
After School

armchapter12.org

Volume 17, Issue 2, May, 2015

You Are In Charge – Rule #1 In Scam Avoidance



Retired OPP Sergeant Bob Paterson tells us how to avoid being stung by scam artists

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Editorial Chatter

President Manfred Netzel briefs us on why we need to rid Canada of its Conservative Harper government.

Check out the OSSTF/CLC Report Card on the Harper government's performance.

Gambling brings some members a lot of enjoyment, and that is how we should see it – entertainment only. The lesson from a former gambling addict stresses that there is no such thing as luck; there is only randomness in any game of chance.

I have included several pictures from South Africa that I took while I had the extraordinary good fortune of visiting my eldest son there. I hope you enjoy them.

Paul Rook will be back with Curmudgeon's Corner in our next issue.

Book reviewer David Schreiber is featured twice in

this issue. His reviews are a favorite with many readers. Enjoy his insights and thoroughness.

Cyndie Jacobs brings us a highly informative summary of the scam avoidance workshop featured at our April luncheon. Both retired OPP Sergeant Bob Paterson and ARM's IT guru Steve O'Brien gave us a wealth of information and handy tips to avoid thieves, be they online scammers, doorstep fraudsters or telephone crooks. Lots of solid advice in this piece.

Take note of President Manfred Netzel's letter outlining ARM C12's endorsement of OTIP's insurance services. If you do not presently have OTIP coverage, you should read his letter and look up the comparison in the March issue of OTIP's offering and that of RTO.

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After School Volume 17, Issue 2, May 2015

After School is the official publication of Active Retired Members of the Ontario Secondary School Teachers' Federation, Chapter 12 Toronto (ARM C12)

Opinions expressed in *After School* are those of the author and do not necessarily reflect the policies of ARM Chapter 12 or of the Ontario Secondary School Teachers' Federation.

Submissions are always welcome but will not be returned. All submissions are subject to editing for length and style while respecting the author's intentions.

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

Newsletter Contact Information

nwal.42@gmail.com

Calendar

Wednesday, May 20, 2015. ARM Swing For Kids Annual Spring Golf Tournament. Challenge Course at Rolling Hills Golf Course, 12808 Warden Ave, Whitchurch-Stouffville, ON L4A 7X5. 9:30 am Registration, 10:00 am Shot Gun Tee Off. Cost: \$70 includes 18 holes of golf, cart for two, BBQ luncheon including choice of meats, three salads, vegetable plate, assorted cookies, coffee or tea, taxes, gratuities and prizes. Proceeds of a 50/50 raffle and a silent auction are donated to 15 or more children's charities across Toronto. Send \$70 per golfer, cheque to Jim Loftus, 301-7 Roanoke Rd, Toronto, ON M3A 1E3. Cheques should be mailed by May 13, 2015 and made payable to ARM C12 Fall Golf Tournament, c/o Jim Loftus, Coordinator. Call Jim Loftus for further information, 416-447-0811.

Wednesday, May 27, 2015. OTIP Health Insurance Information Workshop. OSSTF Provincial Office (60 Mobile Drive). Presentation starts at 11am. A light lunch will be provided. Please contact Vice-president Jim Loftus (416- 447-0811) by May 20 if you plan to attend or also bring along an interested friend or colleague. Please see President Manfred Netzel's letter on the back cover for further details.

Wednesday, June 3, 2015. Annual General Meeting. Registration, 2:30 pm. Guest speaker Unifor economist Jim Stanford, dinner. Please confirm dinner attendance with Jim Loftus, 416-447-0811.

Wednesday, June 10, 2015. Aga Khan Museum Visit 77 Wynford Drive, Toronto, Ontario, M3C 1K1 416 646-4677. Gallery Tour 10:00am. Meet at the front entrance. Admission: Adult \$20.00, Senior \$15.00. Groups of 10+: Adult \$18.00. Senior \$10.00. Since we will have a tour guide, please add \$5.00. Confirm attendance with Millie Oliver 416 580-9992 by June 1, 2015. Looking forward to seeing you there..

ARM C12 Annual Stratford Theatre Outing

Friday, June 19, 2015. Our ARM C12 annual Stratford Theatre outing 2015 will detour through St. Jacob's village, featuring lunch at the Harvest Moon Restaurant, before continuing on to Stratford.

Performances (Please circle/indicate your choice)

Hamlet A layered Shakespearean tragedy that poses the most famous question in drama, and has held audiences spellbound with its artistic brilliance. (\$110)

Carousel Time magazine's "The Best Musical of the Twentieth Century," is a musical drama that confronts "the issues of the heart," featuring a luscious score that includes "You Never Walk Alone" and "If I Loved You" and more. (\$115)

Itinerary / Pickup Locations

- 8:10 a.m. Agincourt Mall (NW corner Sheppard/Kennedy in front of Walmart)
- 8:35 a.m. York Mills/Yonge, NE corner
- 9:00 a.m. Walmart parking lot at 2245 Islington Avenue, N of Highway 401
- 10:15 a.m. St. Jacob's Village
- 10:50 a.m. Harvest Moon Restaurant
- 12:15 p.m. Depart for Stratford
- 1:15 p.m. Arrive at Stratford with drop-offs downtown and at theatres
- 5:10 p.m. Depart for Toronto

Lunch Menu

3-Course lunch menu and choices (Please circle to indicate your choice) Soup or Salad/ Fish & Chips or Turkey or Roast Beef/ Apple Pie or Cherry Pie Potatoes and Mixed Vegetables (both provided with entrée)

Registration: Please circle your choices as requested above and mail info including name, phone number and cheque payable to OSSTF ARM C12 to **Karma Naike, 980 Briar Hill Avenue, Toronto, ON M6B 1 M3 by final date of May 14, 2015.**

