
After School

armchapter12.org

Volume 16 Issue 1, February, 2014



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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.

Meanwhile, check the Chapter 12 Calendar. Soon it will be time for the Spring Golf Tournament and the June Stratford trip.

Lots of people were caught flat-footed by the ice storm and its consequent long-term blackout in the GTA. Eric Dempster offers lots of sound advice for those who want to prepare for the next outage.

The December 4 Holiday Luncheon was a great success with lots of people attending and some great music. Subsequent to the luncheon, ARM Chapter 12 presented a cheque to Gail Nyberg of the Daily Bread Food Bank. Read about CBC's Sounds of the Season's record-breaking year in

raising money for the food bank.

January 22 saw a full morning of information from our three financial partners, Educators Financial Group, the Ontario Teachers Insurance Plan and Teachers Life. With this story, we welcome Cyndie Jacobs to *After School's* pages.

David Schreiber takes us on another adventure in the pages of history. This issue's Considered review tells us about the process of *Exorcising Hitler*.

We devote the last three pages of this issue to improvements in OTIP insurance. Since *After School* is part of the materials distributed at OSSTF retirement workshops, we hope that this information will help those about to retire as they weigh insurance options.

Finally, we advertise the changed date of our 15th Annual General Meeting for ARM Chapter 12, June 4, 2014.

Happy reading.

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After School Volume 16, Issue 1, February 2014

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, Cyndie Jacobs, John Jansen, Neil Walker

Newsletter Contact Information

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Calendar

Monday, February 24 – 28, 2014 Indigenous Education Week: Research and Building Community Relationships at First Nations House located at UofT Borden building north, 563 Spadina Avenue, north of College Street. Telephone 416.978.8227 visit www.fnh.utoronto.ca for program details.

International presenters

Monday Feb 24. Leanne Betasamosaken Simpson will launch her new book *Islands of Decolonial Love*

Tuesday February 25 3:30 pm Panel discussion Dr. Filiberto Penados, scholar from Belize, and Dr. Linda Tuhiwai Smith, scholar from New Zealand and Dr. Deborah McGregor, associate professor UofT. Panelists will discuss how researchers build relationships within indigenous communities and the integration of indigenous knowledge into curriculum.

February 25, 10 am Traditional teaching sessions from resident elders Lee Maracle, writer, and Andrew Wesley

February 28th, 2 pm. The week concludes with a screening of three Indigenous-focused short films, co-presented with ImagineNATIVE and the Department of Aboriginal Studies,

For more information, please contact Susan Blight, Aboriginal Student Life Coordinator, at susan.blight@utoronto.ca.

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. Registration at 9:30 am. 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 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, June 4, 2014. 15th Annual General Meeting, ARM Chapter 12. 60 Mobile Drive. Registration 2:30 pm. Meeting begins at 3:00 pm. Guest speaker is to be announced.

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*.

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 May 15, 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.

Minimum Wage Locks in Poverty for 535,000

The hourly minimum wage is a disgrace to Ontario

BY MANFRED NETZEL, PRESIDENT, ARM CHAPTER 12

Have you ever imagined what the standard of living for you and your family would be like living in Toronto with an income of about \$21,000 annually and that is before any payroll deductions? Certainly I, and most of you, I suspect, would find that an incredibly difficult feat in 2014, and even so when living outside of the GTA. Yet, this is now the unfortunate situation for some 535,000 Ontario workers who earn the current minimum wage of \$10.25. That translates into one out of every nine workers in our province. The annual amount quoted above assumes an employee working a full 40 hours weekly, which is increasingly not the case. Since employers in certain retail and service sectors often prefer to schedule part-time shifts to avoid having to provide full benefits, as is allowed under current labour laws, the total compensation level is far below the official poverty line. Consequently, many low-wage earners must work two or three jobs just to pay for food and shelter, not to mention enjoying any perks of the Canadian Dream.

A brief review of the gradual improvements to Ontario's minimum might be useful to provide some recent historical context. From 1995-2006, both provincial Tory and Liberal governments kept the minimum wage frozen at \$8/hour. Then, in a surprising decision, Liberal Treasurer Greg Sorbara in his 2007 Budget announced an increase to the current \$10.25. To their credit, the McGuinty Government then went further by making a commitment to reduce child poverty in 2008 with a stated goal of a 25% reduction in the next 5 years. With the introduction of the Ontario Child Benefit in 2008, there was an actual *1% decrease in child poverty rates* over the next two years. We, as educators, know that child poverty is the result of family poverty. We also know that the effects of child poverty include a litany of problems that effect learning, classroom behaviour and academic achievement. This is particularly evident in many single-parent, racialized and Aboriginal households. The reason is clear, since the parents in charge of these types of households (if employed) are more likely to work in low-wage part-time or temporary jobs, often in the retail or service sector.

