
After School

armchapter12.org

Volume 19, Issue 1, February 1, 2017



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Photo by Michelle Barraclough

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Editorial Chatter

Book reviews are a feature again in this issue. A wide variety of books and of reviewers. Dave Gracey, David Schreiber and Charlie Hawkes, none of them a stranger to the pages of After School.

As happens every year, our sponsors OTIP, Teachers Life and EFG present us with updates on their services and fees for the new year. The audience was attentive and wanted further details on the presentations. We are fortunate to have these three educator services available to us both pre- and post-retirement.

Our Calendar has a special feature coming up shortly after you receive this issue of After School. Angel Bischoff is a compelling and knowledgeable speaker on the issue of clean air, nuclear power, and the case for closing the Pickering Nuclear Generating Station. If you have the morning free on Wednesday, February 15, you will find this presentation fascinating and high energy.

We will soon lose Cyndie Jacobs to the new ARM chapter that brings together Durham and York, She's one of the leading forces to stimulate this merger. Glad to see a new chapter and happy to see Cyndie's success, but sad to lose a fine reporter and proof-reader to the new chapter. Way to go Cyndie – we'll miss you!

Michelle Barraclough is travelling as I write this, but she has given us further pictures of India, its northern parts in particular. Her article gives us a good view of life on the road and her very fine pictures show us the grandeur and details of life there. I think that Michelle, in addition to being a fine treasurer, has insinuated herself into the post of travel editor. Thanks for an excellent feature.

Allan Hux continues his column on great pubs in Toronto. I hope you can join us to try out the Dark Horse Pub on Monday, February 27. Please let Allan know if you will attend, [416-487-8255](tel:416-487-8255)

You Are Invited

After School needs articles, photographs, drawings, poems, other works of art, opinions

Please feel free to share your ideas, art, and experiences with other ARM Chapter 12 members.

Submit your work to editor Neil Walker, nwal.42@gmail.com

Active Retired Members Chapter 12 (Toronto) Executive

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After School Volume 19, Issue 1, February, 2017

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, Allan Hux, Cyndie Jacobs, Manfred Netzel, Ed Preston, Paul Rook, David Schreiber, Neil Walker

Newsletter Contact Information

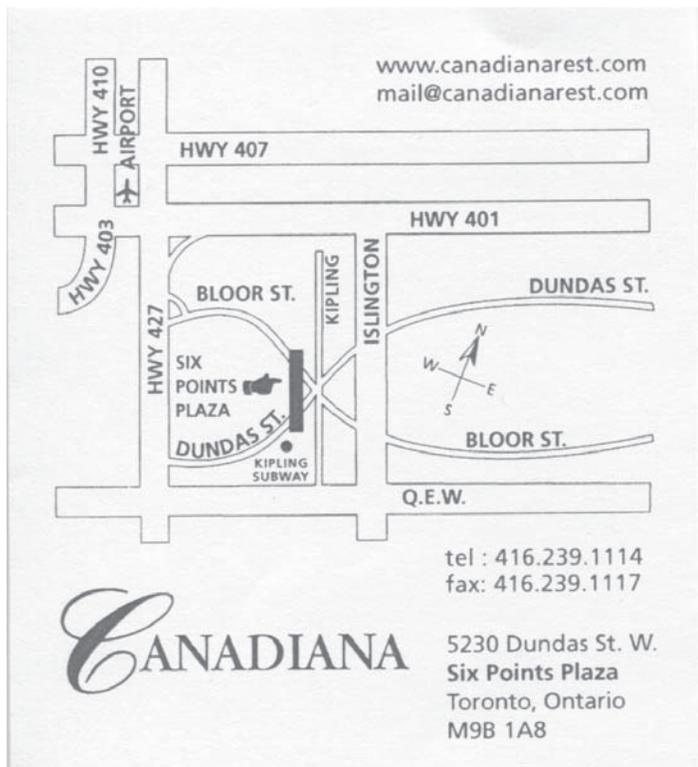
nwal.42@gmail.com

Calendar

Wednesday, February 15, 2017. Why we should close the Pickering Nuclear Station – the hard facts about nuclear power. **Angela Bischoff**, NOW magazine “Best” Activist (2014) and Outreach Director of the Ontario Clean Air Alliance, presents the truth about nuclear power and closing the Pickering station. Registration 10:00 am. Presentation 10:30 am. Luncheon, \$18. 60 Mobile Drive. Lower Level – Erie Room. Call Jim Loftus to confirm attendance, 416-447-0811.

Monday, March 27, 2017. ARM’s Annual Spring Curling Bonspiel, at the Donalda Club, Don Mills. Registration, 9.30 a.m. Face-Off, 10:00 am or earlier, as possible. \$28 per player, after \$13.50 subsidy by Educators Financial Group. Fee includes four ends of curling and excellent luncheon. A maximum of 32 curlers, so register ASAP with Jim Loftus 416-447-0811, as spaces are quickly filled.

Wednesday, April 19, 2017. The Scourge of Alzheimer Disease. Speakers from the Alzheimer Society of Ontario, Toronto Region. Canadiana



Restaurant, 5230 Dundas St W, Six Points Plaza (Near the Kipling Subway Station.) Free parking. Luncheon \$25. Call Jim Loftus to confirm attendance, 416-447-0811.

Wednesday, May 3, 2017. TVO Host Steve Paikin talks about Ontario politics. He will present highlights from his two books, *Bill Davis, Nation Builder, Not So Bland After All* and *Paikin and The Premiers*. Copies of the books may be purchased at \$40 and \$20 respectively. Registration 10:00 am. Presentation 10:30 am. Luncheon, \$18. 60 Mobile Drive. Lower Level – Erie Room. Call Jim Loftus to confirm attendance, 416-447-0811.

Wednesday, May 17, 2017. OTIP Information Workshop. Registration 10:00 am. Presentation 10:30 am. Luncheon provided. 60 Mobile Drive. Lower Level – Erie Room. Call Jim Loftus to confirm attendance, 416-447-0811.

Wednesday, May 24, 2017, ARM’s Annual Spring Golf Tournament, on the Challenge Course, Rolling Hills, Warden Ave, north of Stouffville Road, Gormley. Registration at 10:00 a.m. Shotgun Tee-Off at 10:00 am. \$70 fee includes 18 holes of golf, cart for two, BBQ luncheon of chicken, 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 the Swing For Kids children’s charity. Send \$70 per golfer, by cheque, to Jim Loftus, 301-7 Roanoke Rd. Toronto, ON, M3A 1E3. Cheques should be mailed by May 19, 2017 and made payable to ARM Chapter 12. Call Jim Loftus for additional information at 416-447-0811.

Wednesday, May 31, 2017, ARM Chapter 12 Annual General Meeting, 60 Mobile Drive, Lower Level, Erie Room. Guest Speaker Gail Nyberg, Executive Director of the Daily Bread Food Bank will address the issue of poverty in Toronto and what we need to do to address this problem. Call Jim Loftus to confirm attendance, 416-447-0811.

ARM Chapter 12 Stratford Festival Trip
Wednesday, June 28, 2017. See ad on the back page of this issue.

Didn't pay your dues?