Questions: 416-783-6591

Out of Town Events

Chapter 9 (Greater Essex)

May 1 – First Friday Breakfast @ 9 am First Lumberjack Restaurant 475 Tecumseh Rd. E., Windsor Contact: Judy Tenzer (519) 979-8135

June 5 – First Friday Breakfast @ 9 am First Lumberjack Restaurant 475 Tecumseh Rd. E., Windsor Contact: as above

July 24 – Information Breakfast Meeting about OTIP benefits plans and services. Location: TBA Contact: Scott

Hunt (519) 966-4476

Chapter 11 (Thames Valley)

May 13 – Spring Luncheon and Chapter AGM. Location: Best Western Lamplighter Inn on Wellington Rd. in London

Contact: Mary Lou Cunningham (armpresident@osstf11.com)

June – Joint Excursion with Chapters 18/21. Details TBA

Chapter 17 (Simcoe)

May 13 – Chapter AGM @ 5 pm.

Location: OSSTF District 17 Office 6-51 King St., Barrie. Contact: John Lusted (705) 325-8857

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

May 11 – Lunch and Tour of Westfield Heritage Village @ 1 pm - 3pm

Location: 1049 Kirkwall Rd., Rockton, ON

Contact: Chester Faulknor (905) 574-8285

June – Joint Excursion with Chapter 11

Continued on page 13

Operation Federal Election

The imperative to dump the Harper government in 2015

BY MANFRED NETZEL, PRESIDENT, ARM CHAPTER 12

Although publication deadlines have required me to write this article days before both the 2015 Federal and Ontario budgets, the contents of either document are quite predictable, and generally not attractive for public services, institutions and unions.

Since many advocacy groups and the Canadian labour movement, including OSSTF, have made it a priority to intervene in the likely October federal election, I will also focus on the federal scene. Apologies in advance should my analysis and impressions prove me wrong about Finance Minister Joe Oliver's budget contents and the related impact of the policies proposed therein.

First, it might be useful to review the decisions and actions of the Harper Government that we already know since 2006:

- Canada's national debt rose by 32 per cent to \$615.8 billion, due to both tax cuts and a 37 per cent increase in program spending in areas such as the military and domestic anti-terrorism activities
- Over half of the national debt (\$332 billion) is due to corporate and consumption tax cuts of the GST and some "boutique" tax cuts related to capital gains, as well as both expanded (RRSP) and new (TFSA) tax shelters and numerous tax credits
- The CPP pension age was increased from age 65 to 67, while any attempts to enhance and expand premiums to increase future pay-outs to dignified levels were blocked by Ottawa and a few provinces like Alberta and Quebec
- Cutting \$36 billion from the Canada Health Transfer to the provinces (Ontario's share is \$14 billion alone) and allowing the Canada Health Accord to expire in March 2014 with no renewal proposed has seriously jeopardized the financial sustainability of medicare in Canada
- Over 600,000 full-time, well-paid jobs in manufacturing have disappeared due to bad trade deals and a high Canadian petro dollar, while 80 per cent of new jobs are part-time or short-term contract work that have few (or no) benefits, job security or promotional opportunities for workers
- Federal strategies around climate change, national childcare, urban transit and streamlining public services for veterans, science research and development, gun control, and even eliminating home mail delivery are a disgrace when compared to other

OECD countries.

A full report card summarizing the overall performance of the Conservative Government of Canada in 2015 is reproduced on the facing page for your closer scrutiny. Please look at it carefully before you decide how to cast your vote.

Now, the journalists and pundits are predicting that Oliver and his boss will court the support of older Canadians to show that they are making seniors a priority. One such example is believed to be a change in the requirements to start withdrawing cash from various tax-deferred registered income funds such as RRIFs by age 71. Since this is an election year, and the level of voter participation amongst older voters is much higher than other age groups (especially those under 30), the political benefits could be significant for the Harperites. At the same time, the high levels of youth and younger adult un- and underemployment, along with record-high consumer household debt and a shrinking manufacturing and natural resource economy makes the Harper domestic economic platform somewhat indefensible and open to opposition leaders' attacks.

Consequently, the growing emphasis on global terror, increased military spending and missions to regions of the world happen often without UN, NATO or even Parliamentary say. Do we really want to threaten Vladimir Putin with hundreds of Canadian military trainers?

OSSTF, in concert with the Canadian Labour Congress (CLC), the OFL, CURC, CARP, OHC and many local political advocacy groups have made a strong commitment to get involved in the upcoming federal election (somewhat of a precedent) and to encourage all members to do likewise. This message was re-stated at the recent Annual Meeting of the Provincial Assembly in March. I can only encourage all of the Chapter 12 membership to do the same when called upon in the weeks and months ahead. The defeat of the Harper Conservatives should be every compassionate and fair-minded Canadian's personal mission in 2015.

Finally, the friends and colleagues in neighbouring Durham Region (OSSTF District 13) are now on a full strike action as of Monday, April 20th. Other OSSTF Districts in the GTA (Peel and Halton) could also begin strike action by early May. Since this involves both day contract and occasional teacher members in each district, I'm sure any signs of support on nearby picket lines would be much appreciated. Please follow the press for further updates.

