your funds available for investments.

Marian described the changing needs of members, and EFG is changing to meet those needs, offering less risk to investors. She spoke briefly about the EFG guaranteed investments, highlighting factors such as:

- GICs and home trust: 1-5 years with competitive rates. There

is a bonus on GICs

- Higher interest savings account.

A member can hold any of these within the other products. As retirees, your income is fixed. If you are considering investing, speak with one of the financial planners at EFG to learn as much as possible before making the decision to invest.

OTIP

Jeff Kidd began his presentation by announcing noteworthy changes to the various ARM plans to be effective February 1, 2016. Based on the annual review of the current ARM plans, including the usage of the plans, OTIP has made changes to ensure that members' needs are met and that coverage and premiums remain competitive in the marketplace. These changes ensure that ARM members receive the best possible coverage with the most financially responsible and sustainable premiums. ARM plans are offered through OSSTF/FEESO regardless of affiliate membership and are administered by OTIP.

OTIP has always been significantly different from the other insurance company offering plans for retired educators - RTO. OTIP is governed by representatives from the four teaching affiliates, ensuring that decisions are made in the best interests of educators and their families. To learn about the cost comparison between the plans offered by OTIP and RTO, please call 1-877-260-3892 or visit www.otip.com

Additionally, any money coming into OTIP is re-invested in OTIP, while funds at RTO are sent to a mother company, RSA, in England. Even with a reduction from five plans to three plans, ARM plans offer more variety, more choice and more flexibility than the one-size-fits-all plan offered by RTO.

(For a comparison of the features of the two carriers, and the benefits of choosing OTIP, please see the article in *After School*, Volume 17, Issue 3, August 2015.)

For clarification purposes, the five ARM plans offered by OTIP/RAEO, until January 31, 2016, were:

- ARM Prestige Elite
- ARM Original
- ARM Prestige 1500
- ARM Prestige 750
- ARM Economy

As of February 1, 2016, two ARM plans will no longer be available: ARM Economy and ARM Prestige Elite. ARM Dental plans will continue to remain an option at any time. Those ARM members currently enrolled in the ARM Prestige Elite plan may remain in the plan until the end of the month following their 65th birthday. This plan is not available to new members.

Members who are currently in the ARM Economy plan will be automatically enrolled in the new ARM Prestige 750 plan, as will members currently in the old ARM Prestige 750 plan. Members currently in ARM Prestige 1500 will be automatically enrolled in the ARM Prestige 2500 plan. Members currently enrolled in the ARM Original plan will

be automatically enrolled in the ARM Original 4000 plan. To decide if the new plan is the right one for you and your family, please contact OTIP or visit the website. If your requirements for health coverage or your finances have changed, a different plan might be the answer. Please note that the features of RTIP and ARM plans are the same.

There are other factors to consider when choosing ARM plans, including:

- Members at or near 65 years of age may want to decrease the prescription drug coverage, since the Ontario Drug Benefit (ODB) begins at age 65.
- Once a member reaches the age of 65, the receipt for the ODB annual fee can be submitted to OTIP, which will cover 80 or 85%, depending on the plan.
- Across all three plans, the paramedical (psychologist, massage therapist, chiropractor, etc) remains at \$1250 per person per year.
- All travel benefit changes were made last year and remain the same this year. Industry leading 95 consecutive travel days, unlimited trips per year.
- Choosing OTIP for health insurance is automatic; no medical exam is necessary.

- Express Scripts Canada Pharmacy: generic prescription drugs are covered 100%, with a \$9.00 dispensing fee. The medications are delivered to your door.
- CAREpath, a specialized cancer assistance program, is available to all members and their families, offering guidance, information and support.
- The Seniors' Care Assistance Program, provided by Bayshore HealthCare, is a complimentary service available to all members. It offers assistance in navigating through the multitude of support services and programs for seniors.
- The Edvantage Rewards Program, offering access to savings, contests and special events

As always, the best advice is to determine the current costs for prescription drugs, paramedical services, vision costs, etc., and speak with a representative at OTIP if you have any questions about selecting the right plan for you and your family.

