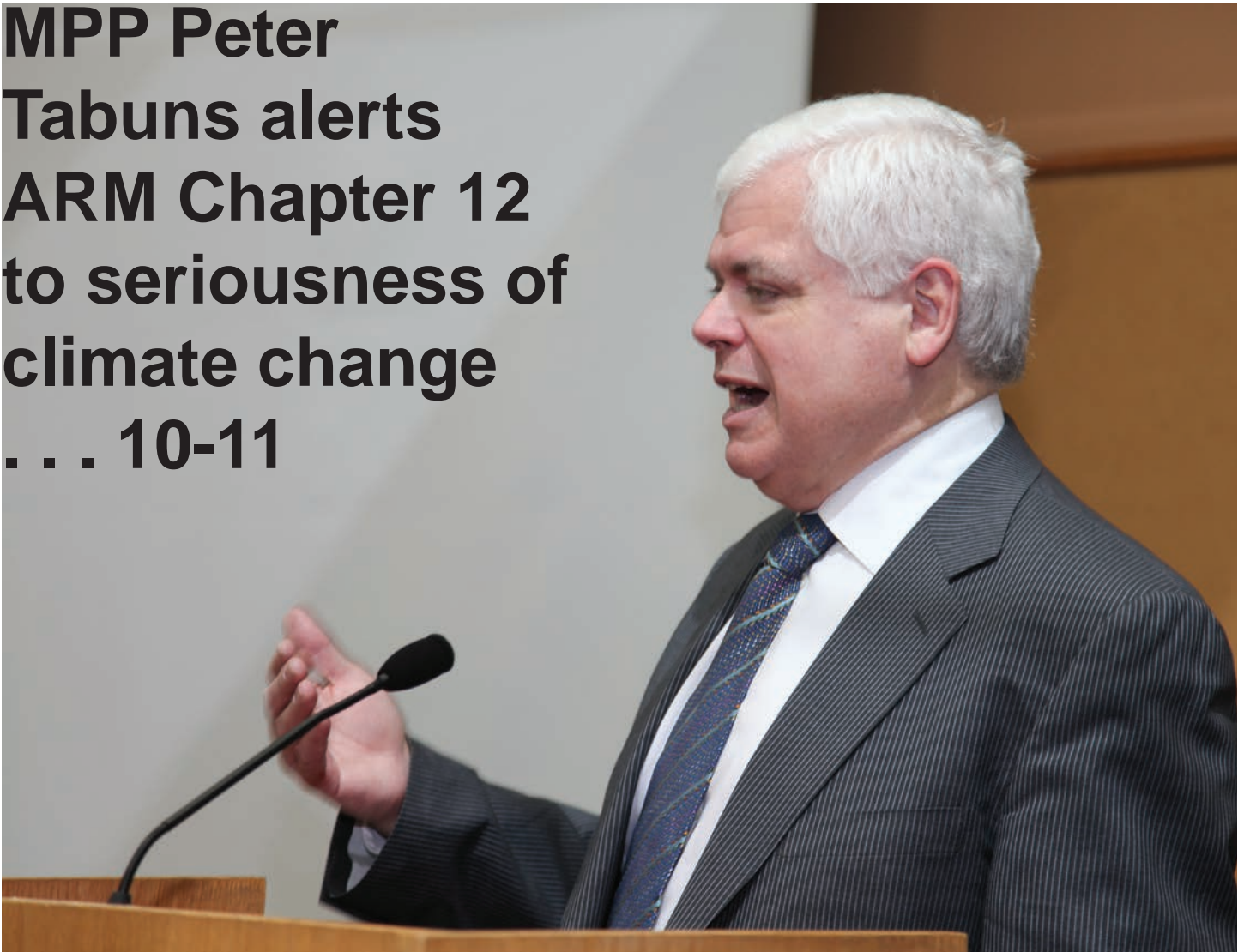


MPP Peter Tabuns alerts ARM Chapter 12 to seriousness of climate change ... 10-11



Calendar . . . 3

What not to wish for in 2013 . . . 4

Pension matters . . . 5

Paleoethnobotany . . . 6

Writings . . . 8

Editorial Chatter

A NEW NAME APPEARS in this issue's newsletter team list: John Jansen. Jansen, a former Scarborough teacher, helps with copy-editing. Watch for his deft touch in making the prose of *After School* more elegant, direct and readable.

THE ARM CHAPTER 12 XMAS PARTY was again a resounding success. Karma Naike, not only our chanteuse, but also our reporter, tells us of a day of good cheer and happiness.