**Not insured by OTIP? Forgot to renew your ARM membership for 2017?
Just call Giovanna Papatheodorou, 416-751-8300, to arrange payment.**

Looking Ahead

The promise of good times fills our hopes for 2017

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

Let me start this president's column with a sincere wish for good health, happiness and financial stability in 2017 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 Canadians will also experience a more positive situation than in the past. However, 2016 was a forgettable year for many us, both locally and nationally, as well as for our fellow citizens around the world in many respects. The past year began with the continuation of seven major wars or conflict zones including the horrible foreign-backed civil wars in Syria and Iraq, as well as the growing barbaric behaviour of ISIS and similar fundamentalist groups. The incredible generosity and humanity shown by our fellow citizens towards the refugees from war-torn Syria continued through 2016 resulting in over 40,000 families and individuals now finding refuge in Canada. At the same time, the rise of anti-refugee and anti-migrant sentiments in the US and Europe have resulted in thousands of desperate people still living in sub-human camps in the Middle East, Greece, Lebanon or Libya, and over 10,000 having also died trying to cross the Mediterranean in dangerous sea craft from Turkey or North Africa.

Mother Nature (provoked by humankind) was also brutal in 2016 through a long series of extreme natural disasters in the GTA, Western Canada, Eastern North America, Latin America, Europe and Asia all leading to unprecedented human and property loss. At the same time, the election of Donald Trump as President has arguably made the global economy, political and military situation more unstable and even precarious through his extreme campaign and post-election pronouncements or early decisions from the semi-regal Trump Tower in New York and his recent entry into the White House. Of course, a form of *Realpolitik* (a commonly used German term from the Bismarckian period) will, hopefully, set in to temper the disturbing social and political heat rising in America and much of Europe. Losses in the entertainment and sports worlds added to the collective sighs of fans both in Canada and around the world... just

to name some like Leonard Cohen, David Bowie, Prince, Muhammed Ali and Gordie Howe along with the failed championship runs by the local Toronto Raptors, Blue Jays, and TFC.

At the same time, the recent disappointing policy decisions by the Trudeau Government related to pipeline construction, electoral reform and reduced federal transfer payments to the provinces for good and sustainable public medicare, along with the questionable ethical conduct of the Prime Minister himself related to cash-for-access and his recent family Christmas Holiday has finally ended his sunny ways honeymoon with the public. Then there is also the current real prospect of a conflicted Progressive Conservative Patrick Brown-led Ontario Government in 18 months. Nevertheless, let me touch upon some of the grounds for my continued optimism. For starters, the costs of ARM benefits provided by OTIP for 2017 have been limited to increases of roughly 8 per cent for extended medical services and about 5 per cent for dental services. Also, the other benefits providers (EFG and Teachers Life) have presented no premium increases at our recent Annual Sponsors' Workshop in mid-January. Clearly, this is a much better situation than the surprisingly large plan increases and unexpected plan changes introduced by OTIP, in particular, last year. Thus, for example, a subscriber of the ARM Prestige 750 Plan in 2017 would save about \$600 annually than someone currently signed up with RTO.

Furthermore, the latest membership count for Chapter 12 (as of January 12) shows a total of 610 members, continuing the constant growth of membership during my almost 8 years of active involvement. Attending some 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 again in 2016. In addition, we now have seen the creation of a new Chapter 24 with some 135 members in Waterloo Region and the recently approved creation of a new joint ARM Chapter 13/16 in

Durham and York Regions with a combined membership of over 160. This is the first new ARM chapter in the GTA in many years, and was initiated by the efforts of several local active retirees including our own Chapter 12 Executive member, Cyndie Jacobs. At the most recent ARM Council meeting that I attended, AMPA motions and requests for constitutional changes were discussed as part of the triennial review of our group by OSSTF. It is our hope that our 2017-18 budget would be developed to reflect the expansion of ARM Council through new chapters and growing membership levels while maintaining last year's amounts and benefit levels for ARM members.

Of course, we are not oblivious to the financial challenges facing our union, but the motions being submitted to AMPA 2017 this March will have some new requests for increased funding and services that reflect the new structures in ARM. Needless to say, 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 ARM Council Meeting that a paper income tax receipt 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 – unlike RTO, which has a membership fee based on \$1.25 / \$1000 of a member's pension level ... talk to your friends who are subscribed with RTO about this.

Since we are talking about current and pending financial expenses and obligations, there have been several discouraging political and economic developments on the local municipal and TDSB level for 2017 and beyond. For starters, the Toronto-based C.D. Howe Institute has given the City of Toronto a failing grade for its budgeting process and disclosure of financial data. In fact, the city was ranked last amongst 25 Canadian cities for waiting several weeks into the fiscal year to set its budget and for providing end-of-year financial reports that are not presented on the same accounting basis as the actual

budget. This, in turn, impedes legislators, ratepayers and voters who are seeking to hold their municipal government to account. At the same time, the \$3 billion budget of the TDSB has come under intense recent scrutiny by Toronto's Social Planning Council and other equity advocacy groups for its partial non-allocation of the \$127-million annual Ministry *Special Opportunities Grant* to other board programs. Both the director and board chair defended the behaviour by stating that it was allowed under existing rules.

Lastly, I am very hopeful and optimistic that the next three 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 15 event deals with the impact of the current Ontario climate change and energy policies (or lack thereof) of the Wynne Government as

Our February 15th event deals with the need to close the Pickering Nuclear Station and the hard facts of nuclear power, presented by dedicated environmental activist, Angela Bischoff

well as the need to close the Pickering Nuclear Station and the hard facts of nuclear power, presented by a dedicated environmental activist, Angela Bischoff. The April 19 event in the West End is dedicated to a very sensitive topic, namely the likely causes and consequences of Alzheimer's disease on the individuals affected, their family and friends, and the larger society. Finally, a supplementary luncheon event on May 3 will host well-known journalist and TVO host, *Steve Paikin*, speaking on past and current Ontario politics along with an early assessment of the first 100 days

of the new Trump Administration. These events were first proposed and organized by Chapter 12 Executive members in an attempt to expose and understand these controversial, yet topical, themes. Planning is also underway for our upcoming AGM on May 31. As of last week, I was able to confirm our keynote speaker, Gail Nyberg, executive director of the Daily Bread Food Bank, speaking on the extent of urban poverty and food insecurity in Toronto. Please mark these dates on your calendars or any other personal organizer devices. I'm convinced they will be well worth both your attention and attendance.

Best wishes in Federation,

Manfred

A Fine Occasion

December 7, 2016 saw a crowd of Chapter 12 members celebrating the holiday season

BY KARMA NAIKE

Our ARM C12 Holiday Celebration on the above date at the Latvian CC Centre was indeed a lovely time, a pleasant way to begin festivities of the season that inspires the spirit of caring, sharing, and joy.

After registration, with perennial greeters Marion Evans and Jim Loftus, folks were further greeted by President Manfred Netzel and other early birds. But more welcoming were the the sounds of exquisite seasonal live music enveloping a beautiful banquet hall with windows looking out onto the woods outside at eye level, a glorious fall/wintery picture.

After a warm welcome by the President, MC Karma Naike introduced the musicians-our own Cyndie Jacobs, former music teacher and flautist, pianist extraordinaire and educator Pan Man Pat Mac Mac Neilley, his assistant Keith Dayal, and Michael Broder, noted Canadian professional pianist, and baritone.



The program began with the singing of Bob Dylan's "Blowin' In The Wind," in homage to him, and to that 60's era memorable to many of us, followed by Greet-a-New-Person session when folks seemed quite animated. Besides the singing of our favourite carols, other acts included the whirlwind poet Larry French's presentation, the reading of Gary Lautens' "Canada" by Marion Evans. And a creative adaptation of "The Twelve Days of Christmas." "On the first



day of Christmas the Donald gave to me, A crisis in the land of the free"- by the very talented and genial Three Amigos: Charles Hawkes, Jim Mile, and Allan Hux. Generously, the Donald gave all twelve gifts, but my favourite was the 10th, Ten Angry Women. A rather entertaining time.



