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# After School

armchapter12.org

Volume 17, Issue 3, August, 2015

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## The Lies Harper Tells About the Economy



Unifor economist and radio and TV commentator Jim Stanford fills in the sad reality of Harper's economic claims for the Chapter 12 Annual General Meeting

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**The Retired Bard . . . 12-13**

**Considered . . . 16-19**

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# Editorial Chatter

Check out President Manfred Netzel's marshalling of arguments against the Harper government's years of malfeasance.

Margaret McPhail reports on the CURC Annual Meeting; this organization represents the interests of all union retirees, including the members of the Teachers' Pension Plan.

Nicole Viguet-French treats us to a sampling of her outstanding bird photography, the product of her passion for birdwatching both here and in Europe.

Paul Rook treats us to "Curmudgeon's Corner" in this issue. Glad to have him back.

"Considered" features two reviews by new reviewers Manfred Netzel and Charles Hawkes. Thorough, well done reviews of the economics to which we have been

subjected in the Harper years and the damage Harper has done to Canada in a number of ways.

Cyndie Jacobs brings us a highly informative summary of arguments in favour of OTIP's coverage for retired educators over what RTO offers.

Vice-president Jim Loftus reports on the successful spring golf tournament on the back page.

Allan Hux and Karma Naike review the plays they saw during the ARM Stratford excursion in June; enough to make one regret not taking the opportunity to accompany them.

Finally, don't miss the ad for the Toronto Labour Day parade. Get there early to pick up some OSSTF goodies and hang in until the end for your free admission to CNE grounds.

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## After School Volume 17, Issue 3, August 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

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# Calendar

## **Monday, September 7, 2015. Labour Day Parade.**

9:00 am. Look for the OSSTF banners near Queen and University.

## **Wednesday, September 16, 2015. Annual Fall Swing For Kids Golf Tournament.**

Challenge Course at Rolling Hills Golf Course, 9:30 am Registration, 10:00 am, Shotgun 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, by cheque, to Jim Loftus, 301-7 Roanoke Rd, Toronto, ON M3A 1E3. Cheques should be mailed by September 9, 2015 and made payable to ARM C12 Golf Tournament, c/o Jim Loftus, Coordinator. Call Jim Loftus for further information, 416-447-0811.

## **Tuesday Sept. 22, 2015. Antiques Roadshow.**

By popular demand, the Antiques Roadshow is returning to ARM for the seventh time. For those who haven't attended before or those who have forgotten, here are the basics. Bring up to two portable items that you'd like the dealers to examine and evaluate. At your turn, it will be a private discussion between you and the appraiser. At the end of the session, each dealer will announce one item from all that he/she has seen as the most interesting or valuable. Along the way, there will be tips on searching for and buying antiques. Even if you don't have items to bring, come and enjoy the show. 10 am registration. Cost \$20. Pickle Barrel Restaurant, 5941

Leslie St (north of Finch on east side inside the plaza). Free parking. To confirm your attendance, please call Jim Loftus at 416-447-0811.

## **Wednesday, October 21, 2015. You Can't Take It With You.**

Wills, estates, and probate issues. A talk and discussion with Anne Werker, a lawyer specializing in these issues. 60 Mobile Drive, Erie Room. \$18 for lunch and materials, registration at 10:15 am.

## **Monday, November 23, 2015. ARM's Annual Fall Curling Bonspiel,**

at Donalda Club, Don Mills. Registration, 9:30 am. Presentation starts 10:00 am. \$25 per player, after subsidy. Fee includes curling and excellent luncheon. Maximum of 32 curlers. Non-curlers may have lunch at \$20. Register with Jim Loftus ASAP (416 447 0811) as spaces are filled quickly.

**Wednesday, December 2, 2015. ARM's Annual Holiday Celebration** at the Latvian Centre, 4 Credit Union Drive (adjacent to 60 Mobile Dr. OSSTF building). Confirm attendance with Jim Loftus 416-447-0811. Lunch includes turkey with all the trimmings, beverage choices, good company and live music to usher in the spirit of the season.

**Tuesdays, January 5 to March 15, 2016. Weekly Indoor Golf Training Sessions at Metro Dome.** Two golf pros will coach 30 or so aspiring professionals in all aspects of the game. Fees are \$260 for all 10 weekly sessions and \$32.50 for each single session. Confirm your choice of 10 or single session participation with Jim Loftus at 416-447-0811 by Tuesday, December 22, 2015.

*Keep up-to-date with  
ARM Chapter 12 events*

**Check out newsletters and the calendar at**

**[www.armchapter12.org](http://www.armchapter12.org)**

# Voting Out the Harper Regime Is Imperative

*Consider the promises and priorities that require the defeat of Harper in 2015*

BY MANFRED NETZEL, PRESIDENT, ARM CHAPTER 12

Following upon my column in the last issue, the political developments since then and the actual calling of an 11-week election campaign by Stephen Harper on August 2, have compelled me to continue the theme of the imperative to dump the current regime in Ottawa. Hopefully, this newsletter finds you still in a relaxed summer vacation mode, but clearly attuned to the candidates and issues that will require your careful attention and ultimate voting decision on October 19th.

In principle, I'm not offended by Harper's decision to call a federal election during the summer since I was myself a federal candidate for some eight weeks during the summer of 1984. In fact, as a young teacher, I was fortunate not to have to take a leave since election day was the first day of school that September. The experience was also amazing and made me a better social science educator for the rest of my career. However, what does bother, even anger me, is the deceit, manipulation and cynical opportunism behind Harper's decision to have the longest campaign period since 1872 and the one that will cost taxpayers the most in Canadian history. How does some \$500 million sound? Furthermore, the hypocrisy of the PM to claim in the recent leaders' TV debate and elsewhere in the first weeks of the campaign that this protracted call will result in fewer PR freebies and more public accountability of the political parties and their candidates is a real head-scratcher. As of this writing, he has committed to no other proposed major media-sponsored debates in either English or French.

The electoral report card included in the last issue focused on the legislative record of the Conservative Government since 2006, resulting in an overall mark of F. Now, I will attempt to explain the various electoral promises and political priorities made by the major parties, excluding the Green Party. They won only four per cent of voters' support in 2011 and will likely not seriously contend for government in 2015. Of course, I am also constrained by space limitations and a no-nonsense newsletter editor (just kidding, Neil).

## **The Conservatives.**

A major election policy and strategy of Stephen Harper and his 337 candidates is to promote the economic skill and competence that this government has demonstrated over the past nine years in general and during the recent downturn that started in 2014 in particular. He consistently portrays Canada's performance relative to the other G-7 countries as "the best" and says that there is no real evidence of an economic slowdown, let alone a full recession.