At the start of 2014 the minimum wage rate was still

frozen at \$10.25. That, in turn, saw the birth of a large, organized campaign in Ontario, strongly supported by OSSTF, to lobby and cajole the Liberal Government of Kathleen Wynne to include an increase of the minimum wage to \$14 in the upcoming budget. The arguments for this increase go well beyond the principle of fairness, but to ones of economic necessity and diligence to address both increasing youth unemployment and growing pension insecurity amongst older workers. Besides organized activism in the labour movement, calls to action from well-known academics, economists, anti-poverty groups and politicians at all levels of government have joined together in making this urgent appeal. Even the Canadian Medical Association in a 2013 Report concluded that pervasive poverty is the biggest barrier to good health, and consequently higher costs to our publicly-funded healthcare systems across Canada.

But how should any changes to the minimum wage be considered in a more systematic way, so that it becomes less dependent on political goodwill or expediency? Well, in an October 2013 Consultation Paper to the Ministry of Labour, OSSTF proposed as a first step the accounting for inflation since 2010 as a fundamental factor to determine a new minimum wage rate. Specifically, the rate should always be set at *10% above* the Low Income Measure After Tax (LIM-AT) or official poverty line, used by the Ontario government to determine social benefits payments. In reality, this meant that for 2013 the rate should have been set at \$14 an hour, or 10 per cent above the current LIM-AT. Of course, based on research data back in 2008, the "living wage" in Toronto was already set at \$16.60 an hour for a family to experience a decent standard of living in Ontario's largest city. Thus, raising the Ontario minimum wage to even \$14 hour would still be inadequate for low-wage Torontonians and those in other larger urban centres in 2014. OSSTF also noted some other concerns in setting the minimum wage rate. Although many hourly-paid employees work *fewer* than 35 hours per week on average, the rate should be calculated on a 35-hour week. In addition, Queen's Park must reconsider the number of Ontario workers

exempted from minimum wage provisions under the current Ontario Employment Standards Act and end this practice. This applies to some employed as temporary or seasonal agricultural labourers, domestic workers and caregivers.

Secondly, OSSTF proposed that the provincial government create a process that ensures that the Ontario minimum wage is updated annually and indexed to inflation.

The Consumer Price Index (CPI) is already a common tool used for measuring cost-of-living adjustments and should be used as a part of annual indexing of the minimum wage. However, a more comprehensive method would be to include the Low Income Cut-Off (LICO) thresholds below which a family will likely devote a much larger share of its income to the necessities of food, shelter and clothing than the *average* family. In this calculation method, LICO's are produced for seven different family sizes and five different "areas of residence" populations where at least 20% of income is spent on basic necessities compared to an average family's income. Nova Scotia already uses such a combination of CPI and LICO data to index its minimum wage rate.

So, you ask, who would undertake such a new systematic process? Again, OSSTF's proposal makes a lot of sense. The process should be conducted by an "independent" Advisory Panel comprised of an equal number of expert labour and management representatives. This panel would then review the current rate, develop specific recommendations and prepare a report to the Minister of Labour in January of each year. The Minister's response, ideally, would then be published by March 1st with an implementation target of June 1st, allowing for a three-month payroll system adjustment period for employers. Of course, this is OUR recommendation and it would likely meet with both business and political opposition.

The Premier did appoint a six-member panel last July to study the current minimum wage which finally issued its report in January. According to media reports,



the panel was itself divided about whether or not to recommend an actual wage level or just the process for determining it. Then on January 30, the Government announced an increase to the rate of *only 75 cents to \$11* – quite a letdown. Meanwhile, Tim Hudak and his Party are already on record as opposing any change to the current minimum wage in Ontario. At the same time, Andrea Horwath has been disturbingly quiet on the issue, unlike some in her ONDP caucus, possibly fearing to alienate small business groups and not wanting to negatively impact the upcoming by-elections.

As retired educators, we can only use our individual and collective resolve to influence the political decision-makers to make these necessary changes. Working with the leadership in OSSTF and their allies, we can attempt to achieve such key reforms in both the pre-Budget period and the more likely provincial election campaign this spring. We owe it to our fellow citizens to continue to fight for a decent living wage and one that also gives some hope for young workers and those already planning for their retirement.

Festivity

Pannist, Pianist and Percussionist Make the Holiday Bright

ARM C12 December holiday luncheon filled with good music, good food and good cheer

BY KARMA NAIKE

This December 4, 2013 event held at the Latvian Canadian Culture Centre, was an occasion truly befitting the spirit of the season – friends/family, feasting, music, conversation and generosity. More than 70 members and friends attended.