Conservative Government of Canada REPORT CARD 2015

| Subject | Overall Performance | Grade |
|-------------------------------------|---|-----------|
| Economy | Stephen Harper has talked a lot about economic growth, but in recent years, 80% of all new jobs have been part-time. Manufacturing suffered from the high dollar linked to promotion of oil and gas industry at the expense of other sectors. Income inequality is growing faster than any other industrialized nation. | D |
| Healthcare | Unilateral capping of healthcare funding to the provinces is a ticking time bomb as the aging population puts more pressure on our healthcare system. The Conservatives refuse to defend the Canada Health Act against private interests seeping into public healthcare delivery. | D |
| Retirement Security | The late Jim Flaherty seemed to support expanding the Canada Pension Plan. But Stephen Harper is refusing to act on the looming crisis of seniors living without adequate pension coverage, and instead raised the age to 67 to qualify. | F |
| Public Safety | The Conservatives abolished the gun registry created after the Montreal Ecole Polytechnic Massacre. While easing access to guns, they have increased penalties for minor crimes resulting in a drastic increase in jail sentences for the poor. | F |
| Families | The Conservatives scrapped the national childcare program, replacing it with a meagre cheque for each child. Scandals with private childcare operators show that expanding quality public childcare should be a priority. It would cost less than the latest income splitting scheme which benefits only the wealthiest families. | D |
| Transit | Canada remains the only major industrial country with no national transit strategy – one of the reasons for GTA gridlock. Shameful. | F |
| Public Services | With Veterans Affairs staff slashed, massive delays to EI payments due to staff cuts, and mail delivery to be abolished across the country – maybe it should be an F. | D |
| Environment | The Conservative record on the environment is an international disgrace. Canada is the only country to withdraw from Kyoto, taking no action on climate change despite having the worst greenhouse gas emissions in the world. Harper is determined to pursue massive expansion of tar sands, changing laws to strip protection from watersheds and First Nations land. | F |
| Trade | The Conservatives have signed many trade deals that lock in corporate privilege at the expense of workers' rights or local jobs. The European Deal will make it illegal for Toronto or any other city to favour buying our transit vehicles in Ontario. Made in Canada means nothing to the 32 Conservative Members of Parliament in greater Toronto. | F |
| Democracy | From robo-call voter suppression, to muzzling scientists to spending half a billion tax dollars on partisan ads, the Harper regime is known for relentless abuse of power. Unions are targeted, along with any other organization that questions the Conservative agenda. | F |
| Looking after the richest 1% | From corporate tax cuts that now cost us \$14 billion each year to allowing massive tax evasion through offshore accounts, the Conservatives have consistently rewarded their wealthy friends. In fact they rate an A+ when it comes to coddling the rich while slashing benefits for the unemployed. | A+ |
| Overall Performance | The legacy of this Conservative regime will be an economy where for the first time in history, the next generation of Canadians will have lower wages and less jobs stability than ever before. | F |

Not worthy of forming another government in 2015.

Reprinted from Winter 2015 Labour Action

Ontario Secondary School Teachers' Federation TEL 416.751.8300
 Fédération des enseignantes-enseignants TEL 1.800.267.7867
 des écoles secondaires de l'Ontario FAX 416.751.3394
 60 Mobile Drive, Toronto, Ontario M4A 2P3 www.osstf.on.ca



Chance

Ontario's Gambling Industry

There is no luck, only randomness

BY CHARLES HAWKES

The winter cold snap did not stop ARM members from gathering at Anthony's restaurant in Don Mills on February 18 to hear a presentation by representatives from the Ontario Lottery Corporation. Jim Mile organized the luncheon presentation with Melissa Sleightholm and Sheena Hurd who work in the Social Responsibility division of OLG, and Jason Applebaum, a former gambling addict now an independent consultant on gambling problems.

The OLG grew out of the controversial decision by the NDP government in 1993 to open a casino in Windsor. Today over 17,000 people work for the government corporation directly or on contract basis in casinos, slots, and in lottery sales. Last year, the OLG generated about \$3 billion in economic activity in Ontario, with profits directed towards hospitals and other community needs.

Our three OLG representatives described the efforts to curb excessive and addictive gambling behavior. Casino staff is now being trained to use face recognition technology to identify problem gamblers, and individuals can use it to self-exclude their own play. Jason Applebaum described his own decade-long period of excessive gambling, which began with a youthful large win playing bingo on a family cruise. It led to six-figure financial losses over a decade, along with emotional and physical problems. Jason emphasized that gambling addiction is usually a compensation for other personal problems, such as social anxiety. The



Melissa Sleightholm and Sheena Hurd outlined OLG's structure and mission

individual may find a kind of calmness which he called "in the zone" while gambling that is difficult to attain in daily life. He emphasized that he had to learn that there was no such thing as luck; only randomness operates in games of chance. When Jason joined gamblers anonymous, he was encouraged to rediscover his old interest in playing



Jason Applebaum, former gambling addict helps other gambling addicts

amateur hockey as a physical and emotional outlet for his problem. The OLG's new Internet site, Play OLG is developing on-line bingo, sports wagering, and new computer games with assurances that technology will be able to exclude young people under 18 from participating. We were left with the message that most people do not develop gambling problems, and that the OLG should be seen as another entertainment industry.

16th Annual General Meeting OSSTF Active Retired Members Chapter 12

June 3, 2014

2:30 pm Registration

3:00 pm Meeting Begins

60 Mobile Drive

The Erie Room

Guest Speaker: UNIFOR Economist Jim Stanford

***Please call Vice-President Jim Loftus to confirm your attendance
at dinner following the meeting
416 447-0811***

ELECTION OF 2015-2016 ARM CHAPTER 12 EXECUTIVE

The election will take place at the annual meeting, June 3rd.

Anyone wishing to serve on the executive should notify Paul Rook:

E-mail prook@sympatico.ca Phone 416-292-9919.

Provide your name and the position to which you wish to be elected.

If you have questions or want more information please feel free to contact Paul Rook.