For additional information on Teachers Life insurance plans, Estate Planning from Educators Financial Group, ARM Health Benefit Plans and, please visit the websites listed at the beginning of this article and/or contact the presenter whose contact information is also provided

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Are you a Teachers Life Member? It's a good idea to do an annual review of your beneficiary information. Visit **TeachersLife.com** and log into your secure Member account to review your policy information and, if necessary, update your beneficiary information.

India – a Fascinating, Frustrating Must See

The subcontinent: unique flavours, colours and textures

BY MICHELLE BARRACLOUGH

If you have ever wanted to visit the Indian subcontinent, prepare yourself for a unique experience. India, unlike any other country, has a myriad of flavours, colours and textures to stimulate all your senses. By far the easiest way to travel around India is on a tour. I myself did a combination of tour and self-directed travel. I enjoyed both. So I thought that with this article, I would touch on some of the logistics of travelling in India.

Health is the main concern. When travelling in India, you should take the precaution of eating cooked food and avoiding fresh, whenever possible. Your travel clinic should be able to tell you the type of inoculations you might require. I like to take Dukerol when possible, as it gives one an added edge on bacterial diarrhea.

You can do most of your hotel booking at home through hotel.com or booking.com. I found that, by reading the reviews on a particular hotel in Trip Advisor, you can get the feel for whether it is in a location you want or it is the type of hotel you want. Generally the three star hotels are quite adequate for touring around when you require a clean, central hotel. For longer stays, you might want to upgrade to a four- or five-star hotel.

Travel by air is the least exhausting but for those of you wanting an adventure, you might want to try a sleeper train for the long haul trips. These you can book from home, by first registering with the Indian Railway Catering and Tourism (<https://www.services.irctc.co.in/>). You will be asked to send in a copy of your passport, email address and a local phone



number. There is a helpful web site, Man in Seat 61, www.seat61.com/India.htm, that will guide you through. Once you are registered you can book trains on line, which is a much easier procedure than doing it there. I used Clear trip travel agency to make the bookings- <http://www.cleartrip.com/trains/irctc/account/activate>. I took both the three- and two-tier berth second class air conditioned carriages. It is worth it to take the two tier as it gives you a lot more room for your luggage. The toilets on the train are okay, at the start of the trip, so use them early and carry your own disinfectant.

Generally, I found that the Indians were lovely people, and I enjoyed getting to know them when I could. Travelling in India is a challenging proposition but you have a number of choices. You can travel solo, hire a driver and car, or book a tour. I prefer small tours and was very happy with Gadventures (<https://www.gadventures.com>), a Canadian company that carries a maximum of 16 people on a trip. On the two week tour I did of Southern India, there were eight people and the Temple and Tigers tour had six people. They have different levels of tours- Comfort, Standard, and Yolo. I found the standard quite good but you need to decide what you would be comfortable with.

I hope that this has given you a feel for the meat and potatoes of travel in India. These photos are from parts of my North India trip, from Kolkata to Udaipur and a few from the national parks I visited. I hope that you enjoy them as much as much I enjoyed taking them.