The programme followed a warm welcome by President Manfred Netzel. Soloist Elisabeth Gsoels accompanied by classical pianist, Mila Filatova, warmed the audience with a Christmas Carol routine and this was followed by carol singing. The singing flourished with the accompaniment of pannist Pat MacNeiley and the pianist, Mila. Most spectacular was the pan/piano duet of Silent Night and the audience singing ‘Do you Hear What I hear?’ with Johnny Mathis. Allan Hux added variety to the programme with his dramatic reading of ‘Twas the Night Before Christmas’ ably assisted with props provided by his buddies. A sumptuous turkey dinner with all the trimmings was a wonderful feast. The occasion began with individual donations of food for the Daily Bread Food Bank and concluded with a subsequent ARM C12 donation of \$500.00 to the CBC Sounds of the Season drive for the food bank.

Hope the spirit of goodwill will continue everywhere throughout the new year.



Sounds of the Season Breaks Records

In December 2013, CBC's Sounds of the Season food drive benefits thousands through the Daily Bread Food Bank

On December 6, Manfred Netzel presented a \$500 cheque from ARM Chapter 12 to Gail Nyberg, Executive Director of the Daily Bread Food Bank.

The presentation was one of many that eventually added up to a record \$581,000 for the food bank. This year's total exceeded last year's by \$80,000.

In addition, people donated 7,000 pounds of food, also a record-breaking total.

Food banks were originally meant to be a temporary measure, but after decades, have grown into a necessary part of the voluntary social safety net. The Daily Bread Food Bank serves tens of thousands of people every week.



Out of Town ARM Chapters' Events

Chapter 9 (Windsor-Essex)

Feb. 20: ARM Ladies' Luncheon @ the Stir Crazy Grill on Walker Rd. in Windsor Contact : Shelagh Parks (519) 728-1965

Mar. 7: First Friday Chapter Breakfast @ The Lumberjack Restaurant on Tecumseh Rd E. in Windsor. Contact: Judy Tenzer (519) 979-8135

Mar. 20: ARM Ladies' Luncheon @The Walker Grill on Walker Rd. Contact: Shelagh Parks (519) 728-1965

Chapter 11 (Thames Valley)

April 30: Spring Luncheon and Chapter AGM @ The Best Western Lamplighter Inn on Wellington Rd. in London. Contact: Mary Lou Cunningham (armpresident@osstf11.com)

Chapter 18/21 (Hamilton-Wentworth)

Feb. 18: Chapter Breakfast @ the West Town Bar & Grill on Locke St. S in Hamilton. Contact: Chester Faulknor (905) 574-8285

March 18: Chapter Luncheon @ The Schwaben Inn 225 King St. W. in downtown Dundas. Contact: Chester Faulknor

May 20 : Tour of the Art Gallery of Hamilton to celebrate the 100th Anniversary of Ontario's third-largest public art collection. The location is 123 KIng St. W. in Hamilton. Weather permitting, a downtown historic walk to follow.

Chapter 22 (Niagara)

Feb. 19: Chapter Breakfast @ the Triple D Diner 2895 St. Paul in Niagara Falls. Contact: Ray Marshall (RayMars23@cogeco.ca)

March 19 : Chapter Breakfast @ Grazi Cafe & Breakfasteria 436 Vansickle Rd. in St. Catherines. Contact: Ray Marshall

April 16 : Chapter Breakfast @ The Welland Cafe 506 East Main St. in Welland. Contact: Ray Marshall

April 22 : District Spring Garden Opening and Luncheon. The festivities start around 10am @ the District 22 Office (1877 Merrittville Hwy, Fonthill), followed by a luncheon @ Domenic's Diner 2320 Regional 20 Rd. E. in Fonthill.

Chapter 25 (Ottawa-Carleton)

Feb. 13 : Chapter Breakfast / Guest Speaker @ the Local Heroes Restaurant (Bleeker Mall) in Ottawa. The invited guest will be Lieutenant-General Andrew Leslie (Ret.), a former commander in both Serbia and Afghanistan. Contact: Terry Taller chap2516@gmail.com

May 8 : Chapter Breakfast / Guest Speaker @ the Local Heroes Restaurant (Bleeker Mall) in Ottawa. The invited guest will be lawyer Mr. I Farber, who will be speaking about topical legal issues of concern to seniors.

Chapter 29 (Hastings-Prince Edward)

Friday Feb 21 Chapter Lunch in the small dining room at the Belleville Club, 210 Pinnacle Street, Belleville at 12 noon.

April 17 Chapter Breakfast Meeting (8:30 am Northway Restaurant, 205 North Front St., Belleville). We will hear from member Bob Cottrell about the efforts of a local group concerning housing for low income folks.