But it won't be Christmas without great music. Michael Broder's performance in his playing of, "The Prelude from the Suite Bergamasque," by Claude Debussy had the audience spellbound. We were transported to a grand concert hall. No less grand was Pan Man Pat's rendition of Leonard Cohen's "Hallelujah." Hypnotic. And the full band accompaniment with our carol singing, beginning with "O Come All Ye Faithful," "I Heard the Bells on Christmas Day," and closing off with "I Have Yourself a Merry Little Christmas," and "Silent Night" got us so ready to enjoy a traditional luncheon with friends and

colleagues in a happy setting.

This celebration included donations of food to The Daily Bread Food Bank, and also our Chapter12's gift of \$500.00.



colleagues in a happy setting.

This celebration included donations of food to The Daily Bread Food Bank, and also our Chapter12's gift of \$500.00.



Appreciation to all members and friends who graced the function by their attendance, and to all the persons mentioned above, also to Steve O'Brien for general assistance, and to Neil Walker for our attractive *After School*. A Happy New Year to all!

ARM Chapter 12 Contributes to CBC's Sounds of the Season Daily Bread Donation Drive



What has now become an annual tradition for Chapter 12, we collected non-perishable food at our Holiday Celebration and made a monetary donation to the Daily Bread Food Bank during the Holiday Season. The CBC's month-long donation blitz during December saw donations of over \$725,000 and some 10,300 kilograms of non-perishable food. President Manfred Netzel is pictured here presenting a \$500 cheque to DBFB Executive Director Gail Nyberg.

Out of Town Events

Chapter 9 (Greater Essex - Windsor)

February 3, March 3, May 5 First Friday Breakfasts Start is always 9am and the location is @ Lumberjack Restaurant 475 Tecumseh Road East, Windsor

February 14 OTIP - ARM Benefits Information Meeting

9:30am start @ the District 9 Office 547 Victoria Avenue, Windsor

April 6th Annual Spring Luncheon * Start time is 11:30 and the location is the Ciociaro Club 3745 North Talbot Road, Windsor.

* Tickets are \$21 and must be purchased by March 30. Contacts: Bruce Awad or Pat Pajot (519) 948-7570.

Chapter 11 (Thames Valley)

February 13 Special OTIP Renewal Meeting Start time is 9:30 am and the location is the Best Western Lamplighter Hotel and Conference Centre on Wellington Road, London. Contact: Mary Lou Cunningham (armpresident@osstf11.com).

April 26 AGM and Spring Luncheon Same location and contact person as above.

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

February 21 Chapter Luncheon Start time is 12 noon and the location is The Fool and Flagon Pub 2255 Barton St. E., Hamilton.

Contact: Milt Payne, President (milt_payne@hotmail.com)

March 21 Canadian Warplane Heritage Museum Tour and Luncheon Meet at the Museum for 12 noon for lunch. The Museum is located at 9280 Airport Road, Mount Hope. A guided tour will follow the lunch starting around 1 pm. Same contact person as above.

Chapter 22 (Niagara)

Breakfast — Contact: Ray Marshall, (RayMars23@cogeco.ca)

Feb. 21 Patti's Place, 87 E. Main Street, Welland

Mar. 21 Basell's Restaurant & Tavern, 4880 Victoria Street, Niagara Falls

Apr. 18 Silks Country Kitchen, 1501 Niagara Stone Road, Virgil

May 16 Angel's Diner, 395 Ontario St, St. Catharines

Jun. 20 Pelham Street Grille, 1507 Pelham Street, Fonthill

Other events — Contact: Ray Marshall, (RayMars23@cogeco.ca)

Mar. 23 Spring BBQ and movie night. District 22 Office, (1877 Merrittville Hwy., Fonthill) 5:00 ish.

Apr. 26 Garden awakening, weather permitting 9:30 a.m. (Wellies, gloves, spades, rakes, etc.) Lunch to follow.

May 10 Annual General Meeting 10:00 a.m. @ District 22 Office. Donuts & Coffee. Lunch to follow.

EFG, OTIP and Teachers Life Bring ARM Chapter 12 Members Up to Date

Outstanding benefits packages offered by non-profit educators' insurance and investment providers

BY CYNDIE JACOBS

On January 18, 2017, members of ARM Chapter 12 received the annual update from the sponsors - Educators Financial Group, Teachers Life and OTIP/RAEO. The three presentations were:

- OTIP/RAEO (www.otip.com). Keren Higgins (via telephone): khiggins@otip.com or at 1-800-267-6847, ext. 2006 (OTIP/RAEO - Ontario Teachers Insurance Plan)
- Teachers Life (<http://teacherslife.com/>). Contact: Duane Young, Individual Insurance MSR - dyoung@teacherslife.com or at 416-620-1140 / 1-800-668-4229
- Educators Financial Group (<https://educatorsfinancialgroup.ca/>). Contact: Marian Ollila, CFP, RRC, FCSI - Financial Planner mollila@educatorsfinancialgroup.ca or Colleen Derrick, CFP - Financial Planner cderrick@educatorsfinancialgroup.ca or at 416-752-6843 / 1-800-263-9541

Ontario Teachers Insurance Plan

Keren began by reminding us about the many changes to the plans last year - moving from five plans to the current three, to streamline and keep the plans cost-effective. Keren reported that rates have increased across the three plans by an average of 8 per cent. In comparison with the Retired Teachers of Ontario (RTO) plan, however, a couple at the Arm Prestige 750 level of coverage would be saving approximately \$600.

Some good news is that members are travelling more and, with OTIP plans, the coverage is there when it is needed. However, the frequency of travel claims continues to increase, and with the drop in value of the Canadian dollar against the US currency - since most members are travelling to the United States - this results in significant increases for travel claims.

The cost of drugs saw a significant increase from 2015 to 2016: 3 per cent in 2015 and 17 per cent in 2016. Part of the increase can be attributed to the fact that generic drugs are no longer necessarily better and are not much less expensive than they once were. Additionally, new drugs are more expensive and are tailored or customized to specific conditions and diseases. In the long run, this may result in fewer generics being available.

More members are utilizing paramedical practitioners for wellness purposes, which is good news. It means that more members are focusing on alternative means for maintaining their health: preventative measures as opposed to restorative.

Keren provided two examples of annual savings under the new plans, demonstrating the savings:

- Single, ARM Gold 750 with an Annual Premium of \$915. Uses 50 per cent of drug coverage and 50 per cent of paramedical allowance, with no travel claims - the member's claims are at \$1000.
- Single, ARM Gold 750 with an Annual premium of \$915. Uses 50 per cent of drug coverage and 75 per cent of paramedical allowance, with no travel claims - the member's claims are at \$1312.

The changes for 2017 are the new "Reasonable and Customary Limits" developed for paramedical services. By having reasonable limits on the cost of services such as physiotherapy, chiropractic, massage therapy and other services, it ensures that members are not using services that are too costly. They have compared fees for service - first visit and subsequent visits - in geographically similar areas and have established criteria for the limits. This also ensures the majority of members are not subsidizing the few. The advice for those seeking paramedical services is to shop around to ensure maximum amounts for claims.

More good news: there are no changes to dental plans. The new brochures explaining these changes will be ready for distribution very soon.

Teachers Life (Life Insurance)

Teachers Life (TL) was founded more than 75 years ago by



Teachers Life Representative Duane Young

teachers as a not-for-profit and is owned by the policyholders. Profits that are made are reinvested to keep your costs low. With over 30,000 teachers as clients, TL is totally committed to the education community. The focus for Duane's

presentation this year was the 5 things everyone should know about life insurance.