Executive positions

President (1)

Vice-Presidents (2)

Secretary (1)

Treasurer (1)

Executive Officers: Each has a leadership role for a specific activity such as pensions and benefits, communications, political action, theatre, data, golf, etc.

Members at Large are full members of the Executive but do not have a specific role.

There is no limit to the number of Executive Officers and Members at Large, so everyone who is nominated and accepts is considered elected.

In Charge

Just Say No to Scam Artists

As technology advances, scam artists are becoming more adept at finding ways to practice their craft

BY CYNDIE JACOBS

On Wednesday, April 15, at the ARM Chapter 12 Luncheon, members heard from two experts on the topic of how to avoid becoming a victim of scams.

Sergeant Bob Paterson, a retired OPP Officer, provided valuable tips on how to recognize these schemes and how to avoid becoming a victim of them. Since retiring, Paterson has been sharing his expertise on this topic with many senior groups across the province. Following his presentation, Steve O'Brien, ARM's webmaster, provided his insights on safety and security from a technological perspective.

Paterson began with a description of "Romance Fraud". The fact that we are Canadian, and considered globally to be more financially secure, often makes us a target. This type of fraud is highly under-reported, as victims are often embarrassed and want to protect their privacy. Things between the scammer and potential victim develop based on a friendship and as the scammer works his/her story, common sense often goes by the wayside. Romance fraud is becoming very common, as an increasing number of retirees and seniors are using the Internet to find companionship. Some of the warning signs of romance fraud are these:

- Things are moving too fast for your comfort
- There are many personal questions about finances and your other relationships
- He/she is very interested in your financial affairs (do you own a house, details about your life insurance, for example)
- He/she asks for sexual details and makes requests for photos that could lead to blackmail. Remember – don't put something online that you would not want your grandchildren to see. (This is the same message we give our children about not posting things they would not want their grandparents to see)
- The person claims to share common interests with you, but there is no knowledge to support their claim. If romance is involved, this can become cloudy
- Requests for assistance - financial or otherwise
- He/she suggests that you not share any of the relationship details with family members

Paterson offered some advice to avoid becoming a victim:

- Enjoy the interactions but take precautions and keep your eyes wide open.
- Move at your own pace.
- Do not provide any financial information.



ARM C12 webmaster Steve O'Brien explains the importance of using a good virus scanner

- Do your research: use Google to learn more about them
- Record what they say – your questions and their answers. If they are not genuine, they will lose track of what they've told you.
- Be cautious of travel. If you plan to meet them, take someone with you
- If your new friend spends money on you, relax only slightly
- Always keep your guard up
- Check out the Canadian Anti-Fraud Centre (<http://www.antifraudcentre-centreantifraude.ca/english/index.html>) and The Little Black Book of Scams, produced by the Canadian government and pictured here.

There are times when we may become concerned that a family member/senior might be involved in a scam. We might notice them speaking about new travel plans, or unusual banking activities. If you suspect this, suggest that they tell their new friend about you, thus ensuring the scammer knows they are not alone or isolated. You might suggest that they expand their social activities and that they do some research about online romance.

Moving slowly means that you are smart, not just cautious. Always remember to keep personal information to yourself. Lastly, Paterson asked us to remember the acronym DNA:

- Do not engage
- No personal information

- Answer to no one that you have not sought out. Steve O'Brien's presentation, entitled "Don't Be a Victim of Scams" primarily dealt with online safety and security. Six rules for safety online:

1. Use a firewall, antivirus, and antispyware software. Encrypt your wireless connection at home. Keep all software current with automatic updates
2. Create strong passwords
3. Find the web address yourself - never click on a link in an email unless you trust the sender
4. Look for signs that your information is safe: if https is in the URL, it is secure
5. Save financial transactions for your home computer
6. Use common sense

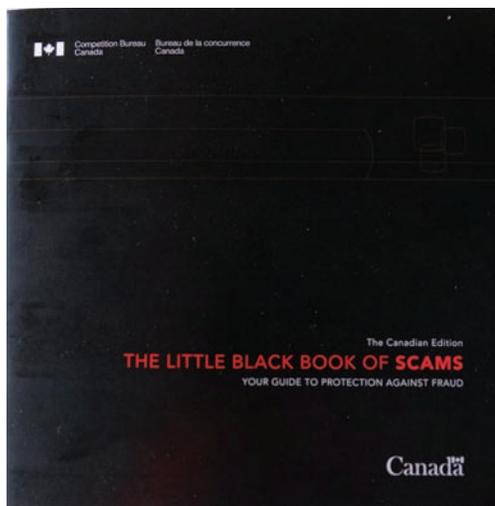
For more information about online security, visit: <http://www.microsoft.com/security/online-privacy/finances-rules.aspx>. To learn more about phishing, visit: <https://www.onguardonline.gov/>

O'Brien provided the names of three different free virus scanners, recommending the first one for Windows users.

1. Microsoft Security Essentials (Windows 7) can be found at: <http://windows.microsoft.com/en-CA/windows/security-essentials-download>
2. Avast Free Antivirus 2015: <https://www.avast.com/index>
3. AVG AntiVirus Free 2015: <http://free.avg.com/ca-en/homepage>

O'Brien reviewed some additional tips for online security. Other than learning to say "No" to everything, here are some suggestions to consider:

- If others use your computer, set up a separate account for them
- Always use virus scanners wherever possible
- If your computer starts to behave strangely, you might be experiencing spyware symptoms or have other unwanted software installed
- Use the free anti-malware tools, such as: Spybot Search & Destroy (<http://www.safer-networking.org/>);



Malwarebytes Anti-Malware (<https://www.malwarebytes.org/>); CCleaner (<https://www.piriform.com>)

- Run a complete scan for anti-virus monthly.
- If you receive strange emails, check out the URL

by hovering the cursor over it. If it is not coming from where it says it is from, you know it is fake

If you are not sure if your computer is being affected by malware, there are ways to detect it. For example, you see frequent pop-up advertisements; your settings have changed and you cannot change them back to the way they

were; your web browser contains additional components such as toolbars that you did not download; or your computer may seem sluggish.