Be Ready for the Next Electricity Outage

The neighbourhood hero: lights on and furnace running

BY ERIC DEMPSTER

There are nine steps to surviving a wintertime electricity outage.

1. Purchase 6 screw-in base 6 volt LED light bulbs. Home Depot charges approximately \$22 for three of them.
2. You will need AC outlets, a tire pump, a car battery starter with jumper cables, a DC outlet like the old cigarette lighters in cars, a flashlight. If you plug an extension cord into the AC outlets and then run lamps with 6 volt LED light bulbs you'll be able to light your house using 6x6 volts of electricity from this battery for at least 3 days assuming you use them in evening hours. Turn off LED lights when you are not using them. If using just 6 volt LED bulb you'll have many days of light from this battery. Battery backup cost? \$120 on sale up to \$200. I've got two of them. They're also very useful if your car needs a battery boost. I keep them plugged in ready for use at all times.
3. You can also purchase an inexpensive inverter which plugs into your car's cigarette (sorry for the term but I'm old) lighter outlet and run an extension cord into your house. The maximum power for these outlets is about 180 watts. That's enough to power a few LED lights or recharge your cell phones. It may also power your smart phones to get Internet from cell providers.
4. Heat? We live in Canada. It can get very cold here in the winter. So cold that if your house doesn't get heat for a few very cold days, your pipes can freeze unless you drain the water system. If you don't because you're on vacation, your pipes could burst, flooding your house. Minimal damage costs range from \$1,000 to hundreds of thousands. Insurance will not cover your losses unless you have some qualified person to check that you have heat on while you are away. Cost of backup automatic natural gas (NG) generator backup system? About \$5000 or more. Why NG? NG always flows, unlike gasoline or diesel which have fuel tanks that have to be refilled manually. NG will work even if you're away on vacation. Gasoline generators will run out of gasoline and then your furnace will shut down.
5. A cheaper option is to drain your water system before going on a winter vacation. Cost? Nothing. Very good insurance against extended power outage while you're away. Frozen pipes can cause tens of thousands of dollars of damage.
6. You can purchase more powerful inverters which will run 200 to 3000 watts from your car. It must be attached properly to your car battery to work. Your car (other than a hybrid) must be running to keep the battery recharged. Make sure you run the car outside or with the garage doors always open; carbon monoxide has no odor and kills quite a few Canadians every year. If you attempt to heat your house by using your BBQ indoors you most certainly will be attending your own funeral along with other loved ones in the house.
7. I purchased two hybrid cars, a Prius and a Lexus. These cars automatically start their gasoline engines to recharge the batteries and then automatically shut down until they sense the batteries need recharging. I used 1/16 of a tank of gas in each car running 24/7 for the three days we were without power. Properly equipped, these cars are more reliable providers of electricity than most commercial generators as they are usually well maintained, not just used every three or four years when we do have an extended blackout.
8. Always consult a certified electrician before attempting to set up a system which will run your furnace, fridge or other home-wired electrical devices. Improperly set up systems connected to your house wiring can send electricity back through the power lines and possibly kill linemen attempting to restore the electrical grid.
9. Lastly, you might consider investing in one or more natural gas fireplaces. I have three and when my furnace wouldn't operate due to a lack of electricity these kept my house at a toasty 70 F.

Summary: During a three-day blackout I had heat, light, and power for Internet usage and for charging electronic devices.

What Canadians learned is that we are highly dependent on a supply of electricity to function. Being properly prepared for an outage is a form of insurance no different than auto or house insurance.

At the very least, you can purchase a plug-in LED nightlight for around five dollars which makes emergency lighting that will last for days during a power outage.

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15th Annual General Meeting OSSTF Active Retired Members Chapter 12

Please note the date change to

June 4, 2014

2:30 pm Registration

3:00 pm Meeting Begins

60 Mobile Drive

The Erie Room

Guest Speaker To Be Announced

***Please call Vice-president Jim Loftus to confirm your attendance
at dinner following the meeting***

416 447-0811

A Summary of Presentations by EFG, OTIP and Teachers Life

Our sponsors brought everyone up-to-date on estate planning, health insurance and life insurance

BY CYNDIE JACOBS

On Wednesday, January 22, at the recent ARM Chapter 12 meeting at 60 Mobile Drive, we enjoyed three helpful presentations.

