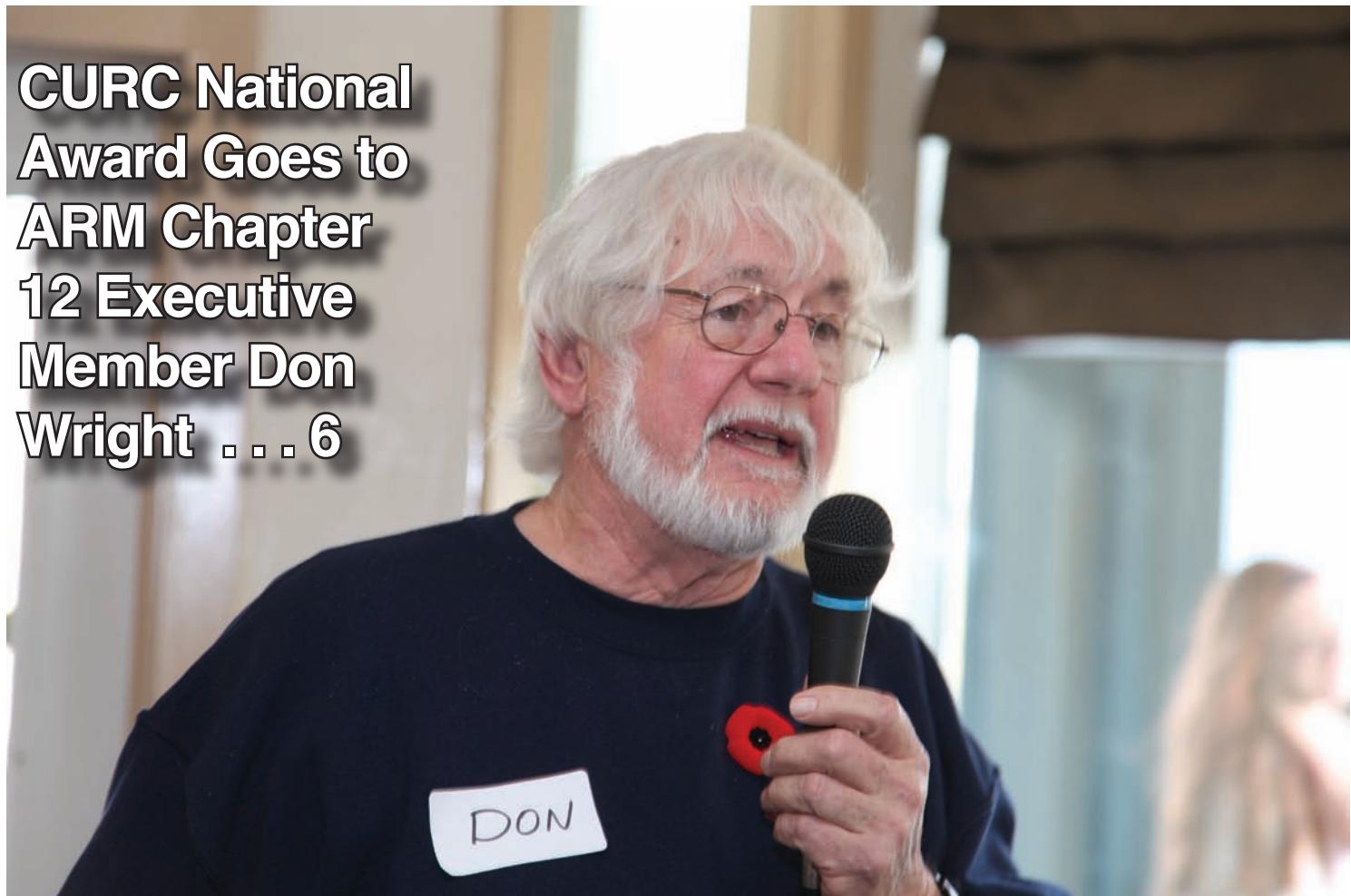


After School

armchapter12.org

Volume 15 Issue 4, November, 2013

**CURC National
Award Goes to
ARM Chapter
12 Executive
Member Don
Wright . . . 6**



Holiday Luncheon: Calendar . . . 3

Toronto's Vital Signs . . . 4

Old Is Gold . . . 8

Unions . . . 9

Considered: *Soldaten* . . . 10–11

Editorial Chatter

OSSTF's Active Retired Members organization has chapters in many parts of Ontario. In this issue, we are happy to feature dates of events outside Toronto. Any ARM member may attend any ARM chapter's events.

Unions are decreasing in membership and influence and to this one can trace the erosion of the middle class. ARM Chapter 12 member Jim Head explains the importance of unions to our prosperity.