However, as our June AGM keynote speaker, Jim Stanford, made very clear, the Harper record is quite abysmal, reflected in numerous statistical categories and with no likely prospect for improvement. This conclusion is due to low global energy prices leading to an ever-weakening Canadian petrodollar, disappearing full-time, secure manufacturing jobs, declining innovation and competitiveness, and bad trade deals negotiated with some 40 countries, many of which are low-wage, human-rights-deficient and poor environmental partners. In addition, the fixation with balanced budgets and cuts to social transfers to the provinces has created serious concerns about the future sustainability of public healthcare, post-secondary education's affordability and the viability of future pension plans beyond the CPP and other supplemental income supports for retirees. It has taken the opposition parties to remind voters that the true fiscal legacy of the Harperites is eight straight deficit budgets and an increase in our national debt of \$150 billion since coming to office.

The other major election plank of the Conservatives is anti-terrorism and keeping Canadians safe from foreign and domestic extremism. Thus, they have enacted a much-maligned Anti-Terrorism Bill (C-51) which increases the existing powers of surveillance and intervention for both the RCMP and CSIS, as well as adding almost \$300 million to their budgets for counter-terrorism. The government has also committed to continue to provide CF-18 fighter jets to attack ISIS locations in Syria and Iraq, which could be in addition to an annual increase of three per cent of the National Defence budget starting in 2017. A further promise of \$360 million annually is reserved for an ongoing Middle East military mission. All this is juxtaposed to a promised \$3.5 billion allotment for maternal and international child health aid projects, recognizing that military activities are always much more destructive for civilians, mostly women and children.

The areas of greatest concern for me, and perhaps for many of you, are the policies and election promises that are just plain bad social and environmental policies. Specifically, these are partially based upon bad trade deals being negotiated in secret with Europe and the Pacific Rim nations, the Comprehensive Economic and Trade Agreement (CETA) and Trans Pacific Partnership (TPP), respectively, as well as a bilateral investment deal with China valid until 2045. The multilateral deals have not yet been finalized, to Harper's distress, but their ultimate impacts would likely be perilous for Canadian consumers, manufacturers and also dairy and pork farmers. Even the future sustainability of provincial

drug plans could be imperiled if patent protections by large European and US pharmaceuticals could limit or prevent the development of cheaper domestic generics. As regards future environmental protection, Harper has always favoured sector-by-sector regulations to cut greenhouse gas emissions, rather than national standards, meant to protect the now-struggling oil and gas sector. This has been lagging in comparison to the other G-7 partners, who have pressured him to now agree to a low-carbon footing for Canada by 2050 and eventual prohibition of fossil fuels by the end of the century without any talk of a carbon tax in the meantime.

### **The Liberals**

Notwithstanding the recent barrage of Conservative attack ads against Justin Trudeau, I have my doubts about the Liberals' election policies and promises because they are mostly quite vague or even contradictory. Some examples include:

- cutting income taxes for middle-class earners (between \$45-90k), while increasing taxes on those earning over \$200,000 (less than 10% of Canadians) and not touching corporate taxes
- cancelling the current income-splitting tax measure, returning the eligibility age for CPP benefits back to 65, increasing CPP benefits, creating a new Canada Child Benefit and also increasing overall foreign aid as a % of GDP ... all without a substantive tax increase;
- improving or strengthening government accountability and watchdog agencies over Parliament, Senate "reform", democratic practices and the current electoral system, while at the same time voting for the Harper Anti-Terrorism Bill and all of its expanded surveillance powers for the RCMP and CSIS. If elected, the Liberals would amend the most undemocratic parts of the legislation;
- "renewing" or "restoring" consultation processes with the provinces over issues such as First Nations' Truth and Reconciliation, healthcare, access to high-quality and affordable childcare spaces, increasing cities' role in national decision-making, legalizing marijuana possession or expanding infrastructure funding by encouraging public and private pension plans to invest in domestic urban renewal projects;
- "working" with the provinces on plans to fight climate change by setting a price on carbon emissions, but without specific plans for a carbon tax.

### **The NDP**

Since recent opinion polls show the NDP has enjoyed a steady increase in popularity, especially since the surprise Alberta election results in May, Tom Mulcair's positions and policies have gained more attention and scrutiny than ever before. In my view, these promises also seem to be fully costed between both revenue cuts and increases. These include:

- like the Liberals, the NDP would also cancel the

current Harper income-splitting measure, but then use the funds to create a joint federal-provincial plan to start a \$15/day national daycare program. Increases to corporate tax rates at the level they were in 2009 would also be used for such new social spending;

- cuts to small business taxes and increases to CPP benefits would be further funded by both canceling the planned increase to the TFSA contribution limit to \$10,000 back to \$5,500;
- The enactment of a \$15/hr. minimum federal wage would increase incomes for over 120,000 workers under federal jurisdiction;
- Restoration or enhanced transfer payments for healthcare and infrastructure in the provinces and cities are crucial to the NDP for reducing inequities between Ottawa and the provinces or between provinces. Thus, the annual six per cent increase in healthcare transfer payments would be restored, while our cities would get an extra penny of the federal gasoline tax (worth \$420 million) in addition to the \$2.1 billion in existing gas tax transfers;
- Greater cooperation with the provinces would also be initiated to develop a public transit strategy and also increase funding to municipalities to \$3.7 billion annually for core infrastructure projects. Lastly, a \$500 million annual capital gains tax break would be started to encourage construction of affordable housing units in needy municipalities;
- A former Quebec Environment Minister, Mulcair has made a campaign promise to introduce a national cap and trade emission reduction plan in consultation with the provinces, while also introducing tougher penalties for polluters;
- Unlike the Liberals, the NDP opposed the Harper Anti-Terrorism legislation (C-51) on principle, and is on record to work towards abolition of the tainted Senate, and only see the decriminalization of marijuana possession. A specific commitment to also increasing Canada's overseas development to .7% of GDP, and introducing a new system of proportional representation for federal elections are other clear promises.

In conclusion, my support of the NDP is well-known and is more resolute than ever after comparing the campaign positions and priorities of the major parties in 2015. No matter how you make your final voting decision, it is important to stay informed, become active for a specific party or candidate if so inclined, and certainly encourage family members and friends (especially those under age 35) to exercise their democratic right on or before October 19th. Apathy is the enemy of democracy, and not the answer we want.

# Protecting an Inclusive, Just, Fair Canada

## *Congress of Union Retirees of Canada focuses on federal election*

BY MARGARET MCPHAIL

The 12th Constitutional Convention of the Congress of Union Retirees of Canada (CURC) in late June drew retired unionists representing local CURC councils, union retiree groups, and provincial retiree federations from across Canada. Normally held in the fall, the convention date was pushed forward this year so that CURC activists could stay focused on the federal election campaign and October 19 vote.