Be wary of emails and messages from chartered banks. The logos and other identifiers may look very authentic, but banks do not send emails to their customers with requests for banking and personal information. Always keep names, log-ins and passwords secure and use the latest version of your browser's software.

We have all encountered aggressive salespeople, either at the front door or over the telephone. Again, keeping "Just Say No" foremost in your mind, there are other tips to avoid being a victim of these scams.

- If you feel as if you are being rushed into a 'deal', don't let them drag you in
- If it sounds too good to be true, it likely is
- Don't let anyone push you around - it is your home, your phone, your computer, your information, your money
- Unless you have initiated a request, do not share any personal or financial information
- Do not leave house or car keys anywhere near the front door
- Do your own research
- If you answer the phone and hear a series of clicks, hang up immediately

This is information that everyone should have for personal safety and security. As technology advances, scam artists become more adept at finding ways to practice their craft. The more informed we are as retirees and seniors, the safer we will be.

As a final suggestion for everyone, the best defence is just to say "No."



Sergeant Paterson advocates caution online and in person



The retired bard

South Africa Photo Adventure

Editor Neil Walker pictures a beautiful troubled country

My eldest son is involved in a two-year post-doctoral research project at the University of the Witwatersrand in Johannesburg. What better excuse would we ever have to visit far-away and stunningly beautiful South Africa?

This country has serious problems, some rooted in centuries of colonialism; others, such as xenophobia, of recent years. Nonetheless, the people of South Africa are warm and friendly. No Canadian reserve needed here. Step onto an elevator and the others in the car immediately greet you and you enjoy their warmth for the short ride you take. Stop on the street with a map and within a few seconds, someone will stop to help you get your bearings. Go into a

store and the same friendliness happens.

The country is a place of signs and news messages. Local newspapers in Jo'burg post headlines beside the road daily on plaques meant for the purpose, a custom inherited from the British. The road signs are different from those of Canada. A sign advising you to watch out for baboons reminds you that moose warnings are far away. On the back of a stop sign, there is a poster with telephone tear-offs advertising Dr. Joy's abortion services, the services of a plastic surgeon or the availability of a bakkie (small pick-up truck and driver). But enough editorial chat – consider the uniqueness of this proud, troubled, but hopeful country.

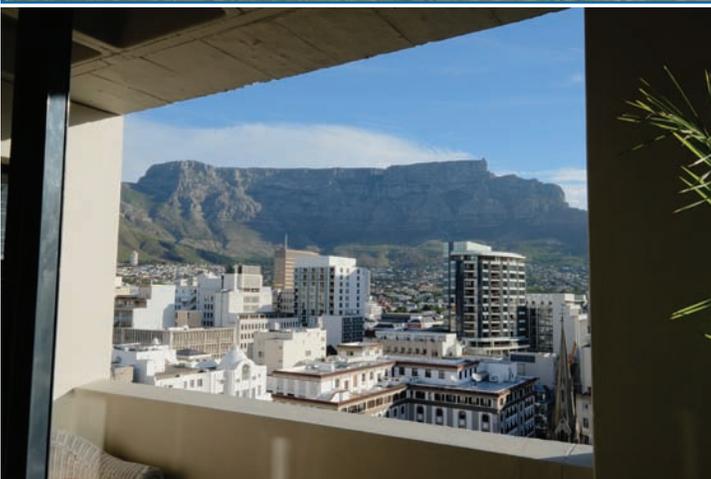
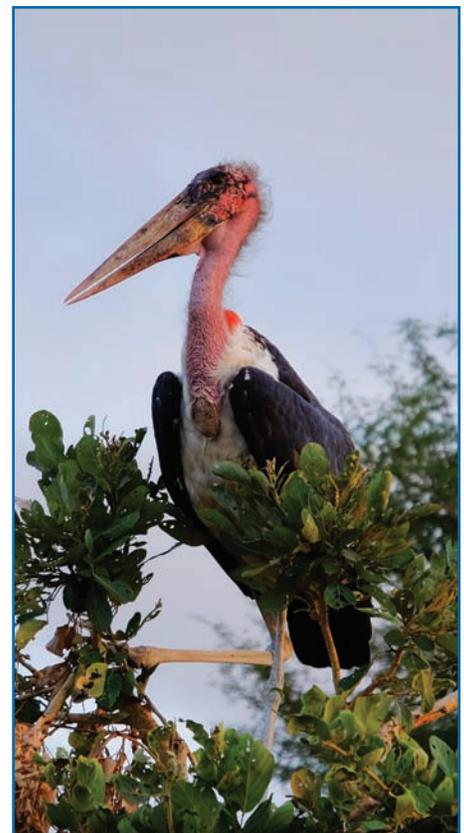


Table Mountain, Cape Town



God's Window scenic lookout



Nelson Mandela Bridge, Johannesburg



Admission tickets to the Apartheid Museum in Jo'burg



The nearly extinct African penguin



Lee Kuan Yew: The Grand Master's Insights on China, the United States, and the World

By Graham Allison and Robert D Blackwell with Ali Wyne

REVIEWED BY DAVID SCHREIBER

When Lee Kuan Yew died on March 21 of this year, accolades poured in from around the world and focused mainly on his greatest achievement, the spectacular growth of Singapore. As Prime Minister from 1965 to 1990 he utterly transformed a tiny, poverty-stricken, Third World island nation of less than 2 million people, devoid of natural resources, lacking even a water supply, reeling from a series of economic shocks, its only major asset being a port for *entrepôt* trade. In 25 years, he catapulted it into the front ranks of the First World. Today the IMF lists Singapore as third richest country in the world in terms of per capita GDP, after only Qatar and Luxembourg (Canada is 20th). It has the tenth largest foreign reserves of \$251B (Canada has \$75B, holding down 27th place, just behind the Philippines).