On a similar theme, President Manfred Netzel outlines the shrinking of the middle class in Toronto. Netzel also takes aim in the kindest of terms at his long-time colleague and friend, Don Wright who won the Congress of Union Retirees of Canada national award for his contributions to CURC and to social justice. Chapter 12 is proud of Don's achievement; in

retirement, Wright's commitment to social justice is unflagging.

The Old Is Gold antique road show was once again a great success, attracting over 40 people, most with their treasures for expert opinion on their market value.

In the first of two reviews on World War II histories, book reviewer David Schreiber considers *Soldaten*, a selection of unguarded, secretly recorded conversations among German prisoners of war. No surprise: war is a dirty business. Watch for *Exorcising Hitler* in our next issue.

Also, look forward to the return of Steve Fuller's column in our next issue.

Happy Holidays and a very Happy New Year from all of us at *After School*.

Contents

Editorial page - random thoughts	2	Golf Tournaments	7
Calendar - for the A in Active		Old Is Gold	8
Retired Members	3, 7	Unions	9
Presidential Perspective	4-5	Considered: <i>Soldaten</i>	10-11
Out-of-Town Calendar	5	Tax-Free Savings Accounts – EFG	12
Recognition	6		

Active Retired Members Chapter 12 (Toronto) Executive

President:	Manfred Netzel 416 767-8786
Vice- President:	James Loftus 416 447-0811
Secretary:	Virginia Maxwell
Treasurer:	Eric Dempster
Executive Officers:	Charles Hawkes Paul Headdon Boris Mischenko Rosemarie Mohring Karma Naike Neil Walker Don Wright
Members at large:	Michelle Barraclough Elsa Dunn Marion Evans Steve Fuller Julia Harney Margaret McPhail Jim Mile Millie Oliver Paul Rook

After School Volume 15, Issue 4, November 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.

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

Newsletter Contact Information
nwal.42@gmail.com

Calendar

Wednesday, Dec 4 2013. Annual Holiday Luncheon

Celebration at the Latvian Canadian Cultural Centre, 4 Credit Union Drive. \$35. Please confirm attendance with Jim Loftus, 416 447-0811. Registration commences at 10.15 am and coffee will be available as we extend greetings to each other. Please bring a non-perishable food item for our gift box to the Daily Bread Food Bank Drive. The program begins at 11.00 am and includes carol singing accompanied by noted pannist Pan Man Pat, guest soprano soloist Elisabeth Gsoels, and accompanist Mila Filatova. A sumptuous lunch with turkey and all the trimmings awaits, and with good company, beverage of choice, and live background music we should feel the spirit of the season with its blessings around.

Tuesdays, January 07 to March 18, 2014. Ten sessions indoor golf training program scheduled for Tuesdays, January 07 to March 18, 2014 at the Metro Golf Dome, 125 Milner Ave, Scarborough. Two golf pro's will coach 30 or so aspiring professionals in all aspects of the game. Fees are \$260 for the complete 10 weekly sessions and \$32.50 for each single session. To confirm your 10 weeks or single session participation, call Jim Loftus by Thursday, December 27, 2013, (416) 447 0811.

Wednesday, January 22, 2014, Investment Taxation, Life Insurance and Travel Insurance Planning.

Representatives with Educators Financial Group, Teachers Life and OTIP/RAEO, will deal with existing plans, significant changes, improvements, and reconsideration of investment taxation, life insurance and travel-related health care planning. The question and answer opportunities enable ARM members and their families to gain invaluable information in dealing with individual or family plans for investments, insurance coverage and travel plans. Location 60 Mobile Dr. Time 9:45 a.m. Luncheon \$17.

Wednesday, February 19, 2014. The Future of Medicare – What You Need To Know Now During 2014, important discussions, initiatives and decisions will be take place that will impact the quality and viability of our Medicare. These will affect you, your children and your grandchildren. Experts will address the following issues. The accord between the provinces and the Federal Government ends in 2014. What might happen and how will this affect

future Medicare funding? The current federal government is not playing its role in enforcing the terms of the Canadian Health Act. Will this change and weaken the Canadian Medicare system? The Ontario Government is reducing the funding to hospitals so that many services will be moved into the community. Is this based on sound decision-making that will benefit patients or just a need to reduce costs? Should we have a national pharmacare program? Most importantly, with an aging population and new expensive procedures is Medicare viable? 60 Mobile Drive (OSSTF Provincial Office) Erie Room. Lunch \$17 Registration 10:00 am Confirm attendance with Jim Loftus, 416 447-0811



Wednesday, April 22, 2014. When They Come for Your Car Keys. Understanding the challenges for seniors who want to continue driving as they age. A fresh look at our roads and highways and how seniors can be better informed about helping to solve traffic and safety issues. 9:30 am registration. Program begins at 10:00 am.. Canadiana Restaurant, Six Points Plaza, 5230 Dundas St West.