PRESIDENT MANFRED NETZEL outlines what happens when education is decentralized and privatized. His theme, what not to hope for in 2013, follows the changes to New Orleans school system following Katrina.

EXECUTIVE MEMBER JULIA HARNEY REPORTS on Peter Tabuns' January presentation to ARM Chapter 12 on January 16. Her passion for responsible environmental change and Tabuns' own depth of knowledge, illuminate this thoughtful article.

STEVE FULLER, CONTINUING WITH THE CHANGES he introduced to his department last issue, gives us a think-piece about paleoethnobotanical matters and, unable to restrain his cheffy instincts, also offers us a new recipe.

POET SUSAN BULLER AGAIN CONTRIBUTES to The Retired Bard section of *After School*. Her writing, in both prose and poem, takes us to another dimension of understanding.

IN THIS ISSUE, WE INTRODUCE a regular feature on pensions. With Paul Headdon's guidance, look for frequent information on orj defined benefit pensions for all education workers. We are also part of the Congress of Union Retirees of Canada. Look for *After School* to feature information and actions that seek to improve the lot of all working and retired Canadians.

IF YOU HAVE NOT CHECKED LATELY, armchapter12.org has lots of good information as well as all the back issues of *After School*. Easy to find the latest calendar and notices; just check www.armchapter12.org.

Contents

Editorial page - random thoughts	2	Out-of-town ARM Calendar	7
Calendar - for the A in Active		The Retired Bard	8
Retired Members	3	ARM Chapter 12 Holiday Party	9
Presidential Persective	4-5	Peter Tabuns presents	10-11
Pension issues	5	ARM Chapter 12 donates	12
Steve Fuller's Toronto	6-7	Educators' Financial Group	12

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After School Volume 15, Issue 1, February 2013

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.

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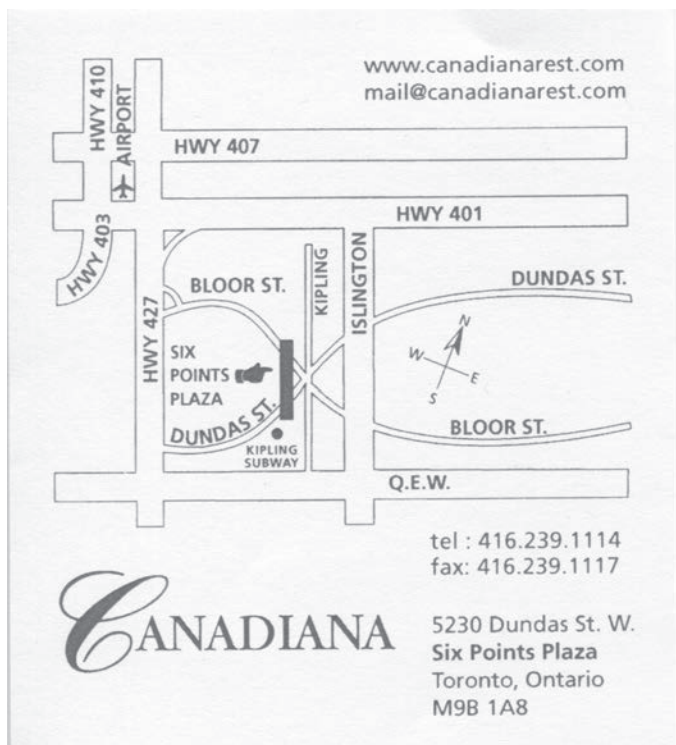
Calendar

February 4, 2013, Aboriginal Awareness Week kicks off.

Walk and Talk with Julia Harney - meet at 10 am First Nations House, University of Toronto, Borden Building North, 563 Spadina Avenue, north of College Street. Participants should contact Harney at [416-422-4165](tel:416-422-4165).

Wednesday, February 13, 2013. Special Presentation – Educators Financial Group, Ontario Teachers Insurance Plan, Teachers' Life. At OSSTF, 60 Mobile Drive. Registration 9:30, Session starts at 10:00. Lunch included. \$15.00. Contact Jim Loftus 416 447-0811.

Wednesday, April 17, 2013. The History of Forensic Science. Lunch included. Registration: 9:30 am. Location: Canadiana Restaurant. Cost: \$25. Call Jim Loftus at 416-447-0811 if you plan to attend. Popular tv shows such as CSI and Criminal Minds demonstrate our fascination with crime and



criminal investigation. Profiling, fingerprinting, blood analysis, autopsies are relatively new tools in the fight against crime. Paul Rook will show how this fascination started in the Victorian era when science began to be used in criminal investigations and discuss how developments have progressed to the present day. Paul teaches a very popular course, Criminal Minds and Investigations, at the LIFE Institute at Ryerson.