Of course, the federal election was already very much on everyone's agenda throughout the convention – no surprise there. As Canadian Labour Congress President Hassan Yussuff reminded us in his keynote address, it is essential that all of us do our part to see the Tories defeated. The Harper government's ongoing attacks "have put the kind of Canada we built at risk – an inclusive, just, fair Canada" and "we will regret it if we miss the opportunity on October 19th." After nine years of ideologically driven legislation and deep cuts to programs and services, Canadians are clearly worse off than when Harper was first elected, whether we are talking about public healthcare, good jobs and the economy, public services, retirement security, privacy protection, or union and other Charter rights.

Jim Stanford, Chief Economist with UNIFOR (formerly CAW), emphasized the danger of underestimating the Tory machine in campaign mode and also warned delegates not to sit this one out. He ripped apart Harper's claims that his government has "excellent economic credentials" and has shown strong leadership by comparing the rhetoric to reality with a close look at the real story of Canada's economic record over the past nine years. The conclusion? On the basis of 16 key economic indicators, Harper's record is by far the worst of all the Prime Ministers who have held office since 1946. For those interested in seeing Jim's analysis, UNIFOR has now posted a Youtube video at <https://www.youtube.com/watch?v=6a0DgSWa48E&feature=youtu.be>

Other platform speakers addressed the need for a national pharmacare plan and the attack on pensions in Quebec, while Irene Mathyssen, NDP MP for London-Fanshawe and NDP Seniors' Critic and Caucus Chair (and OSSTF/FEESO member!), led us through the shameful Harper record on matters related to older Canadians. Delegates also spoke about the many reasons to defeat this government while discussing policy motions on issues such as Canada Post, the CBC and public broadcasting, the impending Trans-Pacific Partnership, affordable housing, and health.

OSSTF/FEESO retirees were well-represented at this convention with ARM delegates coming from the Hamilton, Toronto and Hastings-Prince Edward chapters, and we were delighted when the Convention honoured the rich contributions



**Left to right: Margaret McPhail; ARM C 12; John Zikopoulos, ARM C29; Malcolm Buchanan, OSSTF Past-President, CURC Award winner; Frieda Smyth, President ARM C18; Michelle Barraclough, ARM C12.**

to CURC and retiree activism made by OSSTF/FEESO members Betty Ann Bushell and Malcolm Buchanan. At the banquet on Thursday, Malcolm was presented with the CURC Award given to an individual member for their activism with CURC, the labour movement and their community, as well as through political involvement. The award was certainly well deserved – as anyone who knows him can attest, Malcolm continues to be an indefatigable campaigner and activist on many fronts. This is the second time in a row that this award has been given to an OSSTF/FEESO member. Toronto ARM's own Don Wright was the previous recipient in 2013.

The tribute to Betty Ann Bushell was very moving. Betty Ann, also an active OSSTF/FEESO and ARM member from the Hamilton area, was serving as Treasurer for the National CURC Executive when she passed away earlier this year. A real dynamo, Betty Ann's commitment to social justice and labour activism will be sorely missed.

In his opening remarks to the Convention, President Pat Kerwin reflected on the deteriorating situation facing seniors today compared to when CURC was first formed in the 1990s, and emphasized the need, now more than ever, for union retirees to speak up and step out as activists. Clearly this view was strongly shared by the many delegates at the 12<sup>th</sup> CURC Convention who may be retired from work, but are definitely not retired from the struggle.

*Margaret McPhail, along with Michelle Barraclough, represented ARM Chapter 12 at the 2015 CURC Convention.*

# ARM Chapter 12 Annual General Meeting elects three new executive members

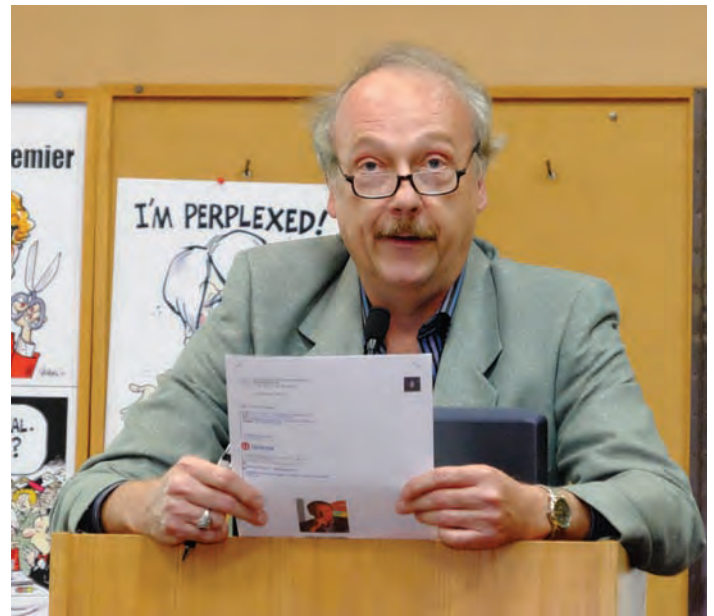
*Guest speaker Jim Stanford outlined gross economic failure of the Harper government*

BY CHARLES HAWKES

ARM held a lively and informative AGM at OSSTF headquarters on June 3 before a solid turnout of Chapter 12 members. President Manfred Natzel and Paul Rook chaired the meeting's official business of our chapter such as the executive reports on the past year's activities and luncheons, executive elections for 2015-16, and the treasurer's final report. We welcomed three new people to our executive: Suzanne Turcotte, Cyndie Jacobs, and Bill Pryde.

We have always tried to obtain an interesting and engaging speaker for our AGMs, and for that reason we welcomed back Jim Stanford for a second AGM appearance. Jim is the chief economist for Unifor, a vice president of the Centre for Policy Alternative, as well as writing newspaper columns, and appearing on TVO and CBC-TV. Because this is an election year, Jim focused his talk on the economic record of the Harper government. His message: the Harper government has little to brag about.