Wednesday, May 21, 2014, ARM's "SWING FOR KIDS" Annual Spring Golf Tournament. 9:30 Registration; 10:00 Shotgun Tee-Off. Shotgun start means all golfers tee-off at the same time and finish together at 1:00 to 1:30 pm for lunch. While the specific course has yet to be determined from a choice of 3 or 4 courses and

Continued on page 7

Toronto's Vital Signs

A Lost Generation or New Challenges for Our Youth?

BY MANFRED NETZEL, PRESIDENT ARM CHAPTER 12

ALTHOUGH WE HAVE ALL BEEN INUNDATED with headlines and news reports about the ongoing buffoonery of our Mayor, scandal around certain Ottawa Senators (not the NHLers) and the petulance of American Tea Party legislators, I think that there is a much more critical social, political and economic public policy issue facing our local community as a whole. I speak of the Toronto Community Foundation's *2013 Annual Report on the State of the City* released in late September. This report is an annual checkup of Toronto's economic, social and physical health and is based on a number of indicators, statistics and studies. This year's findings are quite disturbing:

- Toronto's youth unemployment rate is averaging close to 21 per cent (29 per cent for immigrant youth here less than 5 years), while the overall jobless rate is near 7 per cent (14.6 per cent for recent adult immigrants);
- residents 18 and over who are overweight or obese increased to 44.8 per cent in 2011/12, while across Ontario close to 40 per cent of boys and almost 30 per cent of girls 5-11 years old are overweight or obese;
- 12.5 per cent of households in the Toronto Region (TR) have experienced some food insecurity, resulting in residents making 937,500 trips to area food banks in the past year;
- almost one-third of Toronto households are spending 30 per cent or more of total income on housing, while the vacancy rate for renters is under 2 per cent yet with a 5 per cent rent increase over the last two years. In fact, the TR still ranks as "severely unaffordable" in a survey of 337 housing markets in Canada, with the price for a standard two-storey house in Toronto averaging \$640,500 at the end of 2012;
- public education services are being forced to cope with these social and economic challenges with fewer funding sources and growing political demands. The results show that both elementary and secondary schools lack resources needed for student success and security;
- TDSB anticipates lower student enrollments in 2013-14, continuing a trend that since 2001 has seen a total enrollment decline of 40,000 students. This year, 2,400 fewer secondary students are expected and a growing

under capacity in many of the high schools resulting in 50 per cent of these buildings having fewer than 800 students;

- the prospect of 40 per cent of workers in the GTA-Hamilton Region having some level of so-called "precarious employment," which means a combination of uncertain hours and few or no benefits. This trend has increased by nearly 50 per cent over the past two decades, so that currently barely half of all workers hold permanent full-time positions;

If this annual assessment were not enough, a new study by the respected Canadian Centre For Policy Alternatives (CCPA) has put similar findings in perspective. In a national context, Ontario has one of the highest youth unemployment rates in Canada and is only better than Nova Scotia and PEI. In fact, Ontario lags behind most of the rust belt states in the US in bringing its next generation into the workforce, even if these American jurisdictions are also coping with similar structural problems in their economies. Two things are clear with this data: Toronto is one of the toughest job markets in the country for young people to crack and other jurisdictions across North America are doing better than Ontario. What are some possible solutions to this crisis?

The labour movement in Toronto and elsewhere may have come up with some creative and inventive suggestions, which would require a collaborative approach with committed government, business and academic leaders. The federal government could impose a moratorium (or severe limitation) on the Temporary Foreign Workers Program, which allows about 340,000 migrant workers into Canada, slightly less than the approximately 400,000 unemployed young Canadians at present.

Clearly, the private sector has a major responsibility to help address the problem, but too many bosses can't see beyond their next quarterly earnings statement. A first step would be to offer well-educated and trained young people better job opportunities beyond the "precarious" and "routine service" jobs that are increasingly becoming their only spot in today's workforce. According to recent Ontario Government data, 45 per cent of Toronto's workforce is employed

in routine service jobs. Of this sector, 7 per cent earn less than the low-income wage defined as \$23,647 in Toronto, yet some 20.2 per cent of these workers have an undergraduate university degree. At the same time, 80 per cent of these jobs are held by people who are not in school. This highlights the need for some educational reforms that could help to reduce this growing social and economic disconnect.

Models of greater duality in school/work education and training already exist in Europe, where in Germany and Austria the levels of youth unemployment are the envy of their neighbours and trading partners. Apprenticeship programs exist in Ontario, but the dream of a skilled placement waiting for the student

apprentice is not always realized. Bruce Davis, a former TDSB trustee, has proposed that the 30 per cent tuition credit created by the McGuinty Government that costs \$500 million annually should be turned into paid placements for post-secondary students to work in schools, hospitals and other non-profit organizations as tutors, nursing assistants or student community service workers.