1. Life insurance is for the living.

The policy pays the money directly to the beneficiary upon passing: benefits are tax-free; loved ones' quality of life will be protected.

2. Different financial obligations, different insurance coverage.

Different types of life insurance are designed for different types of needs and stages of life.

Factors to consider include: age, stage of life, number of people you care for, financial needs and duration.

Types of financial obligation would be either fixed duration (mortgages, loans, post-secondary education) or lifetime (funeral costs, estate creation, capital gains, etc.)

Types of life insurance would be either term life (level coverage for a fixed period of time, premiums increase regularly) or permanent/whole (level coverage for life, cash surrender and/or paid-up values after a specified period of time).

Many families have both types of financial obligations and a combination of policies.

3. It may not cost as much as you think.

Most people overestimate the cost.

Advise people to buy young and think long-term to keep premiums low.

Life insurance costs increase as we age and are higher for males and smokers

4. Individual life insurance is not the same as mortgage insurance.

Mortgage insurance covers one debt and shrinks as the debt decreases.

Life insurance covers the person and all of their financial obligations - mortgages, debts, taxes, caring for loved ones, legacy gifts and final expenses.

5. If death and taxes are a sure thing, then life insurance is a good investment.

Life ends for all of us - ensure you leave something for loved ones.

Governments want to tax your estate: life insurance is tax-free to beneficiaries.

Another sure thing: to keep costs low, buy early and secure for the long-term.

In order to determine your own personal insurance needs, try the online needs analysis tool at: <https://goo.gl/RU6u6v>. Or, contact Teachers Life for an in-person consultation.

Educators Financial Group

Educators Financial Group (EFG) 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. All current and retired educators have access to EFG.

Marian reported that there are no new products this year. Since 2016 was a good year for the markets, EFG investments have been doing well. Colleen Derrick has joined the EFG financial planners, making the team of 13 very accessible for the education community.

She brought to our attention some key things to consider:

For those who are turning 71 in 2017 and who have an



EFG Financial Planner Marian Ollila

RRSP, it is time to consider what to do with the funds in the RRSP. If you do nothing, the RRSP is cashed and added to your income for that year. You can convert the RRSP to an annuity or to a Registered Retirement Income Fund (RRIF). To learn which is best for you, visit the EFG website or contact Marian or Colleen by email or by phone.

If you are thinking about your estate planning or if you have done your estate planning and want to ensure you have not missed any important criteria, please visit the site and complete the checklist: <https://goo.gl/4Hiiyf>

Changes are coming to the way the rate of return reports will be done.

- EFG can help you:
- Avoid pension income gaps
- Manage your investments
- Negotiate a mortgage
- Consolidate your debt
- Maximize your cash flow
- Minimize income pinch

For additional information on the three ARM Health Benefit Plans, the different Teachers Life insurance plans and the services offered by Educators Financial Group, please visit the websites listed at the beginning of this article and/or contact the presenter whose contact information is also provided.

Travel

India, Frustrating and Fascinating

But never boring

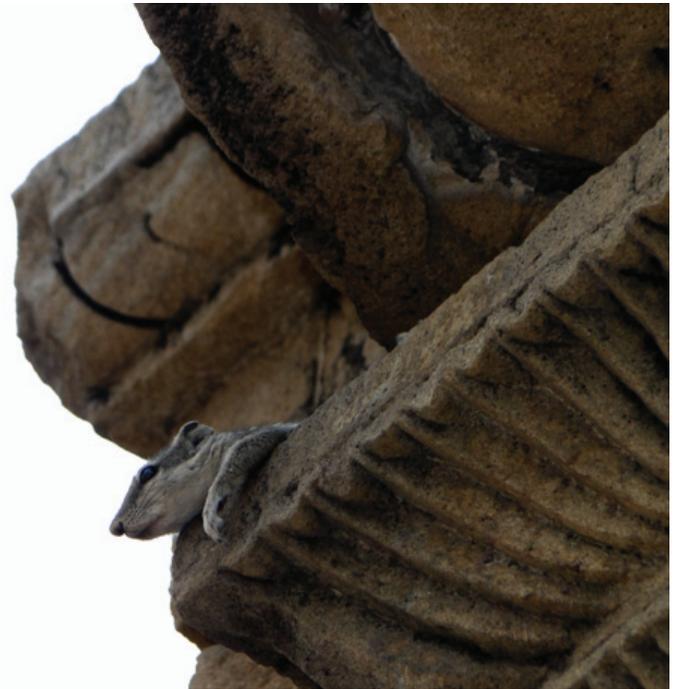
BY MICHELLE BARRACLOUGH

This year my travels took me to sacred places in Northern India. Amritsar, the Golden Temple and the border ceremony. A fascinating look at the Sikh pilgrimage place. No visit to Amritsar is complete without a visit to the Golden Temple, an oasis in a crazy city. One leaves the honking cars and the tumultuous hordes behind. Here surrounded by a calm, the Sikh people bathe in the holy pool and visit a temple that is mostly golden. The Sikh people take in everyone, and welcome them with food and rest. There are many other temples



to mention: the Silver Temple, the Mother's Temple and the (between India and Pakistan) border ceremony.

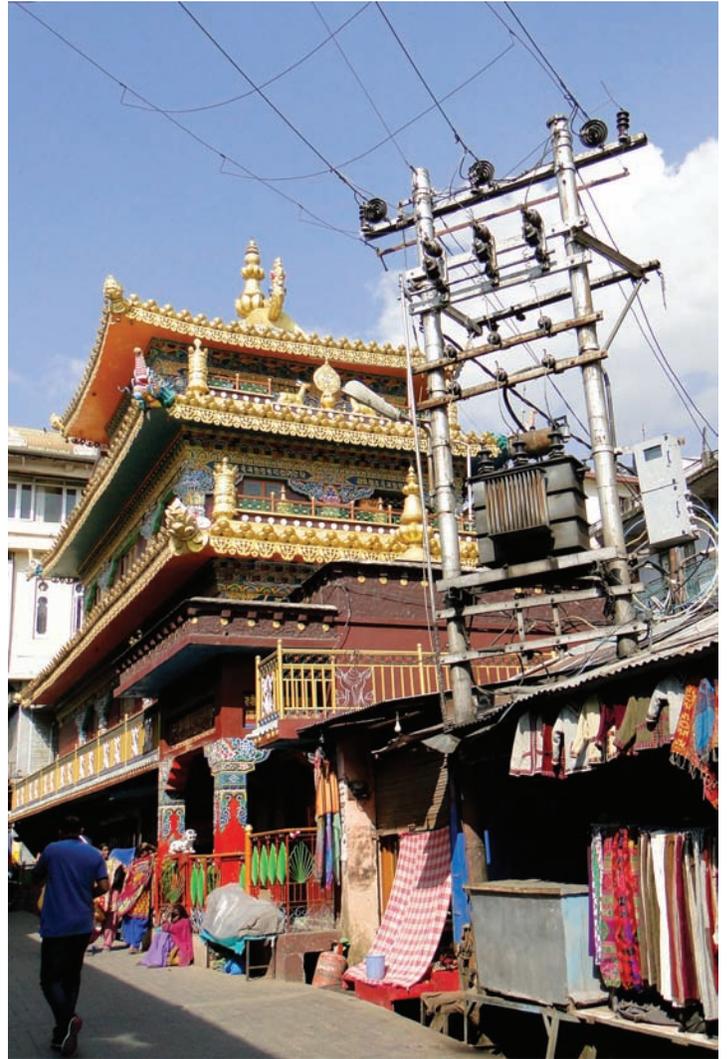
Traveling in India is comparatively easy as there are long distance taxis as well as buses and trains. I opted for the taxi, as it picked me up at my hotel and deposited me at the other end, McLeod gunge, home of the Dalai Lama. Unlike Amritsar, the air here is clean and crisp, and the mountains spectacular. A small mountain enclave just on the outskirts of Dharmasala, it makes up in substance what it might lack in other areas. One sees women dressed in traditional Tibetan dress as well as tourists, both Indian, and foreign. I lucked into an international film festival, the Dharmasala International film festival. It was held in the Tibetan