Considered

The Little Third Reich on Lake Superior: A History of Canadian Internment Camp R

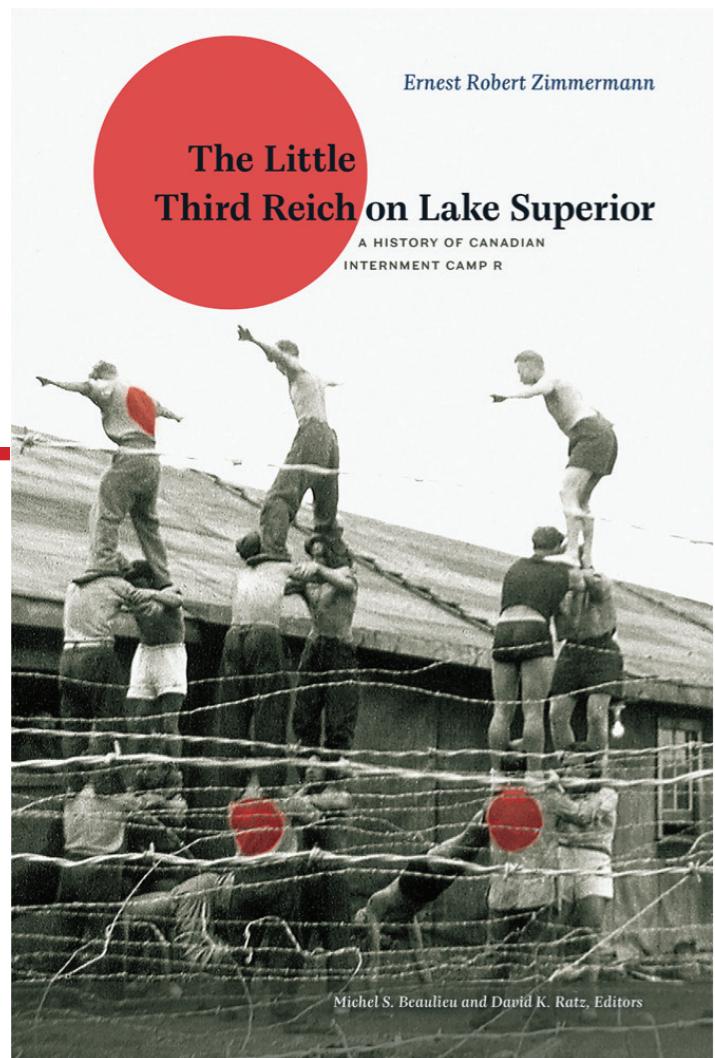
By Ernest Zimmerman

REVIEWED BY DAVID SCHREIBER

After a childhood in Cologne under the Nazis and the ordeal of the bombings of the war years, in 1953 Ernest Zimmerman emigrated to Canada and eventually became head of the history department at Lakehead University. When some of his students mentioned to him that at the start of the war there had been a POW camp in the town of Red Rock, just east of Thunder Bay, Zimmerman set about documenting the place, known as Camp R. It turned out not to hold any POWs but only German civilians. In 2008, he told several of his students that, if anything happened to him, he'd like them to finish the book. A few weeks later he died of a sudden heart attack. The result is *The Little Third Reich on Lake Superior*, with Zimmerman listed as author and two of his students listed as editors.

It is a thorough study, adding to the sizeable body of work already done on Canada's internment camps. Virtually all aspects of the Camp R are described for its entire 17-month history, from the circumstances leading to the first round-up of prisoners in Britain to the final closure of the camp on the grounds of its inadequate facilities. Accounts are given of the purchase and preparation of the site and the voyage of the prisoners across the Atlantic. On one ship, swaggering Nazis, intoxicated by German victories in Europe, concocted a foolish plan to rush the machine guns and attempt a takeover of the ship and had to be talked down by cooler heads. Another ship was torpedoed with the loss of 830 lives. The administration and routines of Camp R, once it was in operation, are given careful descriptions, as well as its personnel, problems, escape attempts, and much more.

Camp R was special, first, because it held only German civilians and, second, because it mixed committed Nazis with Jews and anti-Nazis who had fled Germany. With such a volatile mix, creating a microcosm of the Third Reich, tension and violence

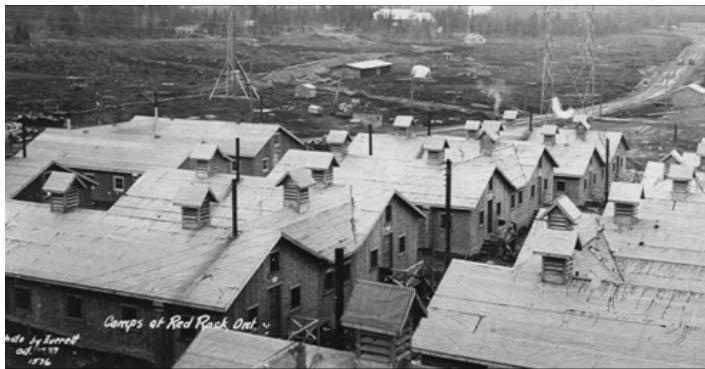


were inevitable. Internees of other camps in Canada dreaded being transferred to Camp R, which they regarded as a snake-pit.