These are all great ideas. The challenge is clear and the objective is to everyone's benefit. We can all agree that our city, province and country cannot afford to idly watch the creation of a lost generation everyone loses in that scenario.

Out of Town ARM Chapters' Events

Chapter 9, Windsor

December 5, Christmas Luncheon at the Caboto Club, 11:30.

November 21, Ladies' Luncheon

November 28 Cafers group meeting

Chapter 22, Niagara

November 20, November Breakfast at Rozie's in Port Dalhouse.

December 11, Christmas Lunch at The Old Bank Bistro in Fort Erie

January 15, January breakfast at Angel's Diner, St. Catharines. Anyone who wants to attend should contact Raymond Marshall at RayMars23@cogeco.ca

Chapter 25, Ottawa/Eastern Ontario

Luncheon December 12, 2013, 11:30 am to 1:30 pm at NDHQ Army Officers Mess, 149 Somerset Street West.

Guest speaker His Excellency Georgiy Mamedo, Ambassador, Embassy of the Russian Federation. RSVP to Norma Sharkey, riknor@rogers.com, or 613-692-2016. Business dress.

Chapter 29, Hastings-Prince Edward

Thursday, November 21, 8:30 am. Our regular breakfast meeting will be held at the Northway Restaurant, North Front St, Belleville. At breakfast, raffle tickets in support of Quinte Ballet School of Canada will be available. The prize: tickets to a Leafs game in the VIP seating section at the Air Canada Centre.

Tuesday, November 26, 7:00 pm. Our Christmas celebration will be held at Federation House, Victoria Avenue Belleville. The event features A Hilarious Christmas Entertainment In Three Parts. The entertainers include imported musicians, our own talented thespians, members and friends with something to say. Tickets for "A Christmas Tale" are available from Sandy at Federation House for \$5 and may be picked up Monday to Thursday, 9 am to 2 pm. Get yours by Nov 21st. Come, enjoy the show, some nibbles and tipples and the company of ARM members and friends.

Recognition

ARM Chapter 12 honours CURC national award winner, Don Wright

Congress of Union Retirees of Canada Award reflects Don's commitment to social justice

BY MANFRED NETZEL

AS PRESIDENT OF ARM Chapter 12, it was with great pride and joy that I learned a few weeks ago that a long-standing member, executive officer, labour activist and friend of mine (and many of you) had won a national award and recognition for his many and noteworthy achievements.

Of course, I speak of Don Wright, and the honour of which I speak is the 2013 Congress of Union Retirees of Canada (CURC) Award which was presented to Don at the recent CURC national convention in Ottawa.

As affiliated members of CURC, Chapter 12 was also happy to honour him at our most recent luncheon event in October, as photographs in this issue illustrate.

According to the official criteria of the award selection committee, the successful recipient is an individual member of CURC "who has enriched or enabled the lives of others through their involvement in the labour movement and the community."

Having known and worked with Don since my first year of teaching in the former City of York, I had no difficulty preparing and submitting his nomination. He reflects the values, beliefs and activities that are stated in the



Chapter 12 president, Manfred Netzel, publicly commends Don Wright for winning the national CURC award and offers him ARM Chapter 12's warmest congratulations

award criteria. In fact, since a nominee's "social activism and political involvement" is actually given additional consideration in the selection process, I felt this made Don's eligibility even stronger. Anyone who knows Don and has worked with him professionally or politically can attest to that.

On behalf of the executive and membership of ARM Chapter 12, I want to extend our congratulations and appreciation to Don for his CURC award, and look forward to his continued commitment and involvement in the struggle for social justice in our city, province, country and global community, both within our organization and outside.

Keep up-to-date with ARM Chapter 12 events
Check out newsletters and the calendar at
www.armchapter12.org

Calendar continued from page 3

will be advertised in our next newsletter and by email and phone calls, the cost will remain at \$70, course fee, or \$25 for lunch only. The course fee includes 18 holes of golf, power cart for two, BBQ lunch with choice of meats, salads, vegetable platter, dessert, coffee or tea, taxes, gratuities and prizes. Registration may be made through armchapter12@gmail.com and/or to Jim Loftus at 416-447 0811; or to loftaire@gmail.com. When registering please include team members names, phone numbers and email where possible. Cancellations no later than 6:00 p.m. Monday, May 19, 2014. Cheques for \$70 entry fee may be sent to Jim Loftus, 7 Roanoke Road, Apt 301, Toronto, M3A 1E3. Make cheques payable to ARM C12 SPRING GOLF TOURNAMENT c/o Jim Loftus. Mail cheques by May 14, 2014.

Wednesday, May 28, 2014. Annual General Meeting, ARM Chapter 12. 60 Mobile Drive. Registration 2:00 pm. Meeting begins at 2:30 pm.