children's village. Set in the foothills, this school is well built and can house 2000 children. Here I had the opportunity to view Indian movies, both short and feature length, and speak with the film makers afterwards. I went to a variety of films, from a short movie, *Chutney*, to a documentary, *The Last Dalai Lama?* I enjoyed the experience of doing something unusual in a beautiful setting. Of course anywhere there are a lot of tourists, there are restaurants, massage places, hikes and many other activities. Norbulingka, a Tibetan art centre, fosters traditional arts and is free to any Tibetan. It has a lovely setting with a beautiful temple and you can visit to see the artists at work. One of the nicest coffee shops, The Chocolate Log, was my go to place for a quite hot chocolate and a slice of cake after wandering around for the day.

After this, my next stop was Calcutta, or as it is now called Kolkata. A surprise awaited me: on check out from my hotel, I discovered that the Indian government had taken R500 and R1000 rupee notes out of circulation. Surprise! Luckily both the hotel and cab agreed to take my notes. Unfortunately no one could replace the notes I had received from the ATM the day before. So there I was in Calcutta with approximately seven dollars of usable notes. Praying as I neared the prepaid taxi stand, I asked what the fee was to get to my hotel. And the answer was \$6. So getting to the hotel was accomplished with little fuss. I was joining a Gadventures Ganges tour so I could relax for 9 nine days.

For the next nine days I was treated royally on the river cruise, where I enjoyed good food and good service, the services of a



naturalist and historian. This tour is a National Geographic tour which encompasses the ancient history of Bengal and the official entry of Britain into India, decided by the battle of Plassey 1757, where Clive defeated Sultan Saraj-ud-Daulah. Calcutta became the capital of British India until they moved the capital to New Delhi. We visited a variety of ancient monuments from terra cotta temples, to an old French cathedral where we were exposed to a rich array of artifacts as well as festivals and modes of transport.

Once the tour was completed, I spent several more days in Calcutta visiting this fascinating city and my aunt before heading home.



Killing the Host

By Michael Hudson, *Islat-Verlay, 2015*

REVIEWED BY DAVE GRACEY

This is a very important work. A few economists have attributed the economic malaise of the developed world to a lack of demand. Some of them have ascribed the lack of demand to a growing inequality of wealth and income. Thomas Piketty, in *Capital*, explains that the inequality derives from capitalism itself, specifically the higher returns to capital over time, but his argument is based largely on historical statistics.

Hudson offers a unified and coherent theory to explain all of the above. His primary villain is the financial sector, which has grown like a cancer over the last fifty years and which acts like a parasite, sucking the lifeblood out of the real economy – hence, *Killing the Host*.

The primary mechanism is debt. Since money creation was privatized, i.e. given to financial institutions some fifty years ago, all money (primarily loans) has been derived from debt, repayable with interest. In theory, most loans are provided to the real economy, to purchase productive assets and spur growth. In reality, as Hudson demonstrates, very little bank credit goes to the real economy: the vast majority is loaned to non-productive purposes i.e. mortgages, lines of credit, car loans, credit cards, stock, bonds, and financial speculation. Most of this credit inflates the value of such assets as housing, stocks, and art which facilitates more loans, and more debt.

The current Canadian economy provides plenty of evidence for Hudson's theory. Mortgage debt now exceeds \$1.3 trillion; household debt is 165 per cent of disposable income (the highest in the OECD). Car loans, credit card balances, lines of credit etc. are all at record levels. Despite rising house prices, the percentage of equity has fallen to 40 per cent. The rising cost of debt service drains money from the real economy into the financial sector and hence to the one per cent where it is recycled into finance.

So powerful is the financial sector that it can bend governments to its will. After the financial collapse of 2008, the US government spent several hundred million to stimulate the real economy. Far more was spent to bail out finance. Subsequently, the Federal Reserve created four trillion dollars via quantitative easing – most of which went to banks.

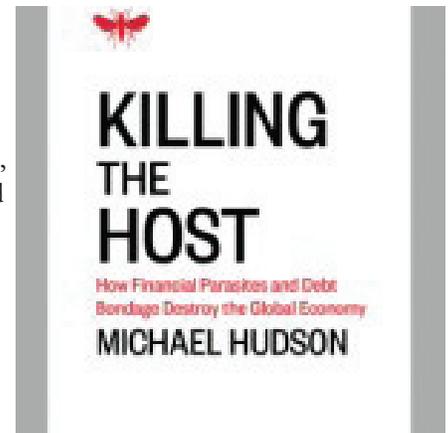
The best recent example of this dynamic has been Europe. When the euro and the European Central Bank (ECB) were created, the latter was specifically prohibited from lending to governments. After the financial collapse, the Greek government was forced to borrow from the International

Monetary Fund (IMF) which imposed rigorous austerity on the country, enforcing deregulation, privatization, wage and pension reductions, and cutbacks in social services which effectively wrecked the economy. The IMF loans were used exclusively to

pay bondholders, so the national debt exploded while the economy shrank. The same pattern was repeated in Italy, Spain, Latvia and Ireland. All attempts to lower the debt were rejected, and workers and pensioners were sacrificed to make payments on the debt. Even when the IMF admitted that the policy was failing, there was no change. Such is the power of finance. Much of Europe is now in debt, deflation, and depression, and the same fate awaits Canada when the bubble bursts.

There is an alternative. Of course, as Piketty, Stiglitz and other have argued, we must raise taxes on the rich. But that alone is not enough. We must expand public banking to ensure that credit goes to the real economy. The proposed Canadian infrastructure bank is not a public bank, despite the input of public money. It is a mere repository for financial sector funds which will be invested in Public-Private Partnerships (P-3s), to generate returns for the investors (like the notorious highway 407). Central banks must be returned to their original functions of lending money to governments so that deficits can be monetized without piling up debt. More legal tender in the economy would increase demand, productivity and employment and crimp the ability of finance to generate debt. The alternative is economic serfdom for the majority, vast riches for the few.

The central paradox of our society is that tremendous wealth and productive capacity co-exists with a deficiency of funds for essential public services. Part of the reason, of course, is an inefficient and regressive tax system. But Hudson has identified the greater problem. Far too much of our productions is drained off by a parasitic financial sector and used for speculation and asset inflation. This has to stop.



The Noise of Time: A Novel

by Julian Barnes

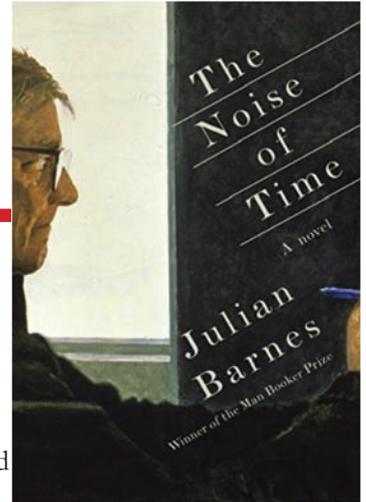
REVIEWED BY DAVID SCHREIBER

After decades of bans, smears, and threats by Stalin and his stooges, in 1949, Dmitri Shostakovich was allowed to leave the Soviet Union—temporarily and under supervision, of course—to attend a peace conference in New York. The new leader of the Soviet Union, Nikita Khrushchev, was promising a more open and tolerant regime. Under Stalin, Shostakovich had endured many public degradations and might look forward to a little relief; but now the Americans were about to take their turn and serve him the worst humiliation of his life. At the news conference a journalist working for the CIA was waiting with a list of questions designed to expose the repressive Soviet system. Shostakovich's dignity would be collateral damage. The questions would force him to deny beliefs that went to the core of who he was, beliefs the whole world knew were dear to him, and to ignominiously spout the official line of the Communist Party.