Estate Planning: Nadeem Ibrahim, Personal Financial Planner - Educators Financial Group (www.educatorsfinancialgroup.ca) Contact: nibrahim@educatorsfinancialgroup.ca 647-212-6841 / 1-800-263-9541

Health Insurance Benefits Plan: Keren Higgins, Senior Account Manager - OTIP (www.otip.com/ARM) Contact: khiggins@otip.com 1-800-267-6847 ext 2006 / 416-420-0010

Life Insurance: Duane Young, Individual Insurance MSR - Teachers Life (<http://www.teacherslife.com>) Contact: dyoung@teacherslife.com 416-620-1140 ext 331 / 1-800-668-4229

Estate Planning – EFG

In addition to providing information about the services offered by Educators Financial Group, Ibrahim highlighted the importance of estate planning, at any age and for everyone. It is important to recognize that different stages of life require different estate plans and that plans should be reviewed every 5-7 years, especially if there are significant changes - death, separation, divorce, remarriage. If an estate is not planned with a Will and Powers of Attorney, the government will take over and do it upon your death. Intestacy - dying without a valid Will - distributes an estate according to a formula set out in provincial

Estate planning is a complex process, encompassing emotional issues, decision-making about the division of assets and family dynamics. It is always strongly advised to discuss all of the issues with family members prior to seeking the advice of an estate lawyer. Decisions must be made regarding Executors, Trustees, bequests, guardianship, listings of the distribution of personal effects, etc. The components of estate planning include Wills, estate documents, life insurance and Powers of Attorney.

- Get organized:
- Assess your personal and financial goals and objectives
- Gather and list all estate planning documents (Wills, Powers of Attorney, etc)
- List all assets, debts and insurance policies
- Gather all of the above in one binder or folder and make your executor(s)/trustee(s) aware of its location
- And remember...estate planning is not about death, it is about living with peace of mind.



Keren Higgins, Ontario Teachers Insurance Plan



Nadeem Ibrahim, Educators Financial Group

ARM Health Insurance Plan – OTIP

Keren Higgins reviewed the top 5 reasons to choose ARM over other retiree benefit providers:

- No age restriction for those who want to apply for ARM retiree health benefits.
- Five different health care plans and four prescription drug maximums.
- Deluxe travel insurance is always included and dental coverage can be added any time, without penalty.
- Freedom to increase or decrease your prescription drug coverage as needs change.
- Complimentary access to Edvantage, CAREpath and the Express Scripts Canada Pharmacy home delivery program.

law. The wishes of the deceased would rarely be fulfilled in this situation. When preparing a Will, it is important to understand the differences between a Formal Will, a Holographic Will and a Will prepared from a kit.

She highlighted the recent changes to health, travel and dental benefits plans effective January 1, 2014, the most significant being for travellers. Coverage has now increased to a maximum of 75 consecutive days per trip with an unlimited number of trips per year! Top up coverage beyond 75 days is available through 21st Century Travel Insurance (1-800-567-0021).

Additional changes include:

- An increase to the drug coverage maximum under the ARM Original plan to \$3,000 per person per year with no deductible.
- Increases to \$750 and \$1,500 for prescription drugs under ARM Prestige plans.
- Increases in paramedical coverage, vision care, surgical stockings, diabetic supplies and incontinence supplies (among others) depending on the plan.
- Reimbursement on the current year's Ontario Dental Association Suggested Fee Guide for General Practitioners for those with the ARM dental plan.
- For those age 65 and over, who now have a good portion of their drugs paid by the Ontario Drug Benefits program (ODB), there are additional savings.

Please see the chart outlining all of the changes on page ___ of this newsletter.

Life Insurance – Teachers Life

Teachers Life has been in operation for 75 years and is governed by a Board of Directors consisting of active and retired teachers, administrators and industry professionals. It is not-for-profit and is membership-based. Products are available for districts (Life; AD&D, Disability) and for individuals (Life, Critical Illness and e-APP). Some of the benefits for members include:

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

Several factors must be examined when making decisions about how much life insurance is necessary. Whether single or with a spouse/partner, it is important to do a thorough needs analysis when determining this amount. Some of the factors to consider include:

- replacing lost future earnings
- covering the mortgage
- post-secondary education costs
- other debts (car loans, credit cards, lines of credit, etc)
- final expenses - funeral costs, probate fees (3%)
- medical and living expenses for aging parents
- estate creation - \$500k, \$1000k
- estate taxes - capital gains on RRSPs, equities, second properties

After deciding how much insurance, one needs to decide the duration of coverage, taking into account the following:

- individual and couple's ages
- mortgage amortization period (if applicable)
- ages of any children and/or plans to have children



Duane Young, Teachers Life

- post-secondary education plans for children
- age and health of surviving parents
- estate creation desires
- duration of investments, etc
- estate taxes, capital gains taxes and probate fees

There are two types of life insurance - temporary and permanent.

Temporary insurance is for financial obligations that are of fixed term duration. These include mortgages, loans, credit cards and lines of credit, and medical/living expenses for aging parents. Permanent life insurance is for financial obligations that never cease - or at least they last for a very long time. These include funeral/burial expenses, estate creation, estate/capital gains taxes (some children pay premiums), probate fees, and medical expenses for handicapped/disabled children.