Friday, June 27, 2014. ARM C12'S 10th Annual Theatre Trip to Stratford takes place. The two dynamic performance choices are *Man of La Mancha* and *King John*.

The 2013 Annual Spring & Fall Golf Tournaments

THE FALL TOURNAMENT WAS PLAYED on the challenge course at Rolling Hills Golf Course, while the spring golf tournament was played on the classic course. All golfers at each tournament thoroughly enjoyed the games on days where the weather collaborated magnificently. ARM Chapter 12 deeply appreciates the financial support, the numerous prizes provided, and the actual participation in the games by our sponsoring friends with Educators Financial Group, Teachers Life and OTIP/RAEO.

We also deeply appreciate Club Link and Rolling Hills management and their staff members for attention to every detail in assuring that every aspect of the Tournament and the luncheon celebration would be immensely successful. Our thanks are also extended to the businesses, companies and organizations listed below for their generous contributions of goods, services and hole sponsorships. Proceeds from the silent auction of goods and services, a fifty-fifty raffle and the holes sponsorships have enabled ARM's Swing For Kids children's charities fund to grow by \$2000. We would be

Man of La Mancha – Poet and playwright Miguel de Cervantes is attacked by fellow inmates who seize the manuscript of his masterpiece, Don Quixote. His response inspires the choral singing of his tale that narrates Quixote's obsession to attain the impossible dream.

King John – When the King of France demands that John relinquish his crown in favour of his nephew, Prince Arthur, war happens. The conflict breeds excommunication, rebellion, and attempted atrocity that create such personal and political turmoil that it finds devastating expression in an anguished mother's grief for her son.

Cost \$100. per person including coach transportation.
Registration by April 30, 2014 Lunch on your own.
Make cheque payable to ARM C12, mail to Karma Naike 980 Briar Hill Ave Toronto M6B 1M3 Transportation Pickup 1. Agincourt Mall in front Walmart's 8.15 am 2. Yonge/York Mills NE Corner 8.45am and 3. Walmart's Parking Lot 2245 Islington Ave. 9.15am. **Questions?** Please call 416-783-6591 Early registration will ensure better seating. Also, there are many restaurants in Stratford such as Bentley's that accommodate theatre patrons at lunchtime, if you're not up to a picnic on the park.

remiss in not recognizing the value of the roles played by all of the golfers and the tournament planners in assuring the success of the event. The contributing companies and organizations include the following:

- Jack Astors, Don Mills Road.
- Bruno's Valu Mart, Underhill Dr.
- P.F. Chang, Don Mills.
- J.G. Cordone Investments, Eglinton Ave. W.
- Food Basics, York Mills Road.
- High Street Fish & Chips, Underhill Dr.
- Home Hardware, Parkway, Plaza.
- Jason Jackson, Parkway Plaza.
- La Rosa's No Frills, Lawrence Ave E.
- Longo's, York Mills Road,
- Metro, Parkway Plaza.
- Parkway Honda, Eglinton Ave E.
- Staples, Parkway Plaza.
- Starbucks, Eglinton Ave.
- Walmart, Eglinton Ave E.
- Westford Dental, Lawrence Ave.

Masterpieces

Old is Gold

Antiques experts give their verdicts on members' treasures

BY JIM MILE

THE ALWAYS POPULAR ARM ANTIQUES Show returned Oct. 30 of this year. This time, it was to a new location: Antony's Grill in the Shops of Don Mills. The restaurant is bright, spacious with lots of free parking and good food. Over forty ARM members, spouses and friends came and brought items which they secretly hoped would be discovered to be treasures.

On hand were appraisers Tony Casey, who has brought his expertise to the ARM Antiques Show from the beginning several years ago, and his friend Chris Williams who was with us for the second time. Both men are generalists who buy and sell antiques of all types. However,



ARM C12 member George Edelstein awaits the expert's verdict on his antique brass

Tony's special interest is metal objects such as teapots, incense burners of both brass and silver. He pulled out a few of his favourites and explained what was great about them. Chris is an artist who collects paintings and small sculptures. He placed two small black native

art sculptures on the table and asked if anyone could tell which was the valuable one and which the one produced cheaply for tourists.

Then it was the turn of the members and as usual there was a great variety. There small pieces of jewellery, large metal tools and utensils, wooden containers and more. Tony's and Chris' selections as the two most interesting items were a glass decanter covered with silver braiding, shown in above photo, and a naughty porcelain girl with a bobbing head and a small container in her lap.

The lunch was topped with a special cake to celebrate an honour for our ARM executive member and colleague Don Wright. Don received the 2013 CURC Award at the CURC National Convention in Ottawa in recognition of his work and dedication to the welfare of retired Canadians.