Did he agree, he was asked, with the condemnation of Western music expounded daily in the Soviet press and by the Soviet government? Yes, said Shostakovich, lying, he did personally subscribe to those opinions. Did he support banning from Soviet concert halls the works of Hindemith, Schoenberg and Stravinsky? Here the knife dug deeper, because, in Shostakovich's view, Stravinsky was the greatest composer of the twentieth century. Meekly he replied that, yes, he did personally subscribe to those opinions. Then came body blows. "And do you personally subscribe to the views expressed in your speech today about the music of Stravinsky?" Before he went on stage an apparatchik had handed him a speech to read condemning the works of Stravinsky. Hoping to indicate that he did not believe what he was saying, Shostakovich had read mechanically, as if to say, "See the mask I am wearing!" But now his attempt at irony was removed and everyone saw, even in the age of Khrushchev, the iron hand of Soviet Communism in the arts. "Yes," he said, "I personally subscribe to such views." Finally there was the question, "And do you personally subscribe to the views expressed about your music and that of other composers by Minister Zhdanov?" Zhdanov had been one

of Shostakovich's chief persecutors for many years, once comparing his music to the sound of a road drill. Poor Shostakovich, the great composer, his integrity in tatters, replied for all the world to hear, "Yes, I personally subscribe to the views expressed by Chairman Zhdanov."

Underlying *The Noise of Time*, Julian Barnes's novel about Shostakovich, is the assumption of a standoff between art and power, between the transcendence of music and the ugliness of the real world. The final paragraph expresses it poetically. Shostakovich is drinking vodka with two other men. As they clink their glasses together, the composer observes, "A triad." "A sound," adds Barnes, "that rang clear of the noise of time, and would outlive everyone and everything. And perhaps, finally, this was all that mattered." It's a nice flourish, climactic and uplifting, yet out of tune with the rest of the book, perhaps even a little precious. Barnes's story depicts only the ugliness of Shostakovich's life, only "the noise of time," only the relentless depredations of the brutal tyranny. Endlessly kicked and spat upon, the composer endlessly cowers and complies. Even when the harsh Stalinist years are over, he submits, sacrificing one of his last remaining principles by joining what he called the "party that kills." And he suffers the indignity of seeing articles published under his name without being consulted. What could have sustained him through all this misery? Barnes has little to say. Personal happiness is mentioned once, in connection with his third wife, whom he married at age 56. Some believe that she, age 27, was a perk for him arranged by the KGB. *The Noise of Time* presents the unedifying spectacle of an artist with his neck firmly under the jackboot of a tyrant, not bravely resisting, not negotiating, not manoeuvring for space, but forever meek and fearful, suffering everything in silence. A last-minute tribute to the glory of art in the clinking of three glasses is a featherweight when balanced against the rest of the book.



Moscow Nights: The Van Cliburn Story

How One Man and His Piano Transformed the Cold War, by Nigel Cliff

REVIEWED BY DAVID SCHREIBER

Khrushchev's desire to mark a new era in Soviet life also had a drastic effect on an American musician, enmeshing concert pianist Van Cliburn so thoroughly in Cold War politics that to the end of his life he seldom broke free. In 1958, at the inaugural International Tchaikovsky Piano Competition in Moscow, Khrushchev learned that the judges were in a quandary. The rules of the game had been rigged to ensure a Soviet performer would win, but the judges, including greats such as pianists Sviatoslav Richter and Emil Gilels and composers Dmitri Kabalevsky and Aram Khachaturian, agreed that the 23-year-old Texan clearly outshone all the others. His grand, expressive, Romantic style was more Russian than the Russians'. Khrushchev said simply that if Cliburn was the best, the gold medal should go to him. When the win was

Competition. Although Cliburn had not traveled outside the U.S. before arriving in Moscow, Russian music was in his blood, inherited directly from his mother and teacher, a pianist whose great boast was that she once met Rachmaninoff at a minor concert in Louisiana. And at the Juilliard School in New York Cliburn was immersed even more deeply in Russian

Romantic pianism by the great Russian teacher, Rosina Lhévinne. The Tchaikovsky competition was a natural for him.

As its title suggests, *Moscow Nights* presents Cliburn's life with a strong Russian filter. Given the source of his fame, this is not so objectionable. It certainly makes for a pleasant and readable book, sure to be treasured by his die-hard fans. Anecdote piles upon anecdote, sometimes amounting to an hour-by-hour narrative of a concert and reception or a weekend in Washington or Moscow. At the same time the Russian filter is constraining. We learn little about his repertoire beyond Tchaikovsky and Rachmaninoff or his career outside the U.S.-U.S.S.R. nexus or his personal life. Of his homosexuality there is only the barest mention, even though it must have been difficult for him in his early years as a good, church-going boy, as well as later when he was being watched closely by

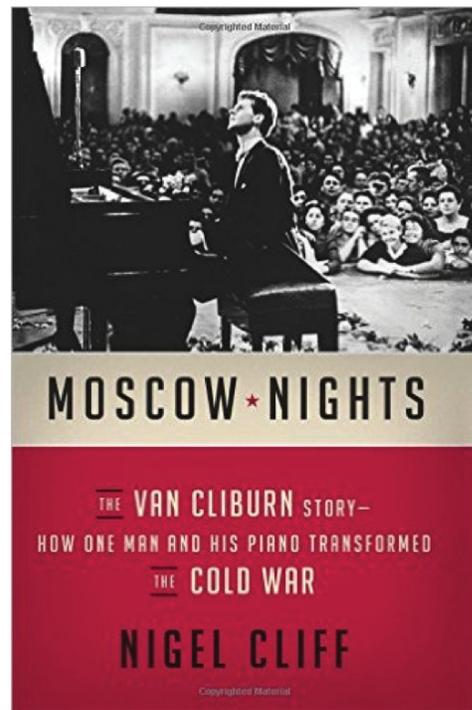
both the FBI and the KGB. While much more than a fanbook, *Moscow Nights* is less than a full biography. And the non-fanatic might wish the editors had rejected some of the anecdotes that did not really make a point.

Although he lived for 55 years after the Moscow triumph, Van Cliburn's fate was forever wedded to his one greatest moment. His later career, almost to the end of his life, seems to have consisted in being trotted out to perform for every black-tie event held for Russian leaders.



announced, it created a sensation in the midst of Cold War hostilities, with Cliburn gaining instant, world-wide fame, on a rock-star scale. In New York he was given a ticker-tape parade. In the Soviet Union where, even before the win, his warm, open-hearted personality had charmed the public, waves of adulation swept across the country, never really to subside.

Moscow Nights by Nigel Cliff tells the story of Van Cliburn's Russian connections. The book begins, perhaps appropriately but very oddly, with a chapter on Stalin, Molotov, Beria, and the internal Soviet politics that led up to the Tchaikovsky



How to End Exam Anxiety

By Fran Burke (10-10-10 Publishing, Markham, ON)

REVIEWED BY CHARLES HAWKES

Fran Burke is a former guidance counselor who has stayed active as a life-style coach with a special expertise in anti-bullying methods and mentoring students. This short book addresses the largely unexplored issue of exam anxiety in language and approach that is easily accessible for students, parents, and counselors. She claims that in her many years as a counselor, not one student ever admitted to the problem, but believes that it is far more prevalent than school systems realize. Skipped tests, doctor's notes, real and faked, 'I-don't-care attitudes' are evidence of examination anxiety that students can't deal with.

