

# After School

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Volume 14 Issue 1, February, 2012

## Considered:

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## The decline of deference

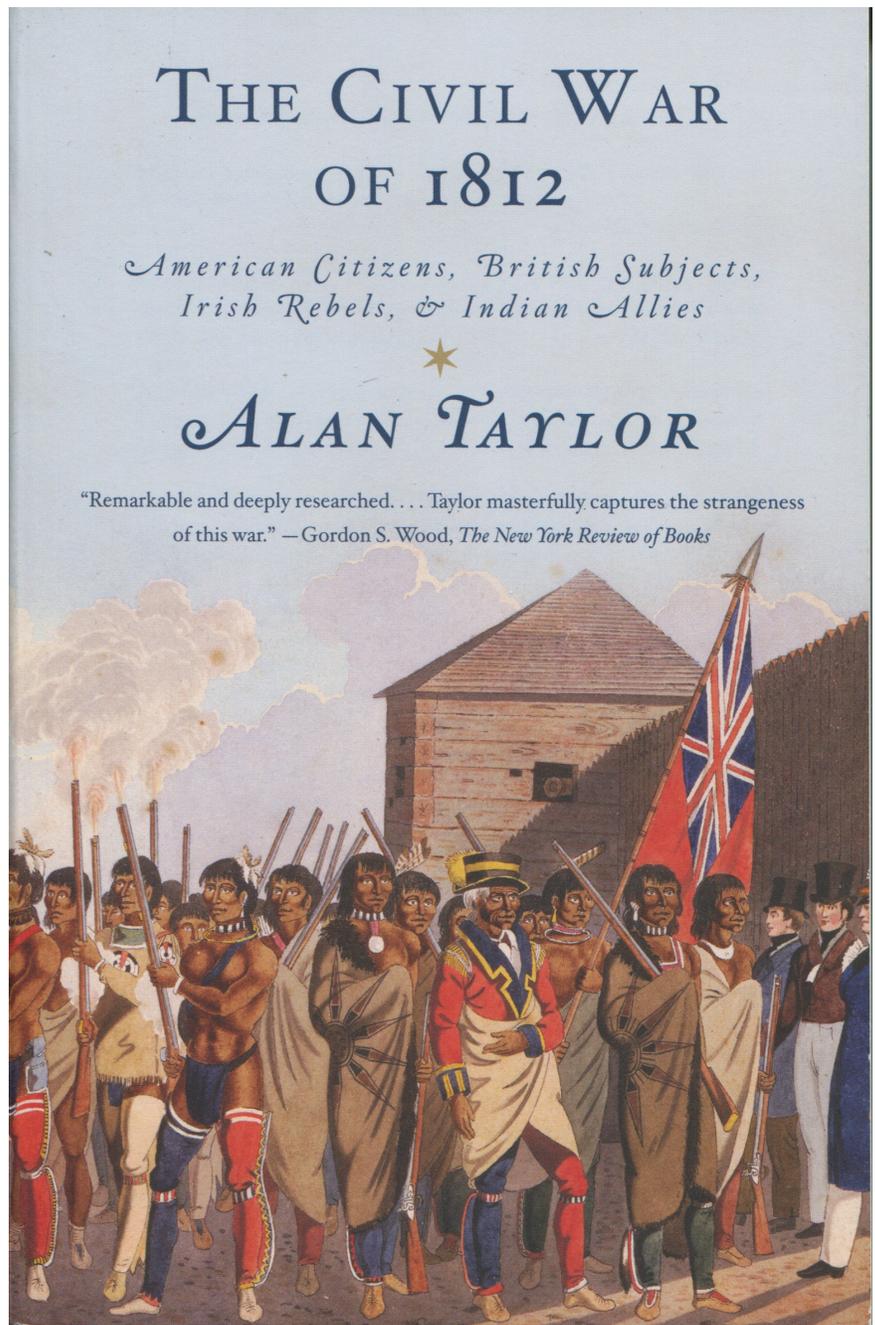
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## Editorial Chatter

**MANFRED NETZEL TAKES ON THE CONCEPT OF DEFERENCE** on which so much of our heritage was based. Netzel's interest in the topic comes from a consideration of the changes happening around the world as the 99 per cent demonstrate against and challenge the established sources of authority in their own countries. The world seems to be ablaze with the fire of revolution. Whether these times turn into revolutionary times or simply remain smouldering under the cover of buried anger and cynicism remains to be seen. Certainly the euphoria that gripped Tahrir Square at the secession of Mubarak has turned into bitter disillusionment as the army seems to have taken Mubarak's place.