For many individuals, the solution the solution is a combination of higher amount/lower cost term insurance for temporary financial obligations (i.e. mortgage insurance, child educational needs, etc) and lower amount/higher cost permanent insurance for lifetime needs (i.e. funeral expenses, capital gains taxes, probate fees, etc).

When the need analysis is complete and decisions have been made regarding the amount and the coverage duration, the last thing is to select the plan. Teachers Life has several products from which to choose:

- Term 10 (up to 85), 20 (up to 85) and 25 (up to 85)
- Perma Term 100 - up to age 100
- e-APP (combination Life and Critical Illness) - Term 25 years through online application
- Critical Illness - up to age 75 (16 covered conditions)
- A new online Term 20 product

The last - and very important - fact Young mentioned was to reiterate the importance of assigning a life insurance policy to a person as opposed to having it as part of your estate. As long as your policy is assigned to a person, it will not be subject to estate taxes upon your death.

Please visit the websites listed at the beginning of this article and/or contact the presenter whose contact information is also provided.

Considered

Exorcising Hitler: The Occupation and Denazification of Germany

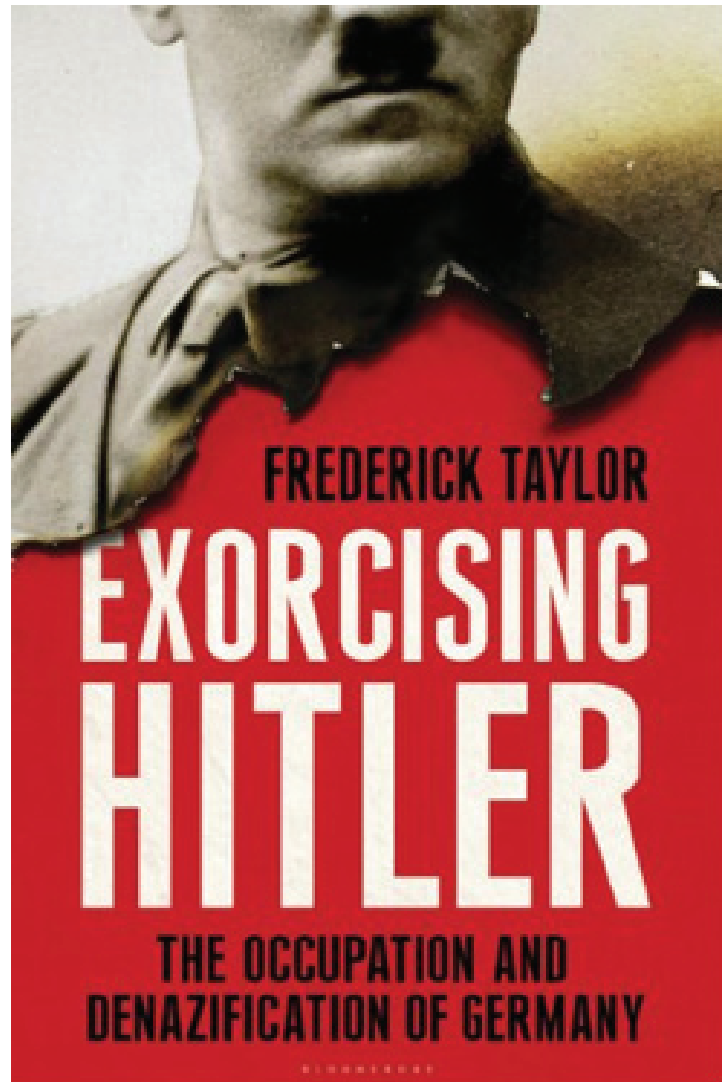
by Frederick Taylor. Bloomsbury Press

REVIEWED BY DAVID SCHREIBER

The sanitized story goes like this: After surrendering unconditionally in May of 1945, the German armies put down their arms, the country was occupied by the Allied forces, and the worst of the Nazi leaders were put on trial. Then Britain and the U.S. showed the Germans how to create a democratic government and, through the admirable Marshall Plan, the U.S. bankrolled an “economic miracle” for the defeated nation. We victors really were jolly good-hearted. It’s a story that warms the cockles of one’s heart.