Although most retired teachers are long past worrying about examinations, we could suggest Fran's book to children and teenagers, even adults taking courses who we sense may be struggling with tensions associated with tests and examinations. Teachers preparing their classes for standardized tests, people facing driver's test renewals, travel concerns, or other stressful issues would benefit from practicing some of the techniques Fran describes and illustrates with photographs and diagrams.

Fran Burke believes that students at every age can be helped with one or both of two programs to reduce anxiety, and the fight or flight freeze response to testing situations. One is called Brain Gym, the other, Emotional Freedom Techniques (EFT). Brain Gym, developed in the 1960's is a program that uses a series of simple physical movements that relax the body, and prepare the mind for optimal learning and examination writing. These movements can be practiced standing, sitting, or lying down. The second program, EFT, is a combination of eastern acupuncture ideas (Tapping), and western-style talk therapy. A person taps with their fingers selected spots on one's head and chest to activate energy meridian centres and reduce anxiety.

The author is careful not to claim too much for the Brain Gym and EFT techniques. They must be combined with healthy attitudes towards learning, and daily schoolwork. She cautions that very severe cases of anxiety may require professional psychological treatment. Still, in the competitive academic environment our students face, this short book may be helpful in reducing the anxiety that undermines confidence and performance.

Top 5 mistakes to avoid when it comes to your money



Regardless of your own financial situation, there are 5 common money mistakes you should avoid if you want to save a whole lot more of it:

MISTAKE #1: Using your credit card(s) to make

purchases... and then carrying a balance.

If you can't afford to pay off the balance in full every month, you're simply throwing away your hard earned money to interest

MISTAKE #2: Making only the minimum payment on your credit cards.

If you've racked up credit card balances that are too exorbitant to pay off all at once, then don't get caught in the minimum monthly payment trap. Because when you're only making the minimum payment, you're also paying the **maximum** amount in interest—which keeps you in debt longer.

MISTAKE #3: Not comparing rates/products with other financial institutions. If you're looking to save money, it's definitely worth doing a bit of comparison rate shopping with other financial institutions. If you're maxed out on

high-interest debt, research to see who will give you the lowest rate on a debt consolidation loan or line of credit. Educators offers exclusive low rates to the education community. Speak with a Regional Director to learn more.

MISTAKE #4: Choosing 'instant gratification' over 'deferred gratitude' when it comes to purchases.

Measuring worth and placing emphasis on value will help you make wiser spending choices as it shifts your focus from instant gratification to deferred gratitude.

MISTAKE #5: Thinking a 'quick fix' is the answer to all your financial woes.

It's important to understand that the reason anyone ever gets into financial difficulty in the first place isn't because of making ONE bad purchase—but a series of consistently poor spending choices over a period of time. It's a pattern you have to learn to identify (*and most importantly, correct*), when it comes to your own spending habits.

We're here to help you avoid making mistakes with your money so that you can get your finances on track. Contact us for an educator-specific perspective at 1.800.263.9541 or visit www.educatorsfinancialgroup.ca/ARM.

Great Pubs

The Dark Horse Pub

2401 Bloor St. W., Toronto (416) 769-4696 <http://www.darkhorsepub.ca/home.html>

BY ALLAN HUX (416) 487.8255 OR ALLANHUX@SYMAPTICO.CA

I would like to thank Manfred Netzel for upholding the west end and nominating The Dark Horse Pub. I invite you to nominate your favourite pub NOW.

In my view there are at least eight key criteria that must be considered when reviewing a pub. These are: the brews, fare, service, location, atmosphere, design/layout/décor, price, and accessibility and I will address them in random order.

The Dark Horse Pub is a very fine pub. Manfred assured me that it has an outstanding patio, but on Saturday, January 20 when we visited it was hard to tell so I will take his word for that and when we do our ARM 12 visit in late February, we will let him show us while we watch from the bar inside.

What I found very special about *The Dark Horse* was its location in Bloor West Village. The pub is set back on a spacious corner lot on the south-west corner of Bloor St. and Armadale Ave. It is ideally situated between the two exits from the Jane Street subway station and is only a short walk in either direction. As I approached, the building looked like a one-storey small town library. The pub opened in 1998 and Manfred said that prior to that it was a professional building with offices. It is wonderful that no developer has come along and snatched up this lot to build another tall, plain, multi-story structure. Another great feature of the building is the large windows on the three sides of the dining and bar areas. We arrived for an early dinner prior to going to the Kingsway Theatre at Royal York and Bloor to see *Loving* and it was still daylight. We could see people walking by and you have a real neighbourhood feeling.

This feeling of being in a neighbourhood pub was reinforced when we went inside. The natural light in the spacious, open-concept room is wonderful. People came in and spoke to the staff and recognized and chatted with others at the tables and the bar.

Beyond the location and design, there are many other fine features of *The Dark Horse Pub*. My wife, Denise, was immediately taken with the featured prime rib dinner and the promise of Yorkshire pudding described by the gracious hostess. I took my time to review the entire menu which offers a wide range of dishes. The regular daily Brunch Menu is served from 11:00 a.m. to 3:00 p.m. so we had just missed this option.

The Dark Horse Pub is a part of the Empire Pubs group, but this is the first time that I encountered them. They offer



the usual staples of English pub fare. They have 6 Mains including fish and chips and pub pies between \$16 and \$18 and only the steak frites is over \$20. In addition, they offer the range of salads including my favourite Cobb, and tomato and beet, and sandwiches. I decided to try the Soup Special as it was onion free and it proved to be very delicious. I inquired about an onion-free Grilled Cheddar and Jack Bacon sandwich with tomato and lettuce on a bun and a side salad. The server assured me that she could arrange both to be onion-free and they were delicious. The soup was \$6 and the sandwich only \$12 – quite reasonable prices.

Now you might be wondering what Denise ordered. It was a large \$21.95 prime rib special and why someone like me with a very hearty appetite would settle for the lighter fare of soup, salad and sandwich even if the sandwich was a two-hander? Well, I suspected that the prime rib slices would be large and thick and there would be a mountain of mashed potatoes that Denise just wouldn't be able to handle entirely. Denise enjoyed the Yorkshire pudding although it wasn't quite as good as she remembers her grandmother's. She enjoyed the vegetables and really liked the prime rib, but found that she needed help with the meat and the mashed potatoes. So I can assure you that the prime rib and mashed

Continued, page 17

Support the One Public System Initiative

BY WENDY ANES HIRSCHEGGER, REPRINTED WITH PERMISSION OF ARM CHAPTER 11 (THAMES VALLEY) – *AFTERWORDS*

With all of the turmoil and hate going on south of our national border at this time, and with Brexit in the UK and continuing unrest happening in the rest of Europe, now more than ever we need our public institutions like public education to bring us together rather than to separate us. Furthermore, it makes no sense whatsoever, in a time when public education dollars are stretched ever more thinly, for boards to be spending hundreds of thousands of dollars in advertising to compete for the same pools of students. And certainly, in small communities and neighbourhoods where schools are undergoing accommodation reviews and are under the threat of closure, coming together should be the first option considered, not maintaining artificial divisions.