For readers with no special interest in Canadian internment camps or Lake Superior regional history, the most compelling part of the book is probably the story of how these three hostile groups came to be thrown together into the same camp. It was the result of shockingly bad behaviour on the part of the Churchill government, its panic in the early years of the war, its anti-Semitic and anti-German racism, and its chicanery in duping Canada into accepting three boatloads of prisoners labelled as "dangerous enemy aliens," knowing that some were refugees who clamoured to join the battle against Germany.

After the war began in earnest and the German juggernaut overran western Europe, Britain became terrified of a German invasion. Invasion fears spawned rumours of landings by German parachutists and a widespread belief in sleeper cells, a fifth column of agents waiting to rise up and assist the invaders. All

75,000 German nationals, including refugees from Hitler's Germany welcomed in earlier years, were declared enemy aliens. The government benefited from the myth of a fifth column because it distracted the public from its own failures, its defeats on the continent and Churchill's role in the fiasco of the loss of Norway. "Intern the lot" was the popular attitude, spurred on by Churchill, parliament, the military, and the newspapers. Joining the hue and cry were right-wing periodicals and members of the aristocracy who had previously led the call for appeasement. The security services, eerily echoing Nazi racial theories, warned that, even in the case of Germans who had lived in Britain for many decades, "ancestral blood" would triumph over political loyalties. Even German Jews, it declared, were unreliable



because of their German blood.

Everyone in Britain holding German citizenship had to appear before a system of one-man tribunals, usually run by retired judges. In the end, most people were judged as Category C enemy aliens, allowed to go free but required to report weekly to the police. However, some of the judges issued extraordinarily arbitrary judgments. Refugees who had brought money to Britain as they fled Germany could be branded as currency smugglers who had broken the laws of their country, therefore sentenced to internment camp as Category A, "dangerous enemy aliens." Jews could be condemned because in fleeing Germany they showed "typical disloyalty" to their home country. One man, when asked if he hated Germany, replied no, that he only hated the current regime. The judge ruled that therefore he desired German victory.

The British government urgently appealed to a reluctant and unprepared Canada to accept about 8,000 prisoners, all of whom, it declared, were "a bad lot," dangerous enemy aliens and POWs—German parachutists, downed

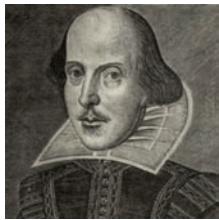


Luftwaffe pilots, submarine crews. Yet among the 1,150 prisoners finally sent to Camp R were no POWs, several priests, 78 Jews, including several rabbis, 144 boys under the age of 18, one boy only 15, an old man of 71, and 770 merchant seamen, some of whom had fought against fascism in the Spanish Civil War. About 100 prisoners were genuine Nazis. When the truth about the internees at Camp R began to dawn on Canada, and as it sought to sort out the confusion, British authorities held back the documentation that would reveal their duplicity.

Camp R held one prisoner whose name will go down in history. Ernst "Putzi" Hanfstaengl, a cultured, Harvard-educated businessman, was an important member of Hitler's inner circle before he came to power. Hitler was smitten by Hanfstaengl's American wife, Helene, and when the Beer Hall Putsch failed, he fled to the Hanfstaengl mansion. Putzi was gone, having fled to Austria. Hitler, injured and in despair, standing before Helen, took out his revolver and made as if to shoot himself. She scolded him, took the revolver out of his hand and buried it in a large flour bin. Thus Hanfstaengl became a name linked with one of the great what-ifs of history.