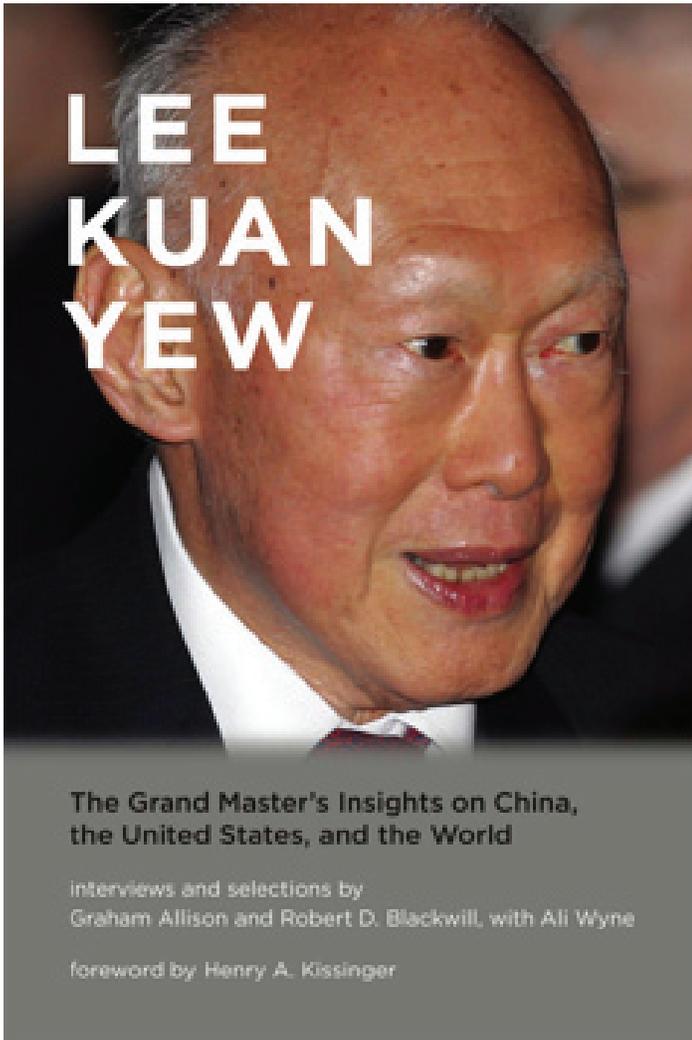
Less well known is the reputation of Lee Kuan Yew as one of the most brilliant strategic thinkers of our times, admired in the top echelons of government, academia and business. Margaret Thatcher expressed this elite view with characteristic force: “In office, I read and analyzed every speech of Lee’s. He had a way of penetrating the fog of propaganda and expressing with unique clarity the issues of our times and the way to tackle them. He was never wrong.”

Lee Kuan Yew: The Grand Master's Insights on China, the United States, and the World is an attempt to offer to US decision makers a compact version of Lee’s analyses on the future of various subjects—China and India on the rise, the position of the U.S. in the 21st century, Islamic extremism, national economic growth, geopolitics, globalization, and democracy. Consisting of brief extracts from Lee’s writings, speeches, and interviews, the book was compiled by two senior US foreign policy academics who regularly serve in top government posts. It is published by MIT Press under the auspices of the Harvard Kennedy School. Anyone interested in public affairs will find it valuable. Lee’s comments on leadership alone are worth the price of the book.

Lee’s views on the future of China are especially prized, not only because of his acumen but also because

he was in close and constant communication with Chinese leaders since the 1970s. In fact, China’s opening up and conversion to capitalism is often traced to Deng Xiaoping’s eye-opening first visit to Singapore in 1978. For Lee the rise of China is absolutely inevitable but also completely unprecedented, for while the world has seen new actors appear on the international stage before, it has never experienced a new player of China’s gargantuan size. He reminds us that memories of its former greatness are fundamental to its current resurgence and that it will insist on being accepted on its own terms, not as some honorary member of the West. Its leaders calculate that three, four, maybe five decades will be required for its GDP to surpass that of the U.S.; in the meantime it will avoid confrontations with the U.S. and be content to assert its power in the economic sphere rather than the military. By 2050, even with the world’s largest GNP, China will still remain behind the U.S. technologically and thus militarily, so it sees the 21st century as a time of sharing power with America. Its day in the sun will come in the 22nd century. While Lee is clear about the significant problems China must overcome, he judges that its chances of success are about four in five.