However, what really happened in Germany in 1944-46, as told in Frederick Taylor’s *Exorcising Hitler*, the picture that emerges is not quite so inspiring. We often forget the fury of the armies that fought their way into Germany, how enraged they were, at the years of war, but also at the stubbornness of the final resistance, with so much unnecessary blood spilled after D-Day. Then there were the revelations of the concentration camps. For the French, vengeance was the goal after their brutal occupation by the Nazis. On the eastern front vengeance was, if possible, an even deeper driving force, all-consuming, a reflection of Hitler’s truly hideous “war of annihilation” against Russia. Spurred on by their commanders, the Soviet armies committed murder, rape and unspeakable atrocities on a vast scale along the entire trail from Stalingrad to Berlin and beyond, upon all Germans, both soldiers and civilians. Rape was hardly unknown among American and British soldiers. During the spring and summer of 1945, even after the surrender, on both eastern and western fronts, looting, robbery and rape were everyday occurrences.

The occupying powers did not come to liberate the German people or to put Germany on its feet; their clear and stated goal was punishment. All Germans, whatever their activities and attitudes under Hitler, were



going to suffer as others had suffered under them. An early American proposal known as the Morgenthau Plan recommended the total degradation of Germany, breaking the nation into pieces and reducing it to a permanent state of subsistence agriculture. By the time of the actual occupation that plan had been moderated, but its harsh spirit remained. Thousands of German industries were either shut down, destroyed, or dismantled and carted off to Russia and France as reparations. The French marched 740,000 POWs back into France for 2-3 years of forced servitude. The Soviets took hundreds of thousands of POWs back to Russia, most of whom never returned. The Americans, faced with the difficulty of caring for 5 million POWs and utterly fixed on the idea of not releasing a single war criminal, simply strung barbed wire around vast fields next to the Rhine, and left half a million prisoners to face the frosty nights, cold spring rains and disease without protection, some 50,000 of them dying. Because

the Geneva Convention required that POWs be fed at the same level as one's own troops, German POWs were given a newly invented classification, "disarmed enemy forces," allowing rations to be kept miserably low. In the worst of the "Rhine cages" some prisoners deteriorated into skeletal figures like inmates of Nazi concentration camps. The British set up an interrogation centre at Bad Nenndorf that used Gestapo tactics, complete with thumb screws and shin screws. For civilians, hunger was used as a cudgel. One year after the end of the war the calorie allocation for Germans was less than half of what a person needs for a life of light activity. "Non-productive" adults, such as housewives and the unemployed, were issued a ration card that became known as "the death card."

It was the Soviets who were quickest to establish democracy—Soviet-style democracy. German communist organizations provided them with ready-made political infrastructure, and as other parties were allowed to form, the Communist Party maintained dominance until finally all parties were merged into one. East Germany was born. Denazification was easy for the Soviets: since Nazism was regarded as an extreme form of capitalism, they simply killed the "class enemies," such as industrialists and large landowners, or shipped them off to the gulag. As for lower-level Nazis, the Soviets were more tolerant than the British and Americans because, suggests Taylor, they were quite familiar with how little party membership could mean for people who joined just to advance their careers.

In the Western zones, denazification was an enormous problem, especially for the Americans, who took the hardest line. With a population in the tens of millions under their administration, they required

every adult, under penalty of prison, to fill out a lengthy form about their activities during the Third Reich, with their answers subjected to cross-checks, investigations, interviews, and tribunals. It was a slow, impossible task that slowly unraveled under the pressure of numbers, aggravated by inconsistency and incompetence. Denazification was eventually turned over to German courts, partly out of pragmatism, partly to reduce the resentment that might breed communism. But by then everyone had become so cynical about the many injustices, as well as the overall policies of collective guilt and collective punishment, that the German courts allowed the process to degenerate into corruption and farce. Another approach might have cultivated a mood of self-reflection among the Germans, but the opportunity was lost, and the Hitler generation entered a period of denial and "the sleep cure." It took the next generation to ask probing questions about the past. Denazification was judged an enormous failure on all sides.

Did Germany need to be guided by the Western Allies in creating a functioning democracy? Probably not. Nazism was a spent force, and Germany reverted easily to the democratic system that had preceded the Third Reich. Was the Marshal Plan a major factor in driving Germany's economic recovery? Scholars are no longer certain about that, either.

After 1945 the transition from war to peace was far more chaotic and ugly than is commonly believed. Mistakes were made, feelings ran high, few saints appeared on the stage, suffering was widespread. Exorcising Hitler shows only too clearly how, once the devils of war are set loose, they are not easily put away.

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



Walk Into Retirement With a Plan



Active Retired Members (ARM) Health Insurance Plan Renewal

January 1, 2014

Figuring out what to do about your retiree health, travel and dental benefits is one of the most important decisions you will make in retirement, so we have put together a brief summary for you about why ARM is the best choice for your retirement benefits.