Hanfstaengl (left), Hitler and Goering



The Retired Bard

Below the Equator

South Africa and Brazil provided a lot of inspiration for photographs

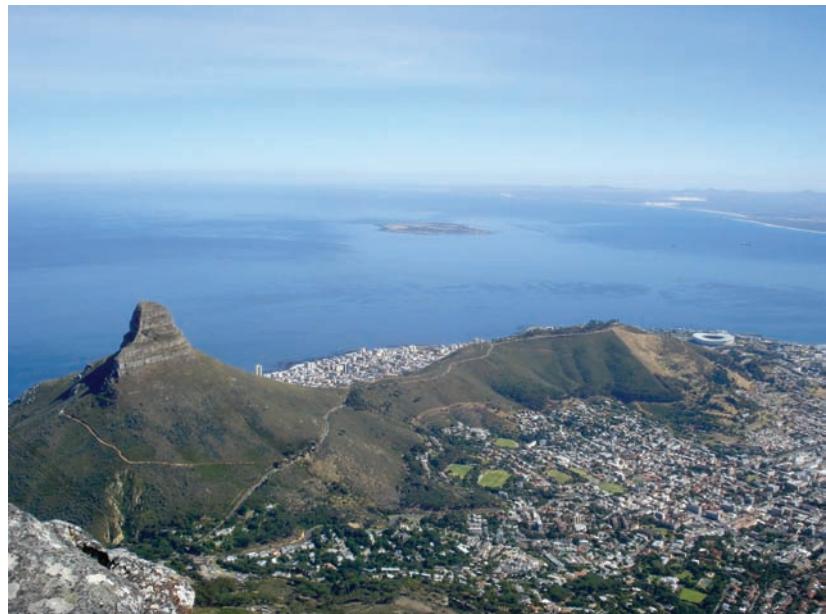
BY CHARLES HAWKES

These photos were taken on a recent trip to South Africa and Brazil. Both countries are rich in resources, both natural and living. Cape Town, shown in the first photograph from the top of Table Mountain, was founded by the Dutch as a fertile location to grow fruits and vegetables and raise cattle in order to replenish their trading ships. The warm climate, moderated by constant winds from the Atlantic, is ideally suited to grape production, and the country is a major wine producer.

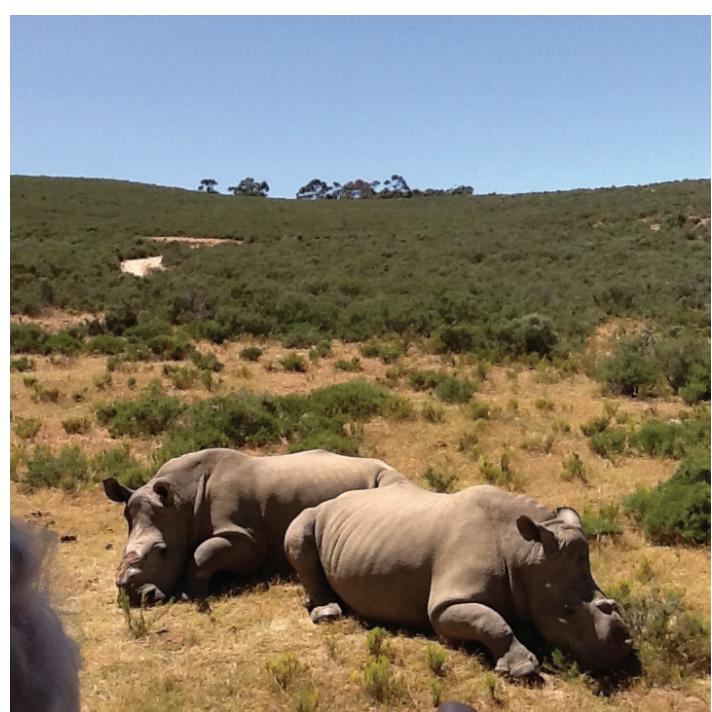
Note that the photo shows Robben Island where Nelson Mandela was imprisoned for many years.

The country's wildlife include all of the big five - lions, elephants, water buffalo, rhinos, and leopards, now protected in huge game farms. The rhino photo shows why protection is necessary and difficult. Higgins, the rhino on the left, was attacked by poachers who sawed off his horn for the \$10-15,000 an inch it would sell for on the black market. The poachers set a forest fire to hide their movements, and Higgins remains traumatized by their attack.