The US presence in the Pacific is welcomed by Lee as a force to counterbalance China, so that all of East Asia is not absorbed wholesale into the Chinese economic behemoth. Unlike “declinists” who are pessimistic about the future of the U.S., he sees American innovation as so fundamental to its DNA that it can overcome major challenges by reinventing itself. In the area of the Indian Ocean, he once hoped that India, “a nation of unfulfilled greatness,” would also moderate the influence of China, but when Nehru and Indira Gandhi failed to make the necessary changes to kickstart their economy, he decided India had taken a slower path to development. Infrastructure is poor and bureaucracy, corruption, and a complex constitution forever impede progress while the feudal caste system stymies meritocracy, a cardinal principle for Lee. Nevertheless,



always senses a powerful intellect at work, free from ideology or preconceptions, drilling down whenever possible to first principles. (It is impressive to watch that formidable mind in action, even in old age, in his speeches and interviews on YouTube.) If he reaches surprising conclusions, so be it. He once told a Chinese leader that China should make English its first language and Mandarin its second. It was hardly a practical suggestion, but it underscored his point that Chinese language and culture are barriers to the nation's progress, first, by limiting its ability to attract foreign talent and, second, because the four thousand years of epigrams embedded in the language stifle creativity, suggesting that everything worth saying has been said before, and said better. In the West, he believes the welfare state has proven a failure, both economically, as evidenced by the enormous debts and deficits, and morally, by degrading the virtues of self-reliance and family responsibility. He questions the principle of one man, one vote, preferring to give two votes to people who are over forty with children on the grounds that their thinking is more long-term. He would give just one vote to people over sixty. On a trip to Australia, he warned that if the country did not open up and join the Asian renaissance, it would become "the white trash of Asia;" that bit of plain speaking sparked a national debate and resulted in an overhaul of government policy.

By focusing almost exclusively on the fact that the Singapore miracle came at the cost of restrictions on personal freedoms, the Western media have disseminated a caricature of one of the most remarkable men of our time. Even if there were no Singapore, the ideas of Lee Kuan Yew would be well worth the time spent studying them. This is not a thick book, but it is dense with thought.

India's political system is more flexible than China's, its private sector is stronger, and its population is more youthful—an asset, provided that the young are all well-educated. India's future importance is undeniable, he says, but present projections limit its potential to 60 to 70 per cent that of China.

The range of topics in the book is wide, and one

Continued from page 3

Details TBA

Chapter 22 (Niagara)

May 5 – Chapter AGM @ 10am

Location: OSSTF District 22 Office
1877 Merrittville Hwy, Fonthill, ON.

Contact: Ray Marshall (905) 354-8106

May 10 – Monthly Chapter Breakfast

@ 9:30 am Location: Falls Manor
Restaurant 7104 Lundy's Lane, Niagara
Falls

Contact: Ray Marshall

June 17 – Monthly Chapter Breakfast @
9:30 am Location: Domenic's 219 Hwy

20 Fonthill, ON (east of Rice Rd.)

Contact: Ray Marshall

July 15 – Monthly Chapter Breakfast @
9:30 am Location: Benedict's 623 King
St., Welland, ON.

Contact: Ray Marshall

Chapter 25 (Ottawa- Carleton)

May 14 – Chapter Breakfast Meeting @
9:30 am Location: Local Heroes Bar &
Grill 1460 Merivale Rd., Ottawa.

A presentation on legal issues of
concern to retirees will be given.

Contact: Terry Taller chap2516@gmail.

com

June 11 – Luncheon – Presentation
by Brazilian Ambassador to Canada
Location: Officers Mess 149 Somerset
St. W., Ottawa. RSVP required Contact:
Terry Taller chap2516@gmail.com

Chapter 29 (Hastings- Prince Edward)

May – Probable Chapter Breakfast at
The Northway, Belleville - 8:30, Thurs
May 21

June – Possible Picnic Lunch at
O'Hara's Mill near Madoc. Date not set

Considered

Quantum Mechanics: The Physics of the Microscopic World

By Professor Benjamin Schumacher

REVIEWED BY DAVID SCHREIBER

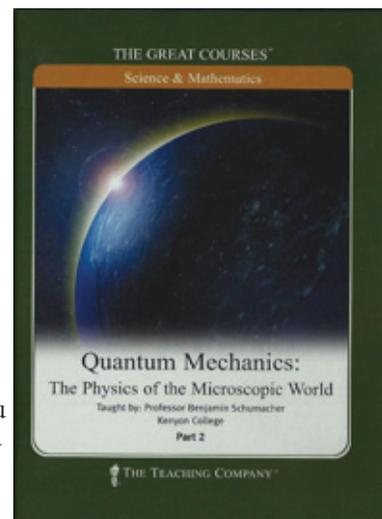
The physics we learned in high school fit neatly into the human imagination. Its models, the billiard balls, moving cars, and roller coasters, were everyday objects, and the results we learned to calculate applied to the real world, the world we knew. But beyond high school physics is the world of the atomic and subatomic, where the laws and the phenomena are deeply unfamiliar, even bizarre, sometimes appearing downright impossible; in this microscopic, quantum world it is our imagination that is challenged, as much as, maybe more than, our intellect. Because the primary point of entry to the quantum world involves years of advanced mathematical studies, access is difficult for the layman who seeks to gain some understanding of what physics has achieved in the past century or who wants an answer to that question the ancient Greek philosophers posed about what the universe is made of at its most fundamental level. There are introductory books, of course, but few strike the right balance between clarity and rigour. *Quantum Mechanics: The Physics of the Microscopic World* stands out for, among other things, achieving that balance. It is a series of twenty-four lectures on DVD by Benjamin Schumacher, a professor at Kenyon College, scholar at the Perimeter Institute in Waterloo, and an important figure in the field of quantum information theory, not least for being immortalized for having coined the term ‘qubit’ (quantum bit) and being the Schumacher in a process known as Schumacher compression.

In terms of production values, Great Courses videos are not *Nova*, and certainly not *Interstellar*. Apart from a few simple animations and some slides, everything hangs on the professional expertise and the presentation skills of the lecturer. Schumacher’s expertise, of course, is beyond question. As a lecturer he is outstanding, genial, and highly effective as a communicator, expressive in a natural way and able to make the camera disappear so that he seems to be speaking one-on-one to the viewer. And he has the pre-eminent teacher’s virtue of anticipating how his audience will react to his ideas.