Five great reasons to choose ARM:

1	No age restriction. A \$50 Annual ARM (OSSTF) Membership Fee. Waived until the following January.
2	Five health care plans and four different prescription drug maximums.
3	Deluxe travel insurance is always included. Add dental coverage at any time without penalty.
4	Freedom to increase or decrease your prescription drug coverage when your needs change.
5	Complimentary access to Edvantage, CAREpath and the Express Scripts Canada Pharmacy home delivery program.

Visit www.otip.com/ARM for more information or to download an application.

DID YOU KNOW?	OTIP offers special group rates on home and auto insurance for retired education employees, as well as life insurance, critical illness and long-term care coverage. Visit www.otip.com/retiree for more information.
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Benefit Changes Effective January 1, 2014

Plan	Coverage Change
Deluxe Travel	Coverage has increased to a maximum of 75 consecutive days per trip
ARM Prestige Elite	Eligible expenses for vision care are now covered at 100% up to \$250 in any two calendar years
ARM Original	Prescription drug coverage has increased to \$3,000 per calendar year with no deductible
	Eligible expenses for diabetic supplies are now covered at 85% up to \$1,000 per calendar year
	Eligible expenses for vision care are now covered at 80% up to \$375 in any two calendar years
	Eligible expenses under the Private Duty Nursing benefit have increased to \$2,000 per calendar year
ARM Prestige	The \$500 prescription drug maximum has increased to \$750 per person, per calendar year
	The \$1,000 prescription drug maximum has increased to \$1,500 per person, per calendar year
	Eligible expenses for diabetic supplies are now covered at 80% up to \$1,000 per calendar year
	Eligible expenses for vision care are now covered at 100% up to \$250 in any two calendar years
	Eligible expenses under the Private Duty Nursing benefit have increased to \$2,000 per calendar year
RTIP Economy	Surgical stockings are now covered up to \$750 per calendar year and must have a minimum compression factor of 20-30 mmHg
	Eligible expenses under the Private Duty Nursing benefit have increased to \$2,000 per calendar year
	Eligible expenses for all incontinence supplies are now covered to a maximum of \$200 per calendar year
Also for ARM Prestige, ARM Original and ARM Prestige Elite	Paramedical services coverage has increased to \$1,000 per calendar year
	Coverage for hearing aids has increased to \$1,000 every three calendar years
	Prescription sunglasses are now covered under the Vision Care benefit
	Surgical stockings are now covered up to \$950 per calendar year and must have a minimum compression factor of 20-30 mmHg
ARM Dental	Reimbursement is now based on the current year's Ontario Dental Association Suggested Fee Guide for General Practitioners

Premium Changes Effective January 1, 2014

Rate Comparison Chart

Monthly Health Care Premiums					
	ARM Prestige Elite <i>(Under age 65)</i>	ARM Original	ARM Prestige		ARM Economy
	Initial \$500 Annual Drug Maximum Then \$4,000 deductible Following that - UNLIMITED	\$3,000 Annual Drug Maximum (Includes unlimited semi-private hospital accommodation coverage.)	\$1,500 Annual Drug Maximum	\$750 Annual Drug Maximum	\$750 Annual Drug Maximum (Includes \$100 a day semi-private hospital accommodation coverage.)
Single	\$81.08	\$104.10	\$64.56	\$50.12	\$46.26
Couple	\$152.63	\$204.60	\$121.94	\$94.51	\$86.22
Family	\$174.58	\$245.61	\$149.45	\$114.75	\$106.73

Optional coverage:

You can choose to add hospital coverage to **ARM Prestige Elite (Under age 65)** and **ARM Prestige** health plans.

Monthly Hospital Accommodation Premiums						
	Under age 65			Over age 65		
Coverage	\$75 per day	\$100 per day	Unlimited semi-private	\$75 per day	\$100 per day	Unlimited semi-private
Single	\$11.46	\$15.06	\$21.06	\$22.63	\$28.70	\$40.88
Couple	\$20.66	\$27.48	\$40.32	\$41.84	\$53.40	\$77.91
Family	\$25.61	\$34.20	\$51.00	\$52.36	\$66.95	\$98.50

Optional coverage:

You can choose to add dental coverage to any ARM health plan.

Monthly Dental Premiums		
Single	Couple	Family
\$62.58	\$122.87	\$149.94

Any two family members can qualify for couple coverage. If you do not have an eligible spouse, you and your dependant child can qualify for couple rates. Provincial Sales Tax (PST) and Harmonized Sales Tax (HST) are NOT applicable to ARM premiums. The premiums listed in the 2014 ARM Guide to Retirement are effective from January 1, 2014 to December 31, 2014. The ARM Guide to Retirement is a summary of the important features of each of our plans, and does not constitute a contract. Once you enroll, we will provide you with a contract containing the specific terms and conditions. Only the terms and conditions of the contract are binding.