As evidenced by the countless articles in the American media over the years, creating and maintaining divisions among schools destroys public education for all and but most seriously for the most vulnerable – those in poverty and those with special needs. Thank goodness charter schools and vouchers have not yet found their way into Ontario, but should Patrick Brown and his Tories ride the wave of discontent that, distressingly, handed over the US presidency to Donald Trump, a racist, misogynist, homophobic xenophobe, it is only a matter of time before Brown imports much if not all that is bad about the corporatization of education in the USA – in other words, charters/vouchers, increased high stakes testing and so-called merit pay – north to Ontario.

An article this week¹ indicates that not only does Trump have an “Evangelical Executive Advisory Board” (which is terrifying and unacceptable in and of itself) but he is also considering Jerry Falwell Jr. for a role in the Education department. And now that he has appointed Betty DeVos (a billionaire who lobbies for completely privatizing education) as his Secretary of Education, it is downright scary to contemplate the negative ramifications that might have for

public schools in the USA (see here² or here³ or here⁴). We are already seeing the instability and increasing intolerance that Trump is bringing to all sectors of society in the USA, not just education, and he has not even been inaugurated yet. Another recent article⁵ contemplates what will happen once he actually has the reins of government in his hands.

We do NOT want any of that in Ontario.

For these reasons, if you have not already had the opportunity to sign the Charter for Public Education in Ontario at www.onepublicsystem.ca, please do so. And if you have not yet filled in the online form in the “Talk to Your MPP” tab, please do so. It sends a message to your MPP and “encourages them to create an all-party task force to look into pros and cons of moving to one public, secular school system for each official language. A task force doesn’t commit Ontario to making any changes but it will reveal whether one system will be better for students, and that’s really what this is all about.”

And please encourage your family and friends to do the same.

References

Falwell meets with President-elect Trump in New York City (Nov. 18, 2016, Washington Post)

What’s the worst that could happen under New Ed Secretary Betsy DeVos? Some Scenarios (Nov. 25, 2016, Hechinger Report)

Trump terrifies public school advocates with education secretary pick (Nov. 23, 2016, Washington Post)

How much could Trump’s education secretary damage public schools? Just look at Detroit. (Nov. 25, 2016, Think Progress)

How long before the white working class realizes Trump was just scamming them?

(Nov. 23, 2016, Washington Post)

Continued from page 16

potatoes were excellent and nothing and no one was wasted.

That was because we had a total of only three beers. *The Dark Horse* offers a wide range of bitters, ales, stouts and lagers. We like Mill St. and so Denise ordered a Mill St. Organic which they have only in the bottle in the winter for \$5.72 and I had a pint of the Mill St. Tankhouse Ale for

\$6.95. My entire meal of beer, soup and salad was only \$25.95 [plus HST] on a Saturday evening. We highly recommend *The Dark Horse Pub* and hope that you can join some ARM 12 members on Monday, Feb. 27 to enjoy the brews and fare, and order from the regular or cheaper, brunch menu. If you cannot join us in February, I encourage you to visit *The Dark Horse Pub* some time in 2017.



ONTARIO'S PUBLIC HOSPITALS DEVASTATED BY BUDGET CUTS – TIME TO FIGHT BACK!

The Ontario Health Coalition is a network of organizations, individuals and local health coalitions. It is a non-partisan group committed to maintaining and enhancing our public health care system for all. Like public education for all, we believe that access to health care should be based on need – provided as a human right on equitable terms – not based on wealth. The Ontario Health Coalition works closely with organizations including OSSTF to improve public health care, to reduce wait times, to improve access to care and to keep our hospitals and community health services public and vibrant.

In December, the Ontario Health Coalition made a presentation to the Ontario Legislature's Standing Committee on Finance and Economic Affairs, pointing out that devastating hospital service cuts have resulted from real-dollar cuts to Ontario's public hospitals year after year for the past decade. Ontario has fallen to the bottom of the country on key capacity indicators in our hospitals:

- We have the fewest hospital beds per person in the country.
- We have the fewest nurses per patient in Canada.
- We have among the lowest funding for our public hospitals by every reasonable measure of measuring funding (by population, as % of GDP, as a % of the provincial budget)

The results of these cuts are documented in the 2016 Ontario's Auditor General's report on large hospitals which found severe overcrowding, and high bed occupancy rates, that are unsafe and contribute to the spread of infections. Patients are waiting, sometimes for days, in emergency departments and surgeries are delayed due to operating room closures because of funding cuts. Are you concerned about these gaps in care for yourself or your loved ones?

Please support the Ontario Health Coalition fight back by becoming an individual member and join your local health coalition. Details below.

For additional information, visit the website at www.ontariohealthcoalition.ca or contact the coalition by: Phone: 416-441-2502 or email: ohc@sympatico.ca.

15 Gervais Drive, Suite 604, Toronto, Ontario M3C 1Y8 Tel: 416-441-2502 Email: ohc@sympatico.ca Web: www.ontariohealthcoalition.ca

Regular Membership

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Contact Name: _____

Mailing Address: _____

City/Town: _____ Postal Code: _____

Phone: (H) _____ (W) _____

Phone: (C) _____ Email: _____

- I am a new member (please check if applicable)
- I am renewing my membership (please check if applicable)

ANNUAL MEMBERSHIP FEES 2017

Individual members: \$20

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Additional donation (circle one):

\$20 \$50 \$100 \$200 \$500 \$1000

Is this a membership renewal? (check one)

Yes No Not Sure

Please fill out this form and send it to us at:

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ARM Chapter 12 Stratford Festival Trip

Wednesday, June 28, 2017

Our annual Stratford theatre trip, in its 15th year, takes place on Wednesday June 28, 2017 at Canada's most prestigious theatre.

This year's selection provides choices that range from a musical through comedy to tragedy.

Guys & Dolls – “Considered to be the perfect musical comedy takes us from Times Square, New York to Havana, Cuba. A dance spectacle.” Imagine the range from Tap and Hip-hop to Salsa and Samba. Produced by Donna Fiore.

The School for Scandal - Richard Sheridan's classic comedy produced by Anton Cimilino. “Society awash in gossip, rumours and backstabbing. An uncle arrives in disguise to test the worthiness of his nephews . . . A fast paced comedy.”

Bakkhai - A Greek tragedy by Euripides. Directed by Julian Keiley. Premiered posthumously in 450 BC and has been adapted many times since. The demi-god Dionysos appears at the beginning of the play featuring the myth of King Pantheus and his mother. King Pentheus, a charismatic stranger has induced madness in the Theban women, who have run off to join his cult of female followers, the Bakkhai. It is a story featuring a seductive, vengeful, and sexually ambivalent god and is respectful of the 2,400 year old source material. Tensions between cerebral and sensual male and female create inspired performances on stage, screen and opera. Also recently performed in London.

Cost: Guys & Dolls - \$110 A+ seating, \$98 Premium A, The School for Scandal - \$96 Spotlight A+, Bakkhai - \$96 Premium A+

Registration: Call Karma Naiké, 416-783-6591 to reserve a seat.

Payment: Make cheque payable to ARM C12 and mail c/o of Karma Naiké, 511 - 25 Earlington Avenue, Toronto ON M8X 3A3 by May 10th, 2017.

Departure: 8:10 am outside Walmart, Agincourt Mall, North West corner Kennedy and Sheppard.

8:30 am North East corner York Mills and Yonge.

9:00 am parking lot in front of Walmart, 2245 Islington Avenue.

Bus return: Pickup approximately 5 pm outside the various theatres. Will ascertain more details on day of event. Approximate time of return in Toronto 7 pm.

PS - Because of the increased cost of performances, members are their own to have lunch of their choice including picnicking on the Avon river.

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

&

[Giovanna Papatheodorou, 416 751-8300](tel:4167518300)