**FEEDBACK IS SOMETHING THAT EDITORIAL TEAMS CRAVE** from readers. There were two calls in the last issue for member participation, one seeking those interested in starting a camera club and the other setting out an invitation to create a dining group in the quest for interesting dining experiences. Both elicited some reader interest and as a result, plans for the first dining venture are under way and a camera club first meeting will be announced in the next issue.

**OLD IS GOLD JIM MILE TELLS US** in his report on the Antiques Roadshow of January 18. Chris Williams, one of the antiques experts showed off a Mexican wood-cut print in black and white that offered a view of Mexican life as a merry-go-round bears an evaluation of about \$2,500. Not bad for a six-dollar find in a garage sale.

With about 35 people in attendance, there were enough participants with family treasures to make the session exciting and even educational.

**THE WAR OF 1812. WE WON, RIGHT?** Well, yes, we protected Canada from American incursions, but this war was so much more than that. Taking place between the English and the Americans with the French aiding the Americans and the aboriginals fighting on both the American and the British sides, the War of 1812 was a layering of competing interests in various parts of North America and Europe. Ian Cameron takes on the task of trying to sort this out with the able help of Alan Taylor's excellent history, *The Civil War of 1812*. Allowed only two pages to create this review, Cameron attached about 20 additional points added to the end of the article that he could have included had the editorial team just found another page or two. The review is a great read and it demonstrates a lot about the development of Canada as a country. You can see the clear foundations of modern USA and Canada in this blood soaked conflict.

**STEVE FULLER GIVES US A RECIPE** to try, Cuban green soup. As always, Fuller has tasted and tested the recipe and recommends it for a cold winter's day. Neil Walker for one will not miss the Cuban restaurant adventure and we hope that there will be lots of people to join us. Watch for coverage of this event in the next issue.

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### Active Retired Members

#### Chapter 12 (Toronto) Executive

President:	Manfred Netzel 416 767-8786
Vice- President:	James Loftus 416 447-0811
Secretary:	Virginia Maxwell
Treasurer:	Eric Dempster
Executive Officers:	Charles Hawkes Paul Headdon Boris Mischenko Rosemarie Mohring Karma Naike Neil Walker Don Wright
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### After School

#### Volume 14, Issue 1, February 2012

*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:** Ian Cameron, Marion Evans, Larry French, Manfred Netzel, Ed Preston, Paul Rook, Stephen Fuller, Sally Pengelley, Neil Walker

#### Newsletter Contact Information

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# Calendar

## ARM's Indoor Golf Training Program

**Some openings left:** The very successful 10-session indoor golf training program is again scheduled till March 13, 2012 at the Metro Golf Dome, 125 Milner Ave., Scarborough. \$29 for single sessions.

Contact: Jim Loftus 416 447-0811

## New five-session golf-training program now available.

Great news for the experienced and the would-be golfer. ARM's Winter Indoor Golf Training program now includes a five-session package at a cost of \$120 per person at the Metro Golf Dome, 125 Milner Avenue, Scarborough. This five-session package is designed for golfers who were unable to commit to the time constraints of the 10-session program. Golfers may utilize the package between January 24 and March 31, 2012. Interested golfers should contact Jim Loftus at 416 447-0811.

## Wednesday, February 8, 2012. Valentine's Day

**Celebration of Love** followed by a luncheon. Canadiana Restaurant near the subway at Six Points (Dundas and Bloor), Kipling subway stop.. (See map, right). Love poetry introduced and read by Bruce Archer, poet, author and former English teacher. Members of ARM C12 will also have some of their finest work on hand for a personal look at love and Valentine's Day. Contact: Jim Loftus 416 447-0811.