If he has any fault it’s the wholly forgivable one of occasionally communicating too well, leaving you satisfied with your level of understanding, only to discover later, upon turning things over in your mind, that you know rather less than you thought. But that is really your fault more than his. It’s hard to imagine

a book achieving what he achieves in these lectures in terms of communicating so many tricky quantum ideas. At the same time, it’s worth remembering the limitations of the video lecture format. You do not get to ask questions at the end of a lecture, or thrash out difficulties with fellow students, or attend seminars led by graduate students, or work on hard problem sets between lectures. You do not do the math. With just the lectures and a set of notes provided by the professor, you are left to sort out residual questions by yourself.

So how much do you really learn? The lectures cover a great deal of ground, from the early days of Planck and Einstein and their discovery of the quantum idea, through wave-particle duality (light travels as a wave but interacts as a particle; so does matter), how atoms get their structure from the standing wave patterns of electrons, Heisenberg’s uncertainty principle, the great debate over the meaning of quantum mechanics between Einstein and Bohr, quantum states, including a primer on the symbolic language used to describe quantum ideas, superpositions, the phenomenon of quantum entanglement, which bothered Einstein mightily (he called it “spooky action at a distance” but failed to explain it away), particle spin, bosons and fermions, the “many worlds interpretation” in which the



universe is constantly branching into an unimaginably vast number of worlds, and much more, right through to contemporary quantum information theory, which has opened new vistas for cryptography, the instantaneous “teleporting” of information, and perhaps even quantum computers.

Along the journey are many startling ideas and mind-twisting thought experiments. By thinking about an imaginary device known as a Mach-Zehnder interferometer, you learn how a single photon (particle of light) can have wave-like interference with itself. In Richard Feynman’s approach to quantum mechanics, you confront the idea that a particle traveling from point A to point B follows not one path or quite a large number of paths but every conceivable path from A to B. In one thought experiment you begin by imagining a bomb with a trigger so sensitive that a single photon would detonate it and learn how in quantum theory it is possible to use light to test whether the bomb is in good working order without exploding it. And there is the wonderful paradox of Schrödinger’s cat which shows how, in one interpretation of quantum physics at least, a cat in a box

can be both dead and alive at the same time.

Quantum mechanics is often said to be more successful than any other theory in science. It can make predictions to an astounding accuracy of more than ten decimal places. Yet interpreting its discoveries, making sense of what the mathematics says, is highly problematic. Richard Feynman has said that we’re like the Mayans, who were able to calculate eclipses for thousands of years yet with no understanding of our solar system. In despair, many physicists recommend a “Shut up and calculate!” interpretation of quantum mechanics. Schumacher, thankfully, does not shrink from the philosophical questions and presents several of the most important interpretations: the Copenhagen interpretation, the hidden variables interpretation, the many worlds interpretation. At the end, for the layman there is a *souçon* of gratification in knowing that even the experts find quantum mechanics impossible to fully understand.

Quantum Mechanics: The Physics of the Microscopic World is available through the Toronto Public Library.



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

Golf, gardening, and GICs — an educator’s retirement

Congratulations! You worked hard, saved your money, and now you’re retired and enjoying a pension that is the envy of many. And if - like many other members of the education community - you retired earlier than age 65, you have a long time to enjoy the time golfing, traveling, or enjoying your family that you worked so hard for.

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ARM Toronto – Chapter 12

ACTIVE RETIRED MEMBERS OF OSSTF TORONTO – CHAPTER 12

Margaret McPhail

Secretary
166 Westminster Avenue,
Toronto, Ontario
M6R 1N7

Phone: 416-533-6660

Email: mcphail1950@gmail.com

President:

Manfred Netzel

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Jim Mile
Paul Rook
Don Wright

April, 2015

Dear ARM Chapter 12 Member

I am writing this open letter to all of you to formally endorse and request your consideration for enrollment into one of the available health benefits plans offered to all current and former OSSTF members by the Ontario Teachers Insurance Plan (OTIP). Should you already be an OTIP subscriber, I hope you are satisfied with the service offered, and that you will encourage other colleagues to consider becoming a new subscriber in 2015.

As about 40% of you already know, all retired Ontario education employees, their families and survivors are eligible to apply for coverage under an ARM plan. There is also NO age restriction to join an ARM plan, simply a requirement of Ontario residency and OHIP coverage at the time of application. Should you spend a certain period of time outside of Ontario during part of the year, you are covered by 95 consecutive days of comprehensive travel insurance with any of the current ARM plans *at no additional cost to you*. Dental coverage can also be added at any time, without penalty. Importantly, as an ARM OTIP subscriber who might be diagnosed with cancer, you also have access to the *CAREpath* cancer assistance program which provides expert guidance and support through every step of your cancer experience.

When you purchase an OTIP health plan, you are also automatically enrolled in ARM, and the \$50 membership fee charged by OSSTF is deducted annually with your January plan premium. If you decide to join ARM mid-year, the fee is waived until the following year. Full information about the various OTIP health benefits plans is available by viewing the link on our Chapter 12 website armchapter12.org or by contacting OTIP directly at: **1-800-267-6847**.

In an effort to provide the ARM membership with more comprehensive health benefits information, OTIP and Chapter 12 are planning an information workshop on **Wednesday, May 27th** located at the OSSTF Provincial Office (60 Mobile Drive). The presentation will start at 11 am and a light lunch will be provided. Please contact Vice-President Jim Loftus (416- 447-0811) by May 20th, if you plan to attend or also bring along an interested friend or colleague.

In Federation

Manfred Netzel
President