Wednesday, May 22, 2013. Swing For Kids Annual Spring Golf Tournament

09:30 Registration

10:00 Shotgun tee-off

If playing the Championship Course, arrive earlier as you will have to tee-off around 9 am so we finish together. Shotgun start means we tee off at the same time and finish together for lunch which will be ready at about 1:00 to 1:30 pm

Place

Rolling Hills Golf Club

Cost

Send your cheque for \$70 (Classic Course) or \$80 (Championship Course) or \$25 (Lunch only, to Jim Loftus, 7 Roanoke Rd., Apt. 301 Toronto M3A 1E3. 416 447-0811. loftaire@gmail.com. Make the cheque out to ARM C12 Spring Golf Tournament c/o Jim Loftus. Cheques must be in by May 15, 2013. Since places are limited, please act soon.

Includes 18 holes of golf, power cart for two (compulsory). BBQ lunch menu includes choice of

3 salads, vegetable platter, assorted cookies and dessert squares, coffee or tea, taxes, gratuities and prizes.

Registration Please notify us at armchapter12@gmail.com so that we'll have a good idea of how many will be registering. Include your team members' names and phone numbers and e-mails if possible. Please indicate skill level, 1 being a novice and 5 being a good golfer. Cancellations no later than 6:00 pm, Monday, May 20.

Directions to golf course

Rolling Hills Golf Club
12808 Warden Avenue
Gormley, Ontario L4A 7X5
Golf Shop: 905 888-1955
From Toronto
Take Hwy 404 north to
Stouffville Road. Turn
right (east) on Stouffville
Road and drive to Warden
Avenue
Turn left and go north 2
kms on Warden Avenue.
Entrance is on the left side
(west) of Warden Avenue.

Wednesday, June 5, 2013. Annual General Meeting.

Registration 2:30 pm. 3:00 pm meeting starts. Dinner following. OSSTF Provincial Office, 60 Mobile Drive. Call Jim Loftus 416 447-0811 to confirm attendance.

Friday, June 21, 2013. Stratford Trip – Fiddler on the Roof or Mary Stuart

All seats are in the Orchestra. Pre-theatre lunch package includes soup, entrée (beef or fish), dessert, tea or coffee at the Country Harvest Restaurant in St. Jacob. The cost of the whole day is \$110. Please contact Karma Naik by March 6 if you intend to go – 416 783-6591. Mail your cheque, payable to ARM C12, along with your choice of play and entrée, in care of Karma Naik, 980 Briar Hill Avenue, Toronto, M6B 1M3

Here's what to avoid in education in 2013

New Orleans demonstrates the flaws in a decentralized public education system

By Manfred Netzel, President, ARM Chapter 12 Toronto

IN TRYING TO COMPOSE MY FIRST PRESIDENT'S COLUMN for 2013, it became quite the obvious challenge to find any positive aspects or legacies from the past year to remember fondly. The shambles of public policy decisions at all levels of government, be it from Stephen Harper, Dalton McGuinty or Rob Ford are well-known and too numerous to recite here. We, as retired educators and concerned Canadians, can only cross our collective hearts in the hope that greater reason and pragmatism will gain credence in 2013.

I was fortunate to have spent some time south of the border during the holidays, specifically, in the vibrant city of New Orleans. The Big Easy—or Crescent City, as it is also referred to—is a feast for the eyes, ears, soul and stomach. Its almost 300-year European and American historical roots reside in a community filled with contrasts and paradoxes. Although one of the most-cultured and fastest-growing cities in the US, it too has one of the highest levels of economic disparity and homelessness in urban America. Since the schools were closed for Christmas, and educators were not around in great numbers to connect with, I thought it would be interesting to research the state of public education in 200-year-old Louisiana in general, and in New Orleans in particular. The results make for some thoughtful reflection and comparisons to the current situation in Ontario and in Toronto.