The Brazilian photos feature two famous sites in that country. One is taken from the top of Corcovado Mountain where the statue of Christ the Redeemer



stands overlooking Rio de Janeiro. The city is undergoing intensive preparations for the Olympics this summer, and undoubtedly the world will view that statue many times as it watches the Olympics on television. The other photo is of Iguacu Falls a UNESCO World Heritage site that straddles the interior boundaries of Brazil and Argentina. When Eleanor Roosevelt saw it her comment reportedly was “Poor Niagara!”





Photos counter-clockwise
from top left:

1. Cape Town from Table Mountain, showing Robben Island
2. A lion in a game park north of Cape Town
3. Poor Higgins, the rhino in the same game park
4. Rio de Janeiro from Mt. Corcovado
5. Iguacu Falls, Brazil

Our Pubs

Finding Great Pubs in Toronto

After School takes a new tack on ARM's prandial pursuits

BY ALLAN HUX

Neil and Manfred asked me if I would like to write a column reviewing restaurants in Toronto. I said "No" I don't know much about high cuisine, but I do like pubs so how about my reviewing a few of the members' favourite pubs? They drank to this idea, and so I am pleased to invite members to nominate one of their favourite pubs in Toronto. The goal is to introduce our fellow ARM members to a pub in your area of the city – north, south, east and west – where they could meet a friend over the noon hour, savour pub fare and bend an arm to enjoy a good brew.

You are invited to email or call Allan Hux with the name and address of one of your favourite pubs. I would even be happy to meet you there and enjoy a meal and a drink with you. Unfortunately, *After School* comes out only four times a year. Of course, I will pay for my own meal and drink. I have to retain my objectivity as the reviewer.

What are my criteria for determining a fine pub? I will start with eight: the brews, fare, service, atmosphere, design/layout/décor, price, location, accessibility will be addressed in any order. Feel free to suggest additional criteria as we move along this Toronto pub crawl over the coming years.

Brews are number one on our list and they are always controversial. I will check to see which craft, Canadian and foreign brews they have on tap. Unfortunately, I will be able to sample only one so as not to blur my judgment on the other criteria.

Fare is number two. All great pubs have excellent fish and chips; but they must also have an interesting range of additional dishes and a few specials each day. Lunch should include the main dish with a choice of salad or soup and maybe a dessert? No, that likely will be extra.

Service is very important. Staff should be welcoming, pleasant, attentive to questions about the fare and know their list of brews by heart. Most importantly, they must handle questions about allergies

graciously and accurately. Yours truly developed a nasty onion allergy when he turned 40 several decades ago and so the pub must offer several meals that are onion free.

Key features of the layout of a pub for me are a quiet atmosphere where friends can carry on a conversation without loud music or television sets blaring in the background that make it hard for older people to hear each other. High ceilings help along with a range of seating options including booths, tables, and ideally, a few tall chairs and tables. Personally, I never eat with friends at the bar.

Price is a fair question. I think that retired teachers should be able to have a pub lunch with one brew and a tip for no more than \$25.00. Is this asking too much? Is it too much for your budget? Just once a month?

Finally, let me explain my last two criteria, location and accessibility. I am a person with very low vision who has never driven a car, truck or tractor on or off private property since I left the farm at age 17 and I do not hold a valid driver's licence. So location is key and the pubs I will review must be within a 15 minute walk along one of Toronto's 4 subway/LRT lines. As our friends get older and a few have to use walkers and wheelchairs to get around, accessibility will be a must in choosing pubs to visit. David Lepofsky and the Accessibility for Ontarians with Disabilities Act Alliance - AODA (www.aodaalliance.org) continue to point out that we cannot take this criterion for granted.

Now I am off to write my first review of my favourite, *The Abbot Pub and Fare*, at 3367 Yonge Street 416-544-9074 and <http://theabbot.ca/yonge/> for the May issue of *After School* and I would be delighted to include your pub in this column too. I look forward to your suggestions and to having a pub fun-filled year. Cheers!

Readers can contact Allan Hux by phone or email: 416-487-8255 or allanhux@sympatico.ca

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