Together

Unions are a necessity

Collective action will stop the dissolution of the middle class

BY JIM HEAD, FOTF

UNIONS ARE FOUNDED FOR COLLECTIVE STRENGTH and become a vehicle for change. They exist to help workers. The need for unions applies to all walks of life—professional and non-professional, public and private. As Shirley Jones (*The Partridge Family*, musicals, movies) reminds us, this is often a long struggle: “Little did I know that for the next nine months I’d be working a fifteen hour day, seven days a week. Actors, you see, didn’t have a union in those days, battling for them to work equitable hours,” (A Memoir, 2013, p. 52).

The early goal of unions was better working conditions: eliminating child sweat shops, expanding public education, reducing the number of working hours—free weekends are a tangible result, fighting for better occupational health and safety laws, achieving human rights and pay equity/employment programs, and more. These social forces along with the quest for pay raises and better benefit plans created a middle class for workers—unionized or otherwise. Canadian unions account for over 30 per cent of the Canadian workforce.

But times have changed, and we see the beginning of the loss of the middle class. Why? According to Jerry Dias, former top assistant to Buzz Hargrove of the CAW and now president of Unifor, there are several reasons:

- successive election of right-wing governments and employers still taking advantage of some difficult economic situations;
- waning of Labour’s power and influence through job losses and staff reductions;
- union complacency—lack of zealousness in organizing, as well as stronger collective action around contract stripping (Toronto Star, B2, August 31, 2013).

What governments have done is divide and conquer, pitting non-unionized workers against union successes: ‘I want what they have or else no one can have it.’ We see this in teacher pension talks all the time: ‘We can not afford these lucrative pensions,’ goes the song. What the public does not understand is that in the case of teachers they contribute 12% of their pay (and climbing) for their future pensions. The government contributes as the employer. For years the teachers’ contribution was converted into cheap, low-interest bonds and the money used for infrastructure (roads, bridges and highways) and other investments such as the purchase of shares of Suncor costing millions of dollars. When

treasurer Bob Nixon brought in legislation to collapse the two teacher pension funds and create a board of half teachers and half government, he was adamant that the government would retain the power to overrule board decisions when conflicts arose. The teachers insisted there had to be a fair dispute mechanism to govern decisions. OSSTF decided to fight this one-handedness. We campaigned in the provincial election against David Peterson on the slogan “Educational underfunding is child neglect,” and avoided the complex issue of our reason for a minority government—pension reform. The result was that the Liberals were defeated and the Bob Rae government promptly gave teachers a dispute mechanism. This is a clear example of the union in action.

We have another slogan that has been effective in bargaining: Teacher working conditions are student learning conditions. This is becoming harder to achieve as the attack on education increases and the funding becomes less. (See the last McGuinty round of so-called bargaining.)

But union bargaining power has kept workers out of poverty conditions and given them purchasing power, which has kept the economy functioning. However, collective agreements have not kept pace with inflation or the cost of living. The declining middle class is directly related to the decline of wages and salaries, and it is going to get worse with governments vowing to balance their budgets. Who will bear the brunt of it?

Layoffs, free trade with the USA and Mexico for cheaper wages, and corporate tax breaks that take away Canadian jobs are becoming the norm. A just and democratic society depends on a healthy and free labour movement. Legislating workers back to work confirms whose side governments are on.

Do we need unions in this day and age? The answer is obvious. Unions provide the check-and-balance for society. Unions not only protect unionized workers, but by taking a stand in united action they also protect and give benefits to non-unionized workers (for example, unionized Stelco and non-unionized Dofasco, prior to a USA takeover).

If the middle class is to survive unions will have to show the public that they care and take back their power from right-wing governments and unsympathetic employers. This is not the time for complacency or we will soon have only two classes left. Unions must rise up and lead the struggle for the middle class. Now.

Considered

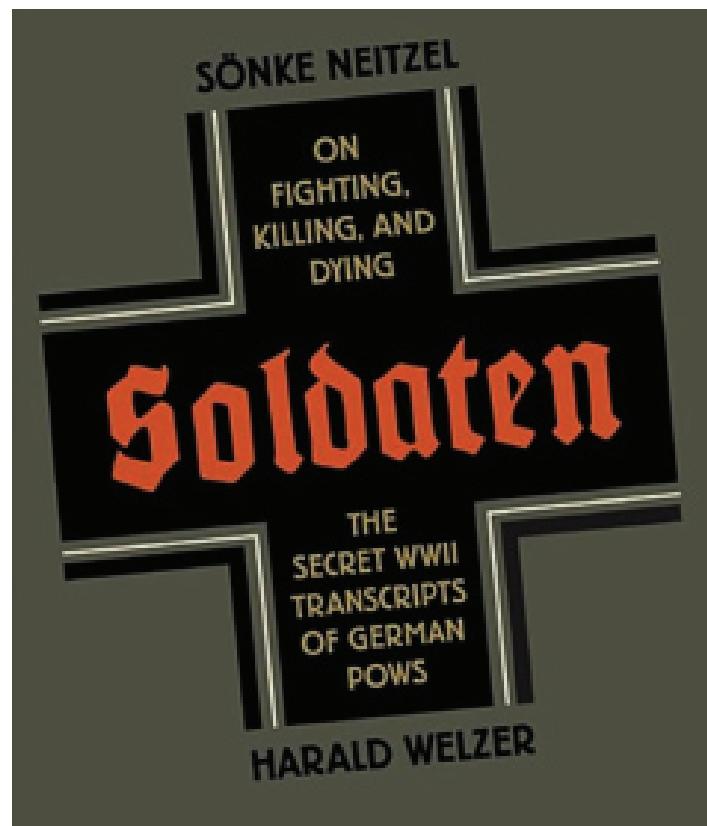
Soldaten: On Fighting, Killing, and Dying