Long before the onslaught of Hurricane Katrina in 2005, New Orleans'—and Louisiana's—infrastructure was failing. News coverage of the overcrowded Superdome (the Mercedes-Benz Superdome since 2011) and the city's flooded streets exposed the pervasive poverty and vulnerability of many residents, especially African-Americans. There is some bitter irony that the once-infamous football stadium is the host venue for this year's NFL Super Bowl XLVII this month. Of course, the reconstruction and recovery of New Orleans that began after Katrina also held out some hope for reforms to the local and state-wide school system. It began with then- governor Democrat Kathleen Babineaux-Blanco passing legislation which allowed the

state to take control of most of New Orleans' schools. This change was necessary, since the Hurricane had flooded 80 per cent of the city and destroyed most of the city's public and parochial (religious) school system. In the central core areas fewer than 20 of the approximately 120 existing school buildings remained usable. The storm also largely destroyed the state and local tax bases from which the school district had drawn its funding, including the departure of some 200,000 residents to other parts of Louisiana, or even other states. Many of those were teachers and other educational workers who saw no likely future in their city.

After almost six years of recovery and “reform” efforts, and, since 2008, led by the very conservative Republican governor Bobby Jindal, the statistics still show a community and society in crisis. According to 2010 census data, New Orleans has a population of less than 345,000—60 per cent black, 33 per cent white, 5 per cent Hispanic/Latino—with a median age of 34.6 years. The unemployment rate is 8.1 per cent (June 2010) and personal per capita annual income is just under \$25,000. As a “right-to-work” state, salaries and wages of those with jobs in Louisiana are generally lower than the US national average, and certainly lower than that of most Canadian provinces. Not surprisingly, The US Institute For Economics and Peace in 2012 ranked Louisiana as the most violent state in the US for the 20th consecutive year, based on homicide, violent crime and overall incarceration rates, as well as the availability of firearms. In fact, as of July 2012, New Orleans has the highest per capita murder rate of all major American cities. Property crime rates in Louisiana are the nation's third-highest, as reported by the FBI. If it is any consolation, the projected number of homicide and manslaughter incidents for New Orleans in 2013 is seen by the FBI to be 155 (compared to 54 in a much-larger Toronto during 2012).

The more interesting statistics for educators come from the Urban League of Greater New Orleans, which issued its annual report about the state of the

city several months ago. In the report, the striking observation is about the current situation related to the public education system and its users. Since Katrina and another severe hurricane, Rita, which further devastated the Gulf Coast only three weeks later in 2005, education “reformers” have transformed the public education system in this urban area enormously. A mixture of non-profit boards, districts and charter management organizations now runs New Orleans’ system of autonomous schools, so that it is now the only US city in which the majority of its students (77 per cent) are educated in charter schools. At the same time, Black families make up 60 per cent of the urban population, but about 90 per cent of the total local public school enrollment. This over-representation of black students in public schools is largely due to the fact that white families opt out of the public system and choose private and religious-based schools at significantly higher rates.

Another troubling issue in New Orleans’ schools, also faced by the TDSB in recent years, is the public schools’ expulsion and suspension policies. Louisiana’s “ zero

tolerance” school policies have created much higher rates of non-school time, which has lowered student graduation levels and increased the likelihood for youth to engage in criminal activities. Thus, in 2007-8, almost 29 per cent of New Orleans’ elementary and secondary student population was suspended at least once, which is more than twice the state average and more than four times the national rate. Clearly, in a highly decentralized school environment, as in New Orleans, students can find themselves without a formal safety net and are thus more vulnerable to criminal activity. It doesn’t take a rocket scientist to make the connections among poverty, reduced educational opportunities, violence and criminality. Let’s hope that our own political decision-makers in Ontario learn from the mistaken policies of their peers in Louisiana and elsewhere in urban America. We, as friends of public education, certainly deserve better in the years ahead.

On behalf of the ARM Chapter 12 Executive, I want to extend best wishes to all of you and your families for good health, much happiness and prosperity in 2013.

Retired Finance

2013 Pension inflation increase

The annual cost-of-living adjustment for 2013 is 1.9 per cent. The increase takes effect in January 2013. If you retired after 2009, you will be affected by conditional inflation protection and your annual increase will be based on two components:

- Your pension based on pre-2010 credit receives the full inflation adjustment
- Your pension based on post-2009 credit receives 60% of the full inflation adjustment (1.14%).

If you retired from teaching in 2012, your increase will be prorated. You’ll receive the adjustment for the time you were on pension in 2012.

The increase is based on 100% of the increase in the Consumer Price Index, a weighted basket of goods and services typically purchased by Canadian households each month.

The method used to calculate the increase is prescribed in the Teachers’ Pension Plan and is the same method used by most other major Ontario pension plans, as well as the Canada Pension Plan.