## Monday, March 19, 2012. ARM's Late Winter Curling

**Bonspiel** takes place at the Donalda Golf Club, 12 Bushberry Drive, Don Mills. This four-lane rink will accommodate 32 curlers. The bonspiel will last for two hours, followed by a sumptuous lunch. With an ARM subsidy of \$10 per player, the combined cost of curling and lunch is \$25; lunch only participants will pay \$20 each. Registration is at 9:30 am. The bonspiel and lunch will wrap up at about 1:30 pm. Call Jim Loftus to reserve a spot 416 447-0811.

## Wednesday, March 28, 2012. Presentation by Willard

**Petersen**, amateur archaeologist, retired teacher and ARM member, followed by a luncheon. Petersen has worked for years since retiring on researching, climbing through brush, trekking over farmers' fields, canoeing along rivers and Lake Simcoe. He has found artifacts indicating never before found sites between Toronto and Lake Simcoe and has unearthed new info that illuminates and sometimes contradicts the usual story we have of our area. Tucker's Marketplace, Eglinton and Warden. Contact: Jim Loftus 416 447-0811.

**Wednesday, April 18, 2012. Aging Technologically.** E-mail and Social Networking for Seniors. Learn the ins and outs of computers, smartphones and tablet computers such as the

iPad 2. 10 am. Place tba. Contact: Jim Loftus 416 447-0811

## Wednesday, May 30, 2012. Annual General Meeting.

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

## ARM 12 Goes to Stratford

**Wednesday June 20, 2012**, 2 PM matinee for ARM C-12 members and friends. Two selections are offered:

**42nd Street** – a jubilant backstage musical. The director, Julian Marsh, has doubts about Dorothy Brock, the star of his promising new show "Pretty Lady." A tricky situation



develops. Dorothy's admirer is the show's backer. However, events take an unexpected turn when a newcomer, Peggy Sawyer, wins a place in the chorus and in Julian's heart. Tickets: A+ seats: \$100.00. A seats: \$90.00

**Wanderlust** – A musical based on poems by Robert Service with additional lyrics Morris Panych. While toiling away in his job as bank clerk, aspiring poet, Robert Service, dreams of a new life of romance and adventure in the gold rush of the north. Problem! The object of his affection, Louise, a pretty co-worker is already engaged and her fiancé can be quite a dangerous man.

Tickets: A seats: \$90.00 Please reserve your seat ASAP. Call Karma Naik at 416 783-6591. You can write a cheque payable to ARM C-12, post-dated to May 20, 2012, and mail to K. Naik, 980 Briar Hill Ave. Toronto, ON M6B 1M3. Also indicate your choice of presentation. Special access seats will be reserved as needed. Itinerary details will follow.

# The Decline of Deference

Perhaps not such a bad thing?

By Manfred Netzel, President, ARM Chapter 12

FIRSTLY, I WANT TO WISH ALL MEMBERS AND FRIENDS OF CHAPTER 12 ARM A HAPPY AND HEALTHY 2012, as well as a year filled with both individual fulfillment and collective social justice. Over the Holidays, I read an opinion piece by the well-known Toronto playwright and journalist, Rick Salutin, who is also a famous graduate of Weston C.I. in the northwest corner of the city. The article initially caught my eye due to its provocative title “The Decline of Deference”, and then by its content which focussed on the ongoing and likely continued global social trend to protest, resistance and challenge to both individual and institutional authority. Much like the decision by Time magazine to declare the nameless protester as “Person of the Year” for 2011, Salutin made a strong case for Canadians to continue this global trend to stand up to injustice and arbitrary actions by our leaders at all levels of government and authority. Rather than punish and discourage such undeferential behaviour, he argued it should be embraced and nurtured both individually and collectively.