Jim presented proof of his verdict with a slide presentation comparing the economic record of each of Canada's postwar governments to that of the present Conservative



**Re-elected by acclamation, President Manfred Natzel reports on ARM Chapter 12's activities of the past year.**



**Communications and Political Action Secretariat member Domenic Bellissimo brought greetings from the Provincial Executive and Secretariat, outlining the importance of the upcoming federal election.**

government. Sixteen economic indicators such as job creation, unemployment, personal income growth, government debt, were applied to each Canadian Prime

Minister and his government – nine of them – since 1945 to rank their successes in meeting these economic challenges. Harper's Conservative government came in last or tied for last on seven of the indicators, coming in second lowest on six of them, and achieved no higher than sixth on three others. Jim concluded "So much for the government's claim to be good economic managers". (a more detailed account of this research can be found at [www.unifor.org](http://www.unifor.org)) A number of people voiced their hope that this evidence becomes widely disseminated in the election campaign. Jim ended his talk by announcing that he recently published a book, just happened to have a number for sale, and all buyers would receive a copy for the low price of \$20 with the author's signature. No real self-promotion here when he then added that all proceeds would go to the Centre for Policy Alternatives. The book's title is *Economics for Everyone: A Short Guide to the Economics of Capitalism* and it is reviewed in this issue. After this stimulating talk, members were ready for food, talk, and some light background music upstairs in the dining area, all ably organized by Vice-President Jim Loftus.



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## Curmudgeon's Corner

# Self-driving Cars, Drones and the PM's Heavily Varnished Truths

*It is time to plot an escape from our fantasy world*

BY PAUL ROOK

I am always fascinated by our ability to embrace new technology without exploring or accepting serious problems involving that technology. I have raised concerns about two new technologies and have heard responses such as “You can’t stop technology” and the even the more bizarre “All new technology is good.” If that is the case, does it mean that atomic and hydrogen bombs are a good thing?

The concept of a car that drives itself is seducing a lot of people. When I raised my concerns the response I got was that pilots put airplanes on automatic pilot. True but only they are flying in safe conditions and on a designated flight path that requires other planes to be a safe distance away. When turbulence occurs the pilot takes over the controls and that pilot has many hours of actually flying the plane. There will be times when the cars will face unique and dangerous situations, when the driver has to take over. A driver with little real driving time behind the wheel will have trouble dealing with emergencies or the car when the computer driver is no longer functioning. Also would you want to be on a crowded highway 401 going at top speed and relying on every car to be programmed and functioning properly without a human driver in control? It’s scary enough with human drivers in control. Cars that drive themselves are another example of our lust for convenience without thinking of the consequences.

Soon you are going to have to be on constant lookout for drones as the private and commercial use of the devices increases dramatically. You might want to start practicing ducking quickly. Fed Ex is testing their use to deliver packages to “remote areas.” If this is successful there will no doubt be more of these devices delivering packages everywhere. As anyone can own a drone with a camera you might want to make sure you have window coverings that cannot be seen through. The possibility of countless private drones in the air, with no record of who is operating them, must cause terrorists to salivate.

However, there is a business opportunity. Someone will have to create and produce helmets to protect peoples’ heads from low flying and crashing drones. The FAA in the United States is trying to figure out how to regulate drones but only the commercial ones. I hope they can figure out how to keep them away from airliners. I guess these big planes will be on automatic pilot a lot less.

As a curmudgeon, I cannot resist commenting on the recently called federal election. I am going to shock many of you by saying that I am impressed by one of Stephen Harper’s skills. He has an amazing ability to state something that is blatantly wrong and make it sound like the absolute truth. An example of this was his claim that an election that is over twice as long as normal won’t cost Canadians anymore. In fact, the Federal Government has to pay more for the extra weeks of renting returning offices and for the extra pay for the election officials in each riding among other increased costs.

Harper continues to claim that our economy is doing well and that, because of his experience and policies, he is the best leader to deal with the economy. He even boasts that we are doing better than the rest of the world. Maybe that is true in his fantasy world. In the real world, the Governor of the Bank of Canada has confirmed that Canada was in a recession for the first six months of 2015. No other G7 country is in recession or suffering this type of relapse. Moreover, Harper has put his main emphasis on growing the oil energy sector. With the drop in oil prices we have seen the folly of putting most of our economic eggs in one basket. By the way have you checked the value of Canadian dollar recently? The drop in its value is certainly not a success story. Most people would be embarrassed by this record. However, it seems impossible to embarrass Stephen. Maybe it is time for the rest of us to escape from his fantasy world.

## Benefits

### Choice: OTIP or RTO

*At a June ARM Chapter 12 meeting, OTIP's Anita Chamberland outlined the OTIP advantage*

### BY CYNDIE JACOBS

In contrast to other insurance providers, every dollar that OTIP makes is reinvested into providing new products and services to meet the needs of its members. Some of the valued extras available to ARM plan members include CAREpath (Cancer Assistance Program), Express Scripts Canada Pharmacy home delivery program, The Seniors' Care Assistance Program provided by Bayshore Healthcare, and the Edvantage rewards program. In contrast, profits made by RTO are sent by Johnson Insurance to a parent company in the United Kingdom. Essentially, with RTO, education stakeholders have no influence, whereas with OTIP, we own it.

As companies, the main difference between OTIP and RTO is that OTIP is an insurance administrator, whereas RTO is a social organization and Johnson is the plan administrator. As such, RTO offers only one plan, while OTIP offers a greater range of plans based on an individual's needs. Because our needs change as we age, the best advice is not to get locked in to any one plan. OTIP is the only insurance provider specifically for the education community that offers flexibility.

The difference between ARM plans and OTIP's other retiree plans (RTIP) is the \$50 annual membership fee to be a member of ARM. If you join mid-year, the \$50 ARM fee is waived until the following January. Those members of the education community who are not planning on joining ARM would select one of the regular retiree plans (RTIP).

Here are the top 25 reasons to choose an ARM Health Benefit Plan:

1. ARM plans adapt as requirements for health coverage change.
2. Members are able to increase or decrease their coverage on January 1 each year without medical evidence. An increase to the Prestige Elite plan, however, or an increase of more than one plan level requires medical evidence of insurability.
3. A member can reduce their level of coverage at age 65, when the government starts to cover the cost of drugs.
4. There are four different plans with different levels of coverage suitable for spouses of different ages.
5. If a doctor prescribes a drug that is available as the brand name and the generic, the lowest generic cost would be considered, unless no substitution is ordered from your doctor.
6. ARM plans consider what the government covers and provides.
7. ARM has a separate diabetic maximum for those with diabetes: \$750 or \$1,000 per person/year depending on the plan you choose.
8. There is significant flexibility with ARM plans and members can move between plans.
9. For a couple over 65 (covered by the Ontario Drug Benefit Program - ODB), you can save \$1,038 annually.
10. Half of RTO's insured members are over 65 and overpaying monthly premiums by a minimum of \$39.46 per month.
11. No medical evidence is required if you apply for an ARM plan within 60 days of your group health plan termination date.
12. Reimbursement levels change between ARM plans depending on the coverage you require for your individual needs.
13. Members are covered for travel in all ARM health plans.
14. With deluxe travel insurance, members are covered for 95 consecutive days outside of Ontario with no additional premium and no age limit. Emergency medical expenses are covered up to \$2 million Canadian per person, per trip.
15. Members can extend the 95 days by returning to Ontario for at least 24 hours or by purchasing additional days through 21st Century Travel Insurance.
16. As long as your ARM policy is in effect, the 95-day limit must be stable within the last 90 days prior to departure.
17. If medications are required while travelling, the member pays and is later reimbursed. If a member is taken to hospital, all they require is their OTIP coverage card.
18. All of the plans are based on OHIP - OHIP pays first, then your ARM plan kicks in.
19. With the Express Scripts Canada Pharmacy home delivery program, members receive 100% coverage for generic maintenance prescription drug expenses (or 90% for brand name), they can receive a 90-day supply for a single dispensing fee.
20. Dental plans are the biggest difference between ARM plans and RTO. With ARM, you can opt in to a dental plan at any time, on the first of the following month and you only need to remain in the plan for a minimum of one year. Reimbursement is based on current Ontario Dental Association (ODA) rates and members are eligible for double the scaling units.
21. Members may submit claims online and be paid via direct deposit.
22. Members diagnosed with cancer will have the guidance and support of a personal oncology nurse through CAREpath (Cancer Assistance Program).
23. Members requiring support, resources and/or programs for seniors will have access to The Seniors' Care Assistance Program, provided by Bayshore Healthcare.
24. Members whose adult children return to school full-time are able to include them as 'overage dependents' - until the age of 31.
25. Education retirees are also eligible for great rates on home and auto insurance through OTIP. These combined discounts, along with great retiree health plan rates can mean significant annual savings.

With a list of reasons as extensive as this, it seems very clear which insurance provider is the better choice. To make it even easier, and more of a visual comparison, OTIP has developed a chart highlighting the differences between ARM plans and RTO (<http://bit.ly/1hwRje2>). The chart outlines the features of each of the four ARM plans in comparison to the RTO Insurance Plan. The related costs, time restrictions, eligibility requirements, annual maximums, time restrictions and reimbursement rates are listed for each plan. The benefits are grouped into several different categories:

- Extended Health Care: Prescription Drugs, Vision, Paramedical Services
- Travel and Supplemental Travel
- Orthopaedics
- Orthotics
- Home Care: Includes Medical Aids, Equipment and Supplies
- Hearing Aids, Post-Surgical Items, Ambulance, Diagnostic Procedures, etc.
- Semi-Private Hospital
- Dental Care

Do you still need more reasons to choose to an ARM Health Benefits Plan?

- Choice, flexibility and options - your needs won't remain the same throughout your retirement
- Benefits Services – OTIP has a dedicated team
- No taxes
- 99% of our members stay with ARM for life
- \$50 annual ARM fee (Jan 1) directed to OSSTF/FEESO - stay connected to your Federation.

For additional information on the different ARM plans, please visit: [www.otip.com/ARM](http://www.otip.com/ARM) or contact OTIP by phone at: 1-800-267-6847.

OTIP is located at 125 Northfield Drive West, Waterloo, Ontario N2J 3Z9.

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## Helping your kids buy a home? Educate yourself first.

A study from the Canadian Association of Accredited Mortgage Professionals shows that 13% of a first-time homebuyer's down payment comes from family. As members of the education community, you have an advantage. Through its various lending channels, Educators Financial Group offers you and your family access to discounted rates. **Amedeo Perfetto, Regional Director with Educators**, says, "A lot of the mortgage questions that I get from educators are for their children. They do like to help out their kids in settling down."

### Three lessons to learn BEFORE helping your kids buy a home:

- 1. It's not selfish to put yourself FIRST:** If being generous now, means you won't have enough for your retirement or that you'll have to call on them for their financial support later, think twice. Your children will have the capacity to generate a paycheque long after you stop working.
- 2. Think about an early inheritance:** It's called a 'living legacy', and it's becoming popular with baby boomers that have lived through some prosperous times. There are tax advantages to this practice, too. Gifting money in small amounts over a period of time can result in a smaller tax bill than the one that would be due upon your death. A tax advisor can tell you how this works.
- 3. Co-signing a loan—you are responsible:** If you co-sign your child's mortgage, you would be liable for mortgage payments if your child defaulted. It may also impact your ability to borrow for your own needs.

### Educators Financial Group can help YOU to help your kids buy their first home.

Call **1.800.263.9541** and talk to an Educators lending specialist today.

*The information in this article is general only; it is not intended as specific investment, financial, accounting, legal, or tax advice for any individual. Broker license 12185.*

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One focus, many solutions.





Retired Bard

## Bird Watching In Toronto

*Nesting grounds and temporary refuges for birds surround us*

BY NICOLE VIGUET-FRENCH

As an avid bird watcher, I like walking with my binoculars and camera everywhere I go. Toronto is an incredible playground for people like me. The lakeshore, ravines, parks, ponds, gardens are nesting grounds or temporary refuges for a lot of birds.

For instance, I saw the Black-crowned Night-Heron in the little pond at Todmorden Mills which was easy to miss, it is so quiet during the day. The young Red-tailed Hawk was perched in a tree just behind the Science Center. I have a soft spot for the Waxwings; I like watching a flock of these masked bandits gorge themselves in berry-filled trees.

These are Cedar Waxwings. I encountered the Merlin near my home as I was having a stroll. Totally indifferent to the busy DVP, just behind the fence, it was enjoying its meal and kept an eye on me, not ready to share it. The last one is a female Rose-breasted Grosbeak seen north of Toronto.

My equipment? For the Merlin, Hawk, and Night-Heron I used a Canon EOS 450D, with a 300mm lens. For the Cedar Waxwing and female Rose-breasted Grosbeak, my new Canon EOS 7D Mark II, with a 480 mm lens.



Merlin



Hawk



Cedar Waxwings



Night Heron



Female Rose-Breasted Grosbeak

## Theatre

# *Hamlet*, by William Shakespeare

*The Stratford Festival, Stratford, Ontario, 2015*

REVIEWED BY ALLAN HUX

I first saw *Hamlet* performed at the O’Keefe Centre in 1964 directed by Sir John Gielgud and starring Richard Burton. The performance attracted attention because of Richard Burton’s role as Hamlet, Gielgud’s decision to have the actors perform in “alternate attire” (i.e. street clothes), and because Burton and Elizabeth Taylor had moved in together in the King Edward Hotel. Burton admitted to a *Toronto Star* reporter that the Toronto run pre-Broadway was a challenge: “I alternate between thinking it will be the most remarkable play of all time and the most remarkable disaster.” To this 16 year old it was remarkable to see the play staged in a modern fashion unlike the traditional costumes

that we had seen on our school and family trips to the Stratford Festival. Burton’s voice was powerful and eloquent, and the lines that I had studied in class came alive.