Here’s how the increase will affect different pension amounts based on 100% inflation protection:

Annual pension	Increase in 2013	Annual pension	Increase in 2013
\$15,000	\$285	\$40,000	\$760
\$20,000	\$380	\$45,000	\$855
\$25,000	\$475	\$50,000	\$950
\$30,000	\$570	\$55,000	\$1,045
\$35,000	\$665	\$60,000	\$1,140

To see the impact that inflation protection will have on your annual Teachers’ pension, sign in to [iAccess Web](#), the secure member website, visit the Inflation page, and launch the “My Inflation Increase” presentation. www.otpp.com



Steve Fuller's Toronto

Second in a new approach— making us think

Paleoethnobotany and other matters

The last time we met I presented a discussion of a major transformation in human society which resulted in textiles. It's impossible to write/talk about such a transformation without including accompanying developments. The emphasis last time was the introduction of (mostly) plant fibres, but there was also a concurrent development in the use of plants for nutrition. Bear in mind that this is only a scant glance—the topics could easily fill a major encyclopaedia. I might offer some further information for you to consider in the next issue.

Paleo: the study of ancient times—for example, the Paleolithic (old) Stone Age

Ethno: having to do with human society

Botany: the study of plants

Personally, I found this so fascinating that I (literally) ran out to the University of Toronto book store to buy a current book—the only one available on the subject—for a price equivalent to more than one would pay for a medical text these days. I really couldn't afford it, but I had to have the book. It was well worth it; this book opened my eyes to a whole new world in biology. It is the study of the association of ancient human societies with food and other plants. "Other" includes construction materials (bamboo, wood), chemicals (resins, saps, rubber) and medicinal compounds (aspirin, digitalis). The list is virtually endless. I will concentrate on "food," but there's a whole field of science for discovery.

Humans rely on a relatively small number of food plants—about 350 or 400 species. On a world-wide basis the main carbohydrate food source is the family of grass seeds—rice, wheat, rye, oats, corn—except for a few tubers and roots (taro, manioc, potato, yam, sweet potato, beets, turnips). Usually it's one plant, one part. Here are some other examples.

- Stems: celery, sugar cane, rhubarb, asparagus, potatoes
- Leaves: lettuce, cabbage, kale, rapini, spinach
- Fruit: citrus, berries, cucumbers, corn, nuts and seeds (oil), tomatoes, pineapple
- Flowers: cauliflower, broccoli

- Herbs and spices
- Sap: maple syrup, birch syrup
- Protein: beans, bean, beans. Here's a paean written to the noble legume:

Beans, beans the magical fruit

The more you eat the better you toot

The more you toot the better you feel, so

Better have beans for every meal.

...Anon, but probably a frustrated English
teacher-poet

Most of us face two hurdles in our daily requirement of alimentation. The first is motivation—apparently, Canadians are not incapable or unmotivated to prepare tasty and nutritious alternatives to resist the tyranny of fat, calories and salt offered by Burger King and other cheap restaurants, non-Asian Chinese and other "fake food." The second hurdle is inertia—in which we eat the same old stuff we've had for decades. The time to act is now.

The paleoethnobotany-economic botany connection

Archaeology writings describe mummified or frozen remains of the digestive systems of humans and animals. Examination of charred food remains, in which we find what botanical matter was consumed, and carbon-14 dating, give us a method of determining age and even methods of preparation. Because of a lack of herbivorous dentition, the discovery and management of fire provided methods of softening otherwise inedible seeds, roots and other plants. Thus, we find that our most basic foods have been in our diet for millennia. Whatever vegans say, a "natural", nutritionally complete diet consists of essential amino acids for manufacturing protein, of which there are 20. In a vegan diet these must be supplied by a selection of plants, such as the corn-squash-beans diet of the American Southwest Aboriginals.)

All three components are native to the Western Hemisphere. It's much easier to consume animal flesh, which also supplies sufficient sodium chloride and many other essential required nutrients. Only baby mammals require dairy products. Some

saturated and other fats—again, some with animal origins—are essential for nervous system growth and development. Thus our basic original plant production was not copious and suitable for the massive consumption we see today. Our digestive system, teeth and other body parts have evolved to accommodate an omnivorous diet. You must acknowledge that nothing you eat hasn't been "genetically modified" by human selection for the last few tens of thousands of years.