By Sönke Neitzel and Harald Welzer, translated from German by Jefferson Chase, McClelland & Stewart, 2012

REVIEWED BY DAVID SCHREIBER

In 2001, HISTORIAN SÖNKE NEITZEL, a German visiting lecturer at the University of Glasgow, was reading a book published in England on the Battle of the Atlantic when he was surprised to find several pages of secretly recorded conversations of POWs from German U-boats. He knew that reports based on interrogations were commonplace, but reports based on secret recordings were unknown to him. Intrigued, expecting no big surprises, he took a trip to London and requested the documents at the British national archive. A large bundle of 800 pages from September, 1943 was delivered to his desk. As he read through them, he wondered: Were there similar reports for October and November for POWs from the army and Luftwaffe? What about the rest of the war years? By the end of his investigation, Neitzel uncovered 48,000 pages of surveillance protocols in Britain and more than 40,000 in the U.S.—the secretly recorded conversations of tens of thousands of German POWs. To protect their intelligence methods, the Allies kept the documents classified until 1996, not sharing them with prosecutors of war crimes. Before Neitzel unearthed them in 2001 they had lain gathering dust in the two national archives. Even though he specialized in World War II studies, Neitzel recognized that it would take more than a historian to tease out the complete meaning of the documents, so he partnered with Harald Welzer, a social psychologist with a background in the study of perceptions of violence and the willingness to kill. Working together they produced *Soldaten: On Fighting, Killing, and Dying*, an extraordinary study of soldiers at war chatting unguardedly, to each other, not to interrogators, while the war was still in progress, not afterwards in self-justification.

By way of background the authors describe in some detail the world of the soldier and analyze the frames of reference of the conversations. But at the heart of the book are the transcriptions themselves and the commentaries on them. Some chapters focus on the soldiers' thoughts about their duties as soldiers, technology, their role in the Holocaust, their faith



in victory, the extent of their belief in Nazism, and other interesting topics. But most fascinating of all—fascinating in its horror—is the longest chapter, “Fighting, Killing, and Dying.” While we are all familiar with clichés such as “War is hell,” and we think we know of war and violence from history books, novels, memoirs, and movies like *Saving Private Ryan*, what we read in *Soldaten* can still come as a shock, not only for the brutality of the deeds but from the attitudes of the soldiers.

MULLER: . . . near the junction of the Don and the Donetz . . . It's beautiful country; I travelled everywhere it a lorry. Everywhere we saw women doing compulsory labour service.

FAUST: How frightful!

MULLER: They were employed on road-making—extraordinarily lovely girls; we drove past, simply pulled them into the

armoured car, raped them and threw them out again. And did they curse!

ENZIEL: Muller from Berlin was a sniper, he shot the women who went to meet the English soldiers with bunches of flowers . . . He took aim and shot civilians in completely cold blood.

HEUER: Did you shoot women too?

ENZIEL: Only from a distance.

SOLM: We sank a children's transport.

WILLE: Were they drowned?

SOLM: Yes, all are dead.

WILLE: How did you know that just this ship out of the 50 had the children on board?

SOLM: Because we have a big book. This book contains all the ships of the English and Canadian steamship lines. We look them up in that.

Sometimes, it's often said, it takes time and effort to change a civilian into a killer. Not always.

POHL: On the second day of the Polish war I had to drop bombs on a station at Posen. Eight of the sixteen bombs fell on the town, among the houses. I did not like that. On the third day I did not care a hoot, and on the fourth day I was enjoying it. It was our before-breakfast amusement to chase single soldiers over the fields with machine-gun fire and leave them lying with a few bullets in the back.

Movies always show soldiers grim-faced or ferocious in their killing. They don't portray the joy of killing.

BÄUMER: . . . we played a fine game in the "111." We had a 2-cm canon built into it in front. Then we flew at low level over the streets, and when any cars came toward us we put on the searchlights and they thought another car was coming toward them. Then we turned the canon on them. We had plenty of success like that. That was grand, we got a lot of fun out of it.