As first-hand witnesses to the Occupy Movement locally, nationally and internationally in almost 1,000 cities and communities, both the local leadership of OSSTF and of ARM Chapter 12 showed support for this challenge to the power and deference enjoyed by the wealthiest one percent of Canadian society. As educators, many of us often walked a fine line in the teaching of our students to both follow “the rules” and “respect authority”, while also trying to instill critical thinking skills and the ability to challenge longstanding theories, principles or practices in the family, school or the workplace. Of course, respect for and accountability to others is a cornerstone of a civil society and a liberal democracy like Canada. Thus, I think that the recent behaviour of our leaders at all levels of public office has

led to the situation experienced during 2011 whereby open lack of respect and avoidance of accountability to voters and taxpayers had led to a natural decline of deference, as presented by Rick Salutin.

Some recent examples to underline this observation might be useful at this time. In Ottawa, the election of a Harper-led majority government last May has resulted in a number of policy directions and actions being taken that are clearly not supported by the majority of Canadians. These include taking this country out of any existing or future global climate change obligations

**... the recent stripping of a legislative majority for the McGuinty-led Liberals has seen some early improvements**

related to the Kyoto Protocol, or the planned elimination of both the federal long-gun registry and the Canadian Wheat Board. The failed bilateral negotiations with the provincial governments on CPP reform and, most recently, on future healthcare transfer payments after 2016 also come to mind. Not least, the arrogant manipulation of Parliamentary rules of procedure to force through budgets and controversial legislation (eg. “The Crime Bill”) has even led to some extreme reactions in the media by Opposition MPs and the general public.

At Queen’s Park, the recent stripping of a legislative majority for the McGuinty-led Liberals has seen some early improvements to accountability and respect for their political opponents, but only after almost a decade of indefensible public policy decisions that spent huge sums of public money (remember E-health and Ontario Power Generation’s nuclear plant cost overruns?). Then, of course, the annual Report of the Provincial Auditor-General in December accused the Ontario Government of mismanaging the prices for many consumer goods such as liquor, auto insurance and electricity in 2011. (The 462-page report is available for public scrutiny online at [www.auditor.on.ca](http://www.auditor.on.ca))

Hopefully, the pending Drummond Report on

recommended austerity measures will also maintain some dignity and fairness for the citizens of this province. Sadly, I believe that the grossest examples of disdain for the public will and collective good have occurred in our fair city under the “leadership” of Mayor Rob Ford.

Unable to find the much-advertised “\$2 billion of gravy” at City Hall during his first year in office, program and staff cuts are now only called “efficiencies”, while an exaggerated deficit of almost \$800 is now a likely surplus of about \$150 million . . . eureka !!!! After some hereto unprecedented all-night public meetings, fiscal budget-cutting gymnastics by all city departments and agencies (except the police) and the threat to the municipal unions of contract-stripping and lock-outs by the employer, the final budget process will start in mid-January and hopefully keep the socio-economic gap from widening in Toronto. At the time of this writing, at least the 60 school-based nutrition programs seem to be safe.

Finally, respect for and accountability to the membership must also be practiced in our own organization, ARM Chapter 12. Thus, I raise a matter which has been brought to my attention after the publication of our last edition of *After School*. Specifically, the list of corporate “hole sponsors” for our long-standing Swing for Kids charity event included Deco Labels & Tags, a company owned and operated by the local political Ford Family. In fact, according to the Mayor’s official City website: “As a principal of a successful family business, Deco Labels & Tags ... Mayor Ford brings a bottom line and customer service focus to the municipal sector.” For many on the Executive, including me, this relationship with our respected golf charity event was not known until the editor was requested to publish the full list of sponsors by the organizers. The ARM Chapter 12 Executive has voted to formally end this particular sponsorship and communicate that decision to the relevant corporate sponsor.

## Out-of-town ARM events

**For ARM Chapter 12 members with interests outside Toronto, other ARM chapters offer lots of variety**

Here are some events being planned or put on by other ARM Chapters that our more distant members might be able to participate in. Members and guests from other ARM Chapters are always welcome to participate in the local Chapter’s events and activities.