The Toronto connection

I read many years ago that there are approximately 300 species of plants that are commonly consumed all over the globe in vastly different cultures and ecological surroundings. This is a gross underestimate. Maybe there are more to be seen in other parts of the world, but many of us don't have the opportunity of world-wide tourism. I suppose you've heard that Toronto is the most multi-cultural city in the world. So—especially if you're a "foodie"—do you realise the wonders to be had? All you have to do is visit one of the many "ethnic" areas of the city and browse through its grocery and food stores. Think about it: we have the largest Italian city outside of Rome. There's a huge Greek area (on the Danforth). Other neighbourhoods are Chinese, Phillipino, Portugese, Russian/Slavic, Caribbean, Indian, Chin, South American, and so on and on.

Follow the link below and you'll at least be able to find plants closer to home: about.com is a great source of information.

<http://americanfood.about.com/od/>

[whatisamericanfood/tp/Foods-America-Gave-the-World.htm](http://whatisamericanfood.tp/Foods-America-Gave-the-World.htm)

You may find lots of other websites dealing with similar information, but feeling, smelling and tasting exotic food plants is best.

I can't resist giving a recipe

In the Southwest United States, Aborigines had problems raising diverse crops. However, they managed to raise corn and beans—both are native to the Americas—among other staples. Corn was the main source of protein. Proteins are composed of 20-odd types of amino acids, but corn lacks lysine, one of the more important AAs. This is supplied by beans. Here's my recipe for the dish these cultures invented, called succotash. Please note that dried, frozen or canned items can be used.

Steve's Succotash

Take one can each of lima beans and corn niblets. Drain, but save some of the liquid. Place the beans and corn into an appropriately-sized pot and heat gently after adding butter and some of the retained liquid.

Enjoy this traditional dish. It's really good with turkey, another native American food.

It's fascinating how cultures which were once demeaned for "primitiveness" are now being lauded for the way they developed food, tools and housing to suit the needs of their often very harsh environments. The kayak and birchbark canoes, for example, are wonderful examples of splendid aboriginal technology.

Out-of-town ARM calendar

Chapter 11 (London / Thames Valley)

Jim Stanford, CAW Economist and CBC Financial Commentator, will be speaking on the topic "Challenging The Austerity Myth" on Wednesday, January 30th (6:30 -8:30 pm) at the CAW Hall located at 606 First Street, London.

A spring luncheon is planned for Thursday, April 18th featuring a presentation by EFG. Location TBA. For more information, contact Mary Lou Cunningham online: armpresident@osstf11.com

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

Join your ARM colleagues for a "Lunch by the Bay" on Tuesday, February 19th at Sarcoa's located at 57 Discovery Drive (just behind the Williams Coffee Pub on Hamilton Harbour). For more information, contact Chester Faulknor online: armchapter21@gmail.com

Chapter 22 (Niagara)

Monthly luncheons are planned for February at Abby's in Chippawa, March at Silk's in Virgil and April at Bordertown in Fort

Erie. Join your ARM colleagues for their Annual Spring Garden Party to celebrate Earth Day. Location TBA. For more information, contact Ray Marshall online: RayMar23@cogeco.ca

February Breakfast : Wednesday, Feb. 20th, 9:30

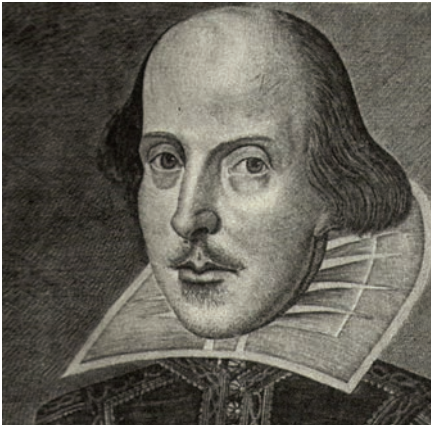
March Breakfast: Wednesday, March 20th, 9:30

April Breakfast: Wednesday, April 17th, 9:30

The Spring Garden Party involves cleaning up their Memory Garden on Earth Day, Monday April 22, 10 am (subject to weather) followed by a luncheon.

Chapter 25 (Ottawa -Carleton / St. Lawrence)

Join your ARM colleagues for their Valentine's Day Breakfast on Thursday, February 14th @ Heroes Restaurant located at 1525 Bank Street, Ottawa. The keynote speaker will be Ottawa Mayor Jim Watson, also a former Minister of Municipal Affairs, who will be presenting the challenges facing municipal governments across Ontario. For more information about this or other events in the Chapter, contact Terry Taller or check their website www.chapter25arm.org



The Retired Bard

Writings by Susan Buller

At the seniors

At the seniors' residence where I do volunteer work, there used to be a wonderful big tom--golden brown, green eyed--with a torn ear. About 10 years ago he came to the door as a wounded stray--thin, dirty, hungry. One of the nursing staff took him to the vet, who restored his health and neutered him. The bill was paid by the nursing staff, and he was turned loose. The next day he came back and someone fed him. The following day he came and someone fed him. The day after that he came back and just stayed and stayed. The receptionist remarked shortly thereafter, "Doesn't he remind you of Ernie (a recently deceased resident)?" And so Ernie became his name.