In 2015, I decided to see *Hamlet* again for probably the fourth time in great anticipation to hear the ringing soliloquies and to pick out the many phrases that are common in our language today, thanks to William Shakespeare’s brilliance as a playwright. I have mixed views about director Antoni Cimolino’s decision to have the actors perform in 20th century suits rather than Elizabethan finery and to have the guards and sentries carry rifles rather than swords, pikes, bows and daggers. Claudius looks more like a Mafia don than a king, but perhaps this does correctly cast his actions from the plot in an authentic light. Seana McKenna’s Gertrude and Adrienne Gould’s Ophelia do project their feminine form for “frailty – thy name is woman.” I wonder if Shakespeare considered how Good Queen Bess would react to hearing that line and whether she ever saw a performance of *Hamlet* before her unfortunate passing



Left to right, Vicki Smith, Pam Locke, and Margaret Dudson

in 1603?

Some of our ARM members were not taken with Gould’s Ophelia and I agree that her performance in the first half of the play was a bit soft and her projection was a bit weak. However, I thought her performance in the last act was very good and her dying had the intended effect on the audience. You will be pleased to learn that despite the heavy presence of the rifles, Hamlet did wear his sword and the closing scene’s sword play between Leartes (Mike Shara) and Hamlet (Jonathan Goad) came off with full dramatic effect and deadly consequences.

The finest feature of the performance was Jonathan Goad’s Hamlet. He presented the full range of emotions, dramatic force, and athleticism that the part demands and in my mind his work stands up very well to Richard Burton’s high standard. The audience agreed because there was a partial standing ovation for the rest of the cast but on Goad’s appearance, he received a thunderous, standing ovation that was richly deserved. It was a production that deserves strong recommendation.

# *Carousel*, a Rodgers and Hammerstein Musical, Still Pleases

*Seventy years after its Broadway debut, Carousel draws in the 2015 audience with its beautiful music and themes of love and equality*

REVIEWED BY KARMA NAIKE

Richard Harris, Toronto-based author and writer, aptly expresses the impact of the Stratford Festival 2015 production of *Carousel* as a tale transformed by genius.

This story of love, imperiled by the vicissitudes of life with its conventions and expectations, draws the audience into its being through the brilliance of life's profile characters, its music, dance and place. The main songs, "If I Loved You", "June Is Bustin' Out All Over," and "You'll Never Walk Alone" preceded by a scene of young people dancing to a waltz and the backdrop of a fun time at the carousel reflects stages of life to which all of us can relate. The solos, mostly arias, the choruses and chorales, rendered lyrics exquisitely with heart and drew in the audience. One cannot help but be transported to that time of explosion of boundless energy in our lives with the rendition of "June Is Bustin' Out All Over." In contrast, at the finale, instead of a grand chorale closing it was mostly a sweet children's choir performance of "You'll Never Walk Alone." Not only touchingly beautiful, but also thought provoking, it reminded us that we can face storms of life at any age.

The story's characters also reflect the period, with its class system -- the well-heeled privileged or established, and the less privileged caught in unseemly situations and, in desperation, in the web of the cunning. Love, although deeply felt, cannot be declared directly. Thus the song says, "If I loved you, time and again I would try to say all I want you to know, if I loved you..." One could feel the unspoken passion between the lovers Julie and Billy, but he having hit her once, creates a stumbling block for both. The social consciousness of society rejects even a small inadvertent hit against a woman. But the love is deep and so is the regret.

The story also introduces a metaphysical component in life after death, in the stage before reaching the pearly gates. Billy is given a chance at redemption by revisiting his daughter and wife. He is able to transmit the love he



**Maria Batista (left) and Karma Naike**

has felt for his family and they feel it. The transcendent power of love breathes new hope into life.

It is no wonder that the New York Times billed *Carousel* as "The Greatest Musical of the Twentieth Century." This production of the 1945 Rodgers & Hammerstein musical brought musical and dramatic genius, as was originally designed for a post WWII world, to introduce hope through love and equality. The 2015 production is a gem with the brilliance of all its features harmoniously projecting and drawing the audience into the show's life. *Carousel* speaks to the heart and soul, even now. And the town *Carousel* remains lit, a place for the people.

# Economics for Everyone: A Short Guide to the Economics of Capitalism

By Jim Stanford (Pluto Press, 2015)

REVIEWED BY CHARLES HAWKES

Author Jim Stanford is chief economist for Unifor, a frequent television commentator and writer in national newspapers on economic issues.

ARM asked Stanford to speak at our AGM in May for a second time where he again proved himself to be a stimulating and witty speaker, with a special ability to de-mystify financial and economic issues for a general audience.

Unlike many economists, he is no supporter of much of mainstream economic thinking, and in this book, he launches a frontal assault on it, especially its neo-liberal, pro-business policies that have dominated Western economies since the 1980s.

It is the unreality of much of modern economic theory as it is written and taught he criticizes, because it so often leads to policies that benefit a minority of citizens – the wealthy upper class of business owners, executives, and financial players.

One example, and there are many in the book, occurred when the Secretary General of the OECD, an international economic association, lamented the fact that French workers protested changes to laws that would allow their employers to fire them more easily. He stated that if the workers were only more ‘economically literate’ they would understand that this painful reform would make “labour markets . . . operate more efficiently” – supposedly to workers’ long-term benefit.

Another unrealistic idea is the definition of full employment which does not mean zero unemployment. Sometimes called the natural rate of unemployment it has been defined in Canada as ranging from six to eight per cent. Neo-liberal theory holds that most of this unemployment is basically voluntary, because if workers were willing to accept lower wages, businesses would hire them. Minimum wage laws and unionization are often used to explain why wage levels do not fall, and unemployment is not reduced.

Language and vocabulary can be used to disguise reality and advance an agenda. Take the term ‘market

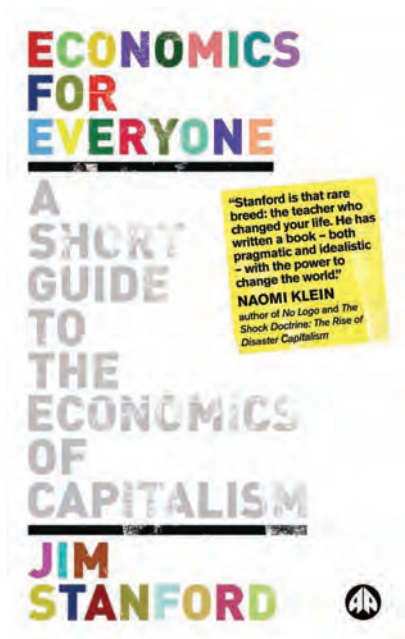
economy’ used exclusively today in referring to our economy. It presupposes an impersonal system guided by market forces where demand

and supply for goods and services interact to send accurate price signals to producers to increase or decrease production. This line of thinking sees the economy as one made up of many markets interacting with each other, with an equilibrium or ideal price automatically arrived at by demand and supply. Such thinking implies that the parties involved, say the business and its workers, interact as markets on an equal basis.