**Chapter 9 (Windsor-Greater Essex):** Ladies’ Luncheon, February 16 at Citrine Restaurant . Contact Scott Hunt: thomas010@sympatico.ca

**Chapter 17 (Simcoe):** 3 Week Educational Tour of Eastern Europe (October 2012). Contact Janet Turner: janet@innersky.ca

**Chapter 18 and 21 (Wellington-Hamilton Wentworth):** Workshop on Using Facebook & Skype ( Feb. 14) at District 21 Office.

**Chapter 18 and 21:** Breakfast, March 20 at Cora’s Restaurant in Ancaster.

A Celebration of the War of 1812 Luncheon, May 22 at The Coach and Lantern Restaurant . This will be followed by a tour of the Historical Fieldcote Museum in Ancaster.

Contact Chester Faulkner: joynchester@cogeco.ca

**Chapter 22 (Niagara):** Chapter 22 Breakfast, Feb.15 at Angel’s Restaurant in St. Catherine’s starting at 9:30 am. Contact Ray Marshall:

RayMars23@cogeco.ca



**Winter golfers:** ARM Chapter 12 members are using the Metro Golf Dome to sharpen their skills in anticipation of spring golf. Check the calendar on page 3 for a new golf training opportunity recently established by the Metro Golf Dome.

# Old is Gold

Buy only the best and buy only what you truly like

By Jim Mile

ARM's Antiques Roadshow was held at Tuckers' Marketplace on Wednesday Jan. 18. There were three antique dealers on hand to give appraisals of items members and friends brought in. The dealers were Tony Casey, Chris Williams and Mike Whitear, each knowledgeable in a different field.

The show started with each dealer holding up a piece from his own collection and talking about it. Chris showed and explained about rare prints, Tony about a Jewish spice holder, and Mike about a silver plate. Mike continued with some advice to silver collectors; buy the best quality you can afford and only what you really like a lot. Otherwise, its value is just as bullion.

As expected, the audience had a wide variety of pieces to place before the dealers: porcelain, paintings,

prints, glassware, statues, jewellery, silver, toys and more. Everyone got a chance to speak to a dealer privately. Estimates of value ranged from one or two hundred to two thousand dollars.

At the end of the roadshow, each of the dealers selected one item they especially liked and shared their reasons with the audience. Owners held them up to applause. The chosen pieces were a cast iron toy fire engine, an old print of Niagara Falls, and an elaborately decorated glass goblet.

After a great buffet lunch with unlimited coffee, members lingered, wandered around, examined each other's items and recounted what the dealers said about them. Members enjoyed themselves, the dealers had a good time, big happy smiles all round. Old is gold.



Ian Cameron shows off his steel cut, watercoloured image of Niagara Falls, judged by expert Chris Williams to be one of the most interesting items at the antiques roadshow



Ed Preston shows off an antique toy fire engine that expert Tony Casey judged to be most interesting of the pieces he had seen at this antiques roadshow



Top of page, antiques expert Tony Casey gives an heirloom a close examination. Bottom, left to right, Paul Rook and Kathleen Doherty admire Jim Mile's antique bronze piece

# The *Civil* War of 1812

Alan Taylor. New York: Knopf, 2010. 620 pages



## Finding the **facts** in the **War of 1812**

By Ian Cameron

LIKE MANY CANADIANS I HAVE TRIED TO UNDERSTAND what went on in the War of 1812 and what it was all about. I have climbed the monument at Stony Creek. The whole exercise was confusing and boring. For this, the 200<sup>th</sup> anniversary of the war of 1812, it took the scholarly research and narrative skill of American Pulitzer prize winner Alan Taylor to bring the whole affair not only to life, but to make it, as a very bright colleague said, “the best book that I have read in the last five years”.

The cover of the book shows Indian (aboriginal) troops dressed in their military regalia. They are not dressed by the British in Toronto Maple Leaf ball caps but in colourful leggings etc., obviously provided by the British. The Indian warriors in front of the British officer appear to be proud and in superb physical shape. But more of this later. In the book, along with excellent choices of maps, pictures and other documentary sources, Alan Taylor narrates the history of what he calls the “civil” war of 1812. He brings life to the concerns of the four major players: the British and their remaining colonies in North America, the fledgling United States, the Irish, and the multitude of differing Indian groups pulled into the war.

Central to the history and the narrative is the acquisition of land. Of the four major waterways to access the land of the North American continent from the east, the St. Lawrence, the Hudson – Mohawk, the Mississippi, and Hudson Bay, the author chooses the St. Lawrence River to detail the passage of John Graves Simcoe upriver to be the first Lieutenant Governor of Upper Canada (established in 1791). Oarsmen row Simcoe and his entourage. They have to pass the Lachine rapids. Earlier Europeans thought that once they passed

the China rapids, they would be able to access the spices and silks of the orient, and of course would meet the Indians (aboriginals) of India. They didn’t have GPS then.

Taylor puts this trip against a world backdrop. In 1759 the British defeated the French at Quebec, and took over the land claimed from the aboriginals by the French down through Ohio and the Mississippi. After their revolution of 1776 this hemmed in American expansion westward. The French Revolution (1789), with its republican sentiments and ideas of citizenship and mutual respect, has taken place. Britain, with its class system built on inherited land and the idea of the subject who shows deference to superiors is preoccupied in the early 1800s with a coalition that eventually crushes Napoleon. In the Louisiana Purchase of 1803, the U.S.A. buys a huge part of their future interior land from Napoleon for 3 cents an acre. If one adopts a centre margin thesis, Spain, although hanging onto Florida and other colonized territory, has ceased to be a player.

The British play for time, fully expecting that the new republic to the south of British North America will fail. The Americans, although nearly bankrupt, expect the same thing to be true of British North America. Simcoe sees his mission as providing a bulwark in Upper Canada against the U.S.A. by attracting settlers, mostly disaffected Americans. If 12 acres of land and a cow and some chickens was an average sized farm for a poor farmer in Europe at the time, it was very attractive for American Loyalists and “late loyalists” to move to Upper Canada. Simcoe offered them 100 to 200 acres of land, no taxes, with administrative expense paid for by Britain. All the new arrivals had to do was show deference to

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power, accept the inequality in life, and not get involved in politics – the same as in the British class system. In return, settlers would get protection and charity. In Upper Canada, the Anglican Church was given one seventh of the land (clergy reserves) and another one seventh was reserved for the crown. As Taylor points out, it was easier to get allegiance by giving out land than by giving out money. Raising money would require government taxation and no taxation was one of the carrots to draw settlers from the U.S. to British North America

But Taylor does far more than set the international and regional backdrop. He covers the lives and animosities from farmers to regular soldiers and militia, to Generals and presidents and kings. Possibly for lack of data, aboriginal leaders do not receive the same in-depth profile. He covers the strategies and failed strategies and events of the war. He pays attention to supply lines. He brings the naval issue to life on the Great Lakes and on the Atlantic seaboard. Impressment of people into the British navy was a huge issue. Recruiting methods for the armies from bonuses to pay to the term of enlistment and grants of land are covered in detail.

In the land war, he details the carnage and brutality of war from flogging to cobbing to firing squads to hangings and scalping with eye-witness accounts. To encourage enlistment, wartime propaganda in the US “waved the bloody petticoat” and keyed on the barbarity of scalping. Generals can lose battles while politicians win the propaganda war or lawyers win in negotiations. In our day, the video of U.S. soldiers urinating on the dead Afghan soldiers will, no doubt, be used to the same effect in recruiting poor soldiers in Muslim communities. It will be difficult to recover our common humanity.

The role of alcohol is detailed. He covers prisons, prisoners of war, their treatment, exchange and release. He details body counts of those killed and disabled. Here again, the aboriginal data is very slight. And yet, without the American fear of the aboriginals and the British use of them to terrorize the Americans, the War of 1812 might have been as Jefferson assumed, “a mere matter of marching.”

There is so much in this book. If you are interested in British savagery in Ireland in 1798, or the reason that people of Irish descent were fighting each other

on both sides, read the book. If you are interested in the US General Wilkinson who married well, bought a plantation in Kentucky, offered it to the Spanish in Florida, double-crossed the Spanish, and later led an abortive attack down the St. Lawrence to take Montreal, read on. This fiasco ended at Chrysler’s Farm. He stayed on his schooner. The general did not lead the attack. Generals Brock and Prevost are given good coverage. John Strachan, head of the Anglican Church in Upper Canada, advised the British military command to burn the houses of Ford and Parish on the other side of the St. Lawrence if they wished to stop American raids. The British took heed. They burned the town, and left the Ford and Parish houses standing as a warning. And why was this so crucial? The main supply line for British troops was up the St. Lawrence. If the Americans cut this,

they would win the war. The Americans did not do so because the Ogdensburg group had heavy investments in land and selling such commodities as potash and lumber in the Canadian market. This same group loaned the almost bankrupt American government \$7.5 million at 7.5 per cent for concessions. The major concession was not to wage war in their territory. For detailed stories of how women survived when husbands and sons were forced into the army, for stories of land speculation, for stories of deserters and traitors, the book is excellent. Laura Secord’s involvement is covered.

At the Treaty of Ghent and before, what came of all this? In 1814 Jackson crushed the Creeks and took 20 million acres of land – the present state of Alabama. In Upper Canada, between 1815 and 1824 the Indians give up 7.4 million acres. The British betray their aboriginal allies. Aboriginal people are either wiped out or marginalized. Upper Canada, with subsidized immigration from the old country, once three fifths late loyalist, by 1842 is comprised of only seven per cent American born. The future of Canada is secured. The Americans gain the land that enables them to expand westward.

For this reviewer, the cover of the book is a reminder of how our aboriginal people were set up and then betrayed. As for land claims, conventional understanding of real estate law would indicate that if someone has been on the land for 10,000 years they own it.

## **The book is a reminder of how our aboriginal people were set up and then betrayed**



Steve Fuller's Toronto

# Cuban comfort food

The ARM Dining Experience  
to launch at Cuban/Caribbean  
bistro

***I'm pleased to announce that the first excursion of our ARM Dining Experience will be a Cuban/Caribbean restaurant. This restaurant is called Bohemian Havana and it's on St. Clair Avenue West. If you're interested, phone me at 416-661-7775.***

—Steve

## Cuban green soup

<http://allrecipes.com/recipe/cuban-green-soup/>

Ready In: 31 Minutes

Servings: 8

This is a great recipe from Tampa, where I loved the Cuban restaurants. I had this soup in several restaurants before I found the recipe! Great, hearty winter recipe with navy beans and turnip greens! See the end of the recipe for alternatives.

(author's note, not me.)

- 2 ounces salt pork, diced(1)
- 1 large onion, chopped
- 5 (15 ounce) cans navy beans, with juice (2)
- 2 (10 ounce) packages frozen turnip greens plus turnip pieces(3)
- Kosher salt and pepper to taste

1. Place a stock pot or Dutch oven over medium heat. Fry the salt pork for a few minutes to release some liquid.
2. Add onion, and saute until translucent. Stir in the navy beans and turnip stuff.
3. Bring to a boil, reduce heat to medium-low, and simmer covered for about 30 minutes(4).
4. Serve with home made pepper vinegar and a side of cornbread for restaurant-style dining.

Options:

1. If you're not a "porkie," substitute veal, chicken or beef or even a firm fish (maybe grouper because it's Caribbean). If you're a vegetarian you can use maybe a diced potato or corn, but please NO TOFU. It's not a fusion dish, after all.
2. Just about any beans will do (pinto, navy, kidney, etc.) but instead of a can, don't be lazy. Buy at a bulk-food store and soak in water overnight. Use the soak water for liquid.
3. Use fresh turnip/rutabaga and a fine dice. If there are no greens, try kale, spinach, etc.
4. You may have to simmer longer than 30 minutes.
5. Spice up this dish with Cuban pepper sauce (served on the side)



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# YOU WORKED HARD FOR YOUR MONEY...

**Now make sure your money continues to work hard for you, well into retirement**

*By Kevin MacLellan*

THERE ARE OVER 90 RETIRED TEACHERS IN ONTARIO OVER THE AGE OF 100. While increased longevity is definitely a good thing – on the flip side, it can present a financial challenge that perhaps you didn't think about when you first retired: the possibility you could be in retirement for more years than you actually worked – which means you'll need your savings to last even longer than you thought. But before you call up your old school board to see if they can get you back onto the teaching roster, there are a few simple things you can do to ensure your cash flow continues to run smoothly during what's supposed to be the 'golden years'.

## **Live in retirement, before you retire**

The sudden shift from 'working income' to 'pension income' can take a little getting used to – even with a generous pension plan in place such as OTPP or OMERS. So if you're in your last year or two before bidding 'adieu' to teaching, Educators Financial Group's Lisa Raponi suggests a lesson plan you'll want to develop and follow for yourself: "Live in retirement four to six months before you actually retire."

So what exactly does this mean?

"It's simple. Live your life according to what your pension income will be four to six months down the road. You can even scale back your spending gradually in order to give you a smoother transition into your retirement cash flow, instead of going 'cold turkey', come your first day of retirement."

## **But what if you're already retired?**

As a financial planner that works exclusively with the education community, Lisa, along with her colleagues, has insight into what teachers make at various levels within their pay grid. "This means I have an idea of what their pension income will look like once they retire", says Lisa. "But 9 times out of 10, most people see retirement as a destination, rather than a journey. They think now that they've retired, there's no longer a need for having a financial plan because they've reached their ultimate goal. But what I remind them is that retirement is filled with all of the same expenses they had while they were working, yet on a tighter budget. Plus with more time on their hands to travel and take up hobbies – it could potentially mean more (or unforeseen) expenses. Then there are the unpredictable ups and downs in the market which could impact your retirement income – so in many ways, having a financial plan in place 'post teaching' is even more important."

## **Start with the basics – budgeting!**

Making yourself aware of your monthly expenses versus the pension income you're generating is the easiest way to keep your retirement spending on track. More importantly, it will give you an idea of your monthly room for savings – because now that you're retired, doesn't mean you have to stop socking away savings.

## **Put your savings to work for you**

Once you're comfortable with your budget, put a chunk of

that monthly savings into something that will generate interest. Educators' Financial Planner Karen Hubbard suggests setting up (or continue contributing to) a Tax-Free Savings Account for example. "The great thing about a TFSA is that it easily enables you to create another source of potential investment income, and it's all tax-free."

If you're looking for an efficient way to contribute to your TFSA, Karen suggests setting up a Pre-Authorized Contribution plan (PAC). "Whether it's \$50, or \$100 a month, the benefit of a PAC is that it is effortless and automatic, so you don't have to worry about making your contribution", says Karen.

Educators' Account Manager Rose Bukasa explains another PAC 'perk'. "With a PAC you can benefit from an investment technique called 'Dollar Cost Averaging'. What this means is that by making a series of smaller contributions over a period of time, you'll be paying, on average, a lower cost for a fund – compared to someone who makes one lump sum payment. The person making the lump sum contribution won't benefit from the advantage of purchasing the fund at times when the cost is lower, as the price of funds tends to fluctuate over the course of the year. At the end of the day, Dollar Cost Averaging has the potential to give you greater returns."

Look for ways to minimize taxes and maximize government programs

If you want to pull out all the stops to ensure maximum cash flow in retirement, take advantage of smart options available to you such as 'income splitting'. "This is where the top income provider in a relationship can allocate some of their pension income to their spouse in order to minimize the tax they'll have to pay on that income", says Educators' Financial Planner Lisa Raponi. "After all, you've paid enough taxes all your working life – why not look for ways to minimize the taxes you have to pay now that you're retired.

By income splitting, and effectively reducing your pension income – you may then be in a better position to maximize the amount of Old Age Security and/or Guaranteed Income Supplement (GIS) you receive.

## **You've got questions? We've got educator-specific answers!**

Of course the amount of pension income a person will need to sustain themselves throughout their retirement will vary depending on individual circumstances – but that's where Educators Financial Group can help. With over 35 years of working exclusively with the education community, our team of financial specialists can work with you to develop a financial plan