He wandered the halls, rode up and down on the elevator, ate his meals in one of the common rooms, used his box in the receptionist's back room. He visited, slept on beds, sat on laps, nuzzled ankles, and purred and purred and purred. He was petted and stroked, kissed and whispered to. He was fed cookies, and grapes, and bits of old apple. He was a much loved cat.

As the arc of his life began its decent, Ernie became ill. And so 18 months ago, Ernie was carried from room to room on all six floors. Each resident who cared to, was able to pet him, kiss him, and say goodbye. Ernie went to the doctor and was put to sleep.

After the funeral, Ernie was buried in the garden beside the walkway between the two buildings of the Glebe Centre.

When the weather is fine, I push Fleurette in her wheelchair along the path and through the gardens. She likes to look at the stone that marks his resting place, and always says hello to him.

I miss Ernie, too.

One day

One day -

We stood upon the rising and gazed across the vista—a vast sward teeming with greens.

You took my hand and guided me down the slope to where the water meets the lawn.

Band music came to us from far away. Lilacs offered us their scent.

We watched clouds in the sky, two dogs playing tag, a tiny beetle on a long journey.

I felt your arm around my waist, your mouth nuzzling my neck.

I smelled your warmth and tasted your kisses and for a too-brief moment, time stood still...

ARM Chapter 12 enjoys its December holiday party

Poetry, story-telling and steel drum music bring us together

By Karma Naike

THE JOY OF THE SEASON sparked at ARM C12's Christmas celebration on December fifth. The event had all the bells and whistles—a beautiful Christmas tree, music, carol singing, a luncheon, folks decked out, and the warmth of good company.

Following Manfred Netzel's warm welcome, guests joined in carol singing led by Karma Naike, accompanied by noted pianist Pan Man Pat MacNeilly. The singing was interspersed with a story-telling of "The Legend of Old Beffana" by special guest and ARM C12 honorary member Maryaleen Trafford. Jim Mile's reading of the poem "Stopping by Woods," by Robert Frost, was a tacit tribute to Ian Cameron. Ian walked many miles with ARM C12.

The lunch and social time commenced with a toast to friends and relatives who have passed on. The live steel drum renditions of seasonal, popular and classical tunes was enjoyable background music. The Latvian Centre provided spacious, private and beautiful ambience.



Executive Member Marg McPhail and After School Copy Editor John Jansen discuss the joy of the season.

This occasion was particularly special because we initiated a project to collect donations for the Daily Bread Food Bank, following a motion whereby ARM C12 donated \$500.00 to the DBFB. This action of sharing makes the Christmas spirit more alive.

Whatever our creed or time of year, ARM C12 hopes and prays for peace and goodwill in this world.



Story teller and Special Member of ARM C12, Maryaleen Trafford, holds the audience spellbound as she tells us "The Legend of Old Beffana"



ARM C12 Past-president and chanteuse Karma Naike leads us in a spirited version of traditional carols

MPP Tabuns outlines climate change immediacy

Chapter 12 hears that schools should enlighten society about environmental change

By Julia Harney

ON JANUARY 16, 2013, PETER TABUNS, NDP MPP for Toronto Danforth riding spoke to ARM Chapter 12 members and friends about education and the environment. Tabuns is the critic for Energy and Education, a former critic for Environment and former director for Greenpeace. OSSTF District 12 and ARM Chapter 12 endorsed Tabuns in the October 2011 provincial election. Tabuns discussed energy initiatives in Ontario and climate change and its impact on school curricula and the present conflict in education in Ontario as related to Bill 115.

Tabuns works on two tracks - energy and education which are fundamentally aligned. Teachers can play a role in enlightening the society that is needed to produce a cleaner environment. We need to reshape the way we think about energy. There is no sense of urgency in the science curriculum at present. Students understand about climate change but they will avoid the topic if they are not given a sense of hope. Where is the hope pathway given to climate change solutions. We need to talk to students about action plans and not demoralise them.

Participants received Tabuns' message favorably. One participant said "Tabuns is a knowledgeable and responsible parliamentarian with good ideas. He does not pretend to have the answers to everything. Even though I am a Liberal, I would vote for him if I were in his riding."