KÜSTER: We didn't fire on the people in the station; there wouldn't have been

any point in it until we had got rid of our bombs. But afterwards we shot up the town; we fired at everything that was there. At cows and horses, it didn't matter what. We fired at the trams and everything; it's great fun.

BUDDE: I've taken part in two intruder patrols attacking houses . . . Whatever we came across; country houses on a hillside made the best targets. You flew up from below, then you aimed—and crash! There was the sound of breaking windowpanes, and the roof flew off . . . At the marketplace, there were crowds of people and speeches were being made. They ran like hares! That's great fun! It was just before Christmas.

Soldaten is focused on the German POWs, rarely referring to brutality or indifference to civilian casualties in other conflicts. One rare exception is this: "There was an unwritten rule among U.S. troops in Vietnam: If it's dead and Vietnamese, it's a Vietcong." But the reader constantly has in mind My Lai, Abu Ghraib, Srbenice, Sabra and Shatila, the Canadian Airborne Regiment, and wonders whether German soldiers were as bad at war as others.

LEICHTFUSS: When a small detachment of about ten or fifteen soldiers was captured there, it was too difficult for the soldier or the Unteroffizier to transport them back 100 or 120 km. They were locked in a room and three or four hand grenades were flung in through the window.

V.GREIM: We once made a low-level attack near Eastbourne. When we got there, we saw a large mansion where they seemed to be having a ball or something; in any case we saw a lot of women in fancy-dress, and an orchestra. . . . We turned round and flew toward it. The first time we flew past, and then we approached again and machine-gunned them. It was great fun!

The words of that last pilot would not sound out of place for some some Tom Cruise-like Top Gun character.



Educators Financial Group Inc.
2225 Sheppard Avenue East, Suite 1105
Toronto, Ontario M2J 5C2
Tel: 416.752.6843 or 1.800.263.9541

To paraphrase Benjamin Franklin, the only things certain in life are death and taxes.

While you definitely can't escape the former, there is something you can do to prevent your Tax-Free Savings Account from becoming taxed after you've passed away.

Well, two things actually:

1. Appoint a 'successor holder' for your TFSA
2. Name a designated beneficiary (*or beneficiaries*) for your TFSA

Your best option for passing on your TFSA to your spouse or common law partner upon your death is to name them as 'successor holder'. As successor holder, they will be able to seamlessly take over your Tax-Free Savings Account after you die. This means the TFSA will continue to exist, with the income earned sheltered from tax. They will be able to administer, contribute to, and withdraw from the account as their own.

Limitations: Only your spouse or common law partner can be named as successor holder.

As for everyone else — they can benefit by being named as 'designated beneficiary' of your TFSA.

Designated beneficiaries can include a spouse/former spouse, common law partner, child/grandchild, friend, or a 'qualified donee' (*such as a registered charity*). When a designated beneficiary is named, that beneficiary will be able to receive tax-free proceeds up to the fair market value of your TFSA upon your death, however the TFSA itself will

cease to exist.

Limitations: The beneficiary designation does not preserve the tax-free status of the TFSA, other than for income earned prior to your death. Income earned in the TFSA after the date of death will be taxable to the beneficiary.

Example: Sarah Jane dies with a TFSA valued at \$80,000. By the time the assets are distributed to the beneficiaries, the value has grown to \$82,000. While the beneficiaries can receive a tax-free payout up to \$80,000, the \$2,000 in growth since Sarah Jane's death will be taxable income to the beneficiaries.

The only way beneficiaries will be able to protect this income growth from tax is by contributing it to their own TFSA (*this of course will be subject to the beneficiaries' own available TFSA contribution room*). TFSA contribution room aside, making the beneficiary designation will prevent your estate from paying probate fees on the value of the TFSA.

Ignorance isn't always bliss. Especially when it comes to your hard-earned, tax-free money.

However, the more you educate yourself – the more you'll be in a position to ensure the assets you worked so hard to build in life are passed on in the most tax-effective manner after you pass away. If at any point you're still unclear when it comes to your own TFSA, be sure to speak to an Educators financial specialist.

Ready to talk TFSA? Call us at 416.752.6843

On the Water

Great Weather for the Grand River Cruise

The Blazing Fiddles and a roast beef lunch enhance ARM's enjoyment of fall scenery

By Karma Naike

ON OCTOBER 2, A BEAUTIFUL DAY, twenty ARM C 12 members embarked on a scenic boat trip on the Grand River. On arrival at a community centre in the Caledonia area, we were introduced to a brief history of the area, and to the craft shop. We were then entertained by The Blazing Fiddles, a dynamic quartet of soloists and instrumentalists whose performances set every toe a-tapping. The boat cruise then started with a roast beef dinner, and sailing amidst the beautiful fall colours in the glorious sunshine just made for a pleasurable day.