But the labour market described by the OECD representative is hardly on an equal footing with the large French corporations who hire workers from it, and who want and probably obtain the right to fire them more easily. Either are the thousands of suppliers in their market who sell to a giant retailer such as Walmart who uses its power to drive the prices they pay for suppliers’ goods as low as possible. Corporations plan production as rigorously and far more efficiently than the central planners in the old Soviet Union under communism, and the demand and supply models beloved by mainstream economics are close to being abstract fantasies when applied to much of the economic activity in our economies.

Instead of market economy, the older term, capitalism, more accurately describes the system we have where most people work for others, a small proportion of people own most of the wealth (capitalists, and their share is growing), and competition between companies attempting to maximize their profits forces them to act in particular, sometimes perverse ways.

Free market thinking begins with the assumption that



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economic man is inherently selfish, only interested in maximizing his or her utility, or personal satisfaction, and private wealth. In contrast, Stanford sees the economy as a social activity, where most people work and interact with others in a collective enterprise best seen in our cities where many people play their own small role working to make the city function. A billionaire entrepreneur might be the type of economic man neo-liberal theory describes, but one individual could not have made it alone without the support of workers, customers, and probably government. Many studies and recent experiments have indicated that most people are not inherently selfish when presented with choices, and are essentially social beings.

The book is divided into five sections. It begins with a short history of economic thought placing capitalism in context as simply the most recent economic system, and one that will probably evolve into another kind. A second section deals with work, and the relationships between employers and workers. The use of the term worker is used to mean everyone who works for a wage or salary from the most menial job to the most advanced because about 85 per cent of people do work for someone or something (corporation, institution,

government) else. The third section examines how competitive pressures in capitalism affect investment, employment, equality, and the environment. Section four deals with money, banking, stock markets, government fiscal policy, and international trade. Section five evaluates capitalism, and presents ideas for reform, and change.

Throughout the book, boxed sections present an issue, and invite readers to contribute by E-mail their own ideas and examples. An artist's economic roadmap in each section builds up a total picture of the economy, along with extensive use of cartoons and quotations. There are no difficult diagrams of the kind used in economic textbooks, and the few line graphs are easily understandable. All the difficult vocabulary found in economic commentary is clearly explained.

Stanford states that the basic theme of the book is that "people have to fight for what they get from the economy, and nothing comes automatically via supply and demand... education, awareness, organization, and action are essential." This book in every sense fulfills the educational part of this program for change – the rest is up to us.

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# Labour Day Parade 2015

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## TIME FOR CHANGE

**Monday, September 7, 9:30 am**

*Join the parade, led by the Postal Workers and accompanied by NDP Leader Tom Mulcair*

*Meet at the OSSTF area near Queen and University  
early enough to get the OSSTF loot  
(buttons? caps? water bottles?)*

*Look for the ARM Chapter 12 banner and join your friends in ARM  
for the march along Queen and down Dufferin to the CNE grounds*

*Make sure you get an admit-to-the-CNE bracelet when you find the OSSTF gang*

# The Arrogant Autocrat: Stephen Harper's Takeover of Canada

By Mel Hurtig (Mel Hurtig Publishing, Vancouver 2015)

REVIEWED BY MANFRED NETZEL

All right, hands up all of you who bought or were gifted a set of Mel Hurtig's *The Canadian Encyclopedia* as a kid or nascent Canadian nationalist decades ago?

Well, he's just authored his eighth passionate polemic about the Canadian state of the union, and he pulls no punches in the process. Here's a sample from the first few paragraphs:

*I have spent much of my career warning Canadians about the increasing threat that foreign takeovers of our companies and resource sectors pose to our sovereignty and to the overall economic and social well-being of our country. . . . I never imagined that the greatest threat would come from the takeover of our democratic institutions by one politician determined to make our nation according to his own values and priorities.*

Of course, that politician is Stephen Harper. Apparently, Hurtig experienced the ominous influence of the Prime Minister first hand in the eventual publishing of this relatively concise effort. He stated in an interview that he went to one Canadian publisher (after his original choice had been bought out by an American firm), who turned him down because he was "frightened by what Harper would do to his company." After a few more problems, he decided to publish the book himself through his own Vancouver-based resources – good news. It is selling well in both major and smaller bookstores across Canada, and he is getting feedback from many grateful academics and civic-minded individuals. According to Hurtig himself, "the book is intended as a wake-up call to all Canadians to reclaim our democracy and our country before it is too late."

The sources used by Hurtig are both respected and well-documented throughout, both from other authors and media sources, as well as prominent Canadians in politics, economics, business and research think-tanks including some we in ARM / OSSTF are familiar with or remain in close contact. These include Jim Stanford (Unifor), Armine Yalnizyan and Trish Hennessy of the Canadian Centre for Policy Alternatives, Maude Barlow, chair of the Council of Canadians, David Suzuki and

Ed Broadbent. There are also references to others who have written biographical works about Stephen Harper, such as Lawrence Martin's *Harperland: The Politics of Control*, which reveals the PM's "iron-clad, dictatorial control of communications and information" that is comparable to the current situation in . . . North Korea. Not surprisingly, there is a litany of anecdotes and examples, which describe the practices (maybe tactics is more accurate) of the Harper administration with which we have all become too familiar:

- 3 prorogations of Parliament since 2008 to avoid likely votes of non-confidence in Parliament, not for the usual purpose to end a session of the House and Senate;
- emphatic use of Message Event Proposals (MEP) prior to any release of information by Cabinet Ministers, Tory MPs or public servants, that must be submitted to either the PMO or Privy Council Office no matter how innocuous the topic or policy statement;
- use of massive omnibus bills (often over 400 pages) to obscure issues or actions from the opposition parties, the media and the Canadian people. The federal budget in 2010 was over 800 pages, while other examples of government bills of over 400 pages are not unusual;
- the PM's disdain for both the press (no regular press conferences are held) and even Parliamentary Committees is legendary, as witnessed by a 200-page manual for Conservative caucus members on how to obstruct, delay or end proceedings, if necessary.

This book is most useful, in my opinion, because it does an amazing job reviewing and analyzing almost a decade of arrogant behaviour and autocratic decision-making which the average person has forgotten about or dismissed as common to our political system. Who can forget some of these seemingly criminal actions

THE ARROGANT  
AUTOCRAT

STEPHEN HARPER'S  
TAKEOVER OF CANADA

I HAVE SPENT much of my career warning Canadians of the increasing threat that foreign corporate takeovers of our companies and resource sectors pose to our sovereignty. But in decades of sounding the alarm on takeovers, I never imagined that the greatest threat would come from the takeover of our country by one politician determined to remake our nation according to his own values and priorities. THAT ONE POLITICIAN IS, OF COURSE, STEPHEN HARPER.

MEL HURTIG

that shook our faith in democratic institutions and even damaged our international reputation:

- electoral “robocalls” in the 2011 election;
- passing the so-called “Fair Elections Act” (2010) which attempted to dis-enfranchise large numbers of vulnerable Canadians through stricter voter registration;
- denying budgetary data to oversight agencies such as the Auditor-General or Parliamentary Budget Officer, or making the use of Freedom of Information requests more laborious and expensive;
- using the Canadian Revenue Agency (CRA) to conduct audits of charitable NGOs or groups that challenge or disagree with government policies or data.

Hurtig uses numerous examples to show how Canada’s ranking in numerous global reports or studies has been dropping in areas such as upholding press freedom, access to information, environmental protection (remember Kyoto?), economic productivity and technological innovation, wealth redistribution, child poverty rates, foreign aid levels, and scientific research and development. With respect to the latter, since 2010, over 2,000 federally-funded government scientists have been dismissed while world-renowned Canadian research facilities and libraries have lost their funding from Ottawa. The author even raises the specter that there has been a noticeable rise in the influence of Christian fundamentalism on the Harper Government.

The titles of various chapters in the book give the reader a clear indication of where the author is headed:

- “Harper’s War on the Environment”
- “Harper’s War on our Scientists”
- “Harper’s Tax Police”
- “Datacide”
- “Neglect of the Poor and Vulnerable”

At the same time, Hurtig devotes two chapters to the ongoing “Mismanagement of the Economy” in an attempt to dispel the ongoing political spin about the strong and experienced economic policies and directions of the Harperites since 2006. Using both public and private statistics and analysis, including sometimes critical assessments by key business leaders, the reader is shown how Canada has been gradually slipping in relation to our economic trade and investment partners (especially in the OECD) in many areas such as global competitiveness and productivity, trade balances, new technological innovation and even higher incidences of

trade court cases due to high levels of foreign takeovers in Canada. Who would have thought that the current fetish of signing free-trade deals with anyone has resulted in Canada being the most sued country under NAFTA’s trade tribunals? The biggest indictment of the Conservatives’ economic management under their watch has been an increase in the national debt by \$130 billion since 2006 and with public debt charges of almost \$30 billion thus far.

The final indignity in these chapters is an eye-opening quote from Harper’s recently departed financial helmsman, Jim Flaherty, who justified using the CRA to audit only certain targeted charitable groups by saying that “charities are not permitted to accept money from terrorist organizations” – David Suzuki, a terrorist?

Hurtig reserves the final part of the book to discuss both the need for major reform of our political system, and how and by whom this could best be accomplished. Voter participation in Canada has been dropping over many elections due to growing political cynicism and upset with our current institutions and decision-makers. Did you know that according to the UN, our rate of eligible voter participation ranks 93rd in the world and 28th out of 34 OECD countries? The need for a different system (such as proportional representation) is made clear when one is reminded that in the 2011 election, the Conservatives received only 39.62 per cent of the popular vote but won 54 per cent of the seats in Parliament. Now, for the 2015 election we will see 30 more ridings up for grabs, but riding re-distribution will see the six smallest provinces get 15 MPs too many while the four largest will have 14 too few MPs. Ontario will be short-changed by eight.

Thus, the same political inequalities will likely remain until there is true reform of the actual voting process as over 80 countries around the world already have done.

Although Hurtig has some reservations about both Justin Trudeau and Tom Mulcair, he seems to believe that electing either one is an absolute imperative for Canadian voters this year. As with OSSTF, the larger labour movement, and growing numbers of our fellow citizens or “stakeholders” as we are sometimes called in Ottawa, Hurtig comes to the conclusion that it is imperative to defeat the Harper agenda and stop the current direction that Canada is following. Failing that outcome, the author ends with a proposal that was tried in the recent past, but failed. Are we ready for a Liberal/NDP coup?

# Spring Golf Tournament

BY JIM LOFTUS

On Wednesday, May 20, 2015, sixty golfers, including five representatives of Educators Financial Group and Teachers Life, thoroughly enjoyed ARM's Swing For Kids Annual Spring Golf Tournament at Club Link's Challenge Course, Rolling Hills, Gormley. We congratulate the winners of the Tournament's major categories.

Male Low Score Winning Team: Ernie Eason, Jeff Eason, David Goad and Steve Eason.

Female Low Net Score Winning Team: Rhona Salley, Megan Summers, Sandy Foster and Julie Schwartz.

Male-Female Mixed Double Winning Team: Educators Financial Group Team: Andy Sikorski, Lisa Raponi, David Currie and Toni Montero-Rios.

Male and Female Longest Drive Winners: Bob Antonyshin and Toni Montero-Rios.

Male and Female Closest to Pin Winners, Rhona

Salley and Ralph Cowan.

As well, in as much as the Tournament's Silent Auction, 50/50 Raffle and Hole Sponsorships raised \$1600 for ARM's Children's Charities Fund, ARM also very gratefully acknowledges the generous contributions of prizes, gift certificates and Hole Sponsorships by Educators Financial Group; Teachers Life; Anthony's Grill, Don Mills Plaza; Bier Markt; Don Mills Plaza; Christopher's No Frills, Lawrence Avenue East; Food Basics, York Mills Road; J.G. Cordone Investments; Jack Astor's, Don Mills Plaza; Home Hardware, Parkway Plaza; Metro, Don Mills and Parkway Plaza; Oakridge Golf Club, Port Perry; Parkway Honda, Eglinton Avenue East; P.F. Chang's, Don Mills Plaza; Starbucks, York Mills Road; Bruno's ValuMart, Underhill Road; Walmart, Ellesmere Road and Eglinton Avenue East.



Vice-President Jim Loftus (left) presents thank-you gifts to sponsors Lisa Raponi (Educators Financial Group), Toni Montero-Rios (Educators Financial Group) and Duane Young (Teachers Life).