Climate change is happening faster than predicted in the 1990s. The north ice cap could be gone by 2020 say some scientists. International cooperation is needed to reduce carbon emissions, and a national plan of action for each country. Canada is not setting attainable targets to reduce



Tabuns explained that president Bush would not publish the report from the Pentagon on the effects of climate change on US security. It also passed unremarked in Canada

carbon emissions. In Ontario, former premier McGuinty set targets lower than Kyoto standards, but Ontario has no real strategy. Ontario energy minister Chris Bentley needs to set a process in place to insure our electricity system can withstand climate change and guarantee electric power for 13 million people. No action plan was ready by December 2012.

We need to reduce the use of fossil fuels and use renewable energy. The funding for renewable energy could be provided by eliminating the subsidy for fossil fuels and tar sands. The effects of climate change have been felt in the US from

hurricane Sandy, wild fires in Australia and Canada, flooding in Indonesia - Toronto Star, January 18, 2013. Droughts create lack of food and increased food prices. US media and the National Post in Canada claim that our economy cannot afford transition to “green jobs”. This is not so. Corn farmers in Iowa, USA use windmills to balance their economy, the same is true in Alberta. After the earthquake in Japan, German people protested and President Merkel agreed to phase out nuclear power. Germany is a leader in alternative power and other sustainable environment action plans.

In the USA, former President Bush would not publish the report from the Pentagon on the effects of climate change on US security. Europe did publish the following report from the UK. In 2006, PM Tony Blair requested a report on the effects of climate change from Sir Nicholas Stern, World Bank chief economist. Stern said if we take no action on climate change, future damages will be equivalent to WWII and the economic depression in 1929.



The Q and A session was lively and demonstrated the scientific insights of ARM members such as ARM C12 Treasurer Eric Dempster.

ARM C12 Executive Member Julia Harney introduced Tabuns. Later, she said, “Canada must act now and fast. Demand a national plan of action to reduce greenhouse gases. Write, call or email your elected representatives, Ontario’s premier and Prime Minister Harper. The Right Honourable Stephen Harper, 80 Wellington Street, Ottawa ON K1A 0A2. 613 992-4211. email pm@pm.gc.ca”

solution. Recently Ontario spent more than 1 billion dollars installing Smart Meters; that fund could have been used in loans to people to retrofit their homes. The use hydrogen and not diesel fuel to operate trains was then part of the discussion.

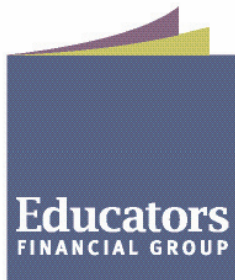
‘Tabuns’ message? It can’t be business as usual; climate change is an emergency. For more information visit www.climatechangenow.ca and www.petertabuns.ca.

www.armchapter12.org

- New ARM Members Area -

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2225 Sheppard Avenue East, Suite 1105
Toronto, Ontario M2J 5C2
Tel: 416.752.6843 or 1.800.263.9541

Where there's a Will, there's a way *(to leave a legacy)*

A will is an important aspect of estate planning and leaving a legacy. It's like a blueprint that guides the distribution of your estate and enables you to transfer assets to the beneficiaries you choose.

Educators Financial Advisor Darryl Martella has had the discussion with his clients again and again. "Raise the subject of taxes and a lively discussion results", says Darryl. "Talking about Wills isn't as easy, yet tax savings are often the biggest benefit of a well-constructed estate plan."

Important questions to consider:

- If you've prepared a Will, did you discuss it with your spouse, dependants or other loved ones?
- If you have minor dependants, have you named a guardian in your Will?
- Are beneficiary designations of RRSPs, insurance policies, etc. all up to date?

In most cases, you can leave your estate to whomever you wish once you have satisfied your obligations to a spouse or dependants. "There may, however, be some limitations on your ability to distribute your estate in respect to your pension plan", advises Darryl. "So it's always best to check with OTPP, OMERS, or whatever your respective pension plan is."

And one more tip: if you have a spouse, he or she will be entitled to receive the survivor benefits from your pension, regardless of whom you designate as beneficiary.



ARM Chapter 12 donates food and \$500 to the Daily Bread Food Bank

Following a decision by the ARM Chapter 12 Executive, President Manfred Netzel presented Daily Bread Foodbank Director Gail Nyberg with a cheque for 500 dollars during the Canadian Broadcasting Corporation's Sounds of the Season food drive.

This year, Daily Bread exceeded their 500,000 dollar goal in the CBC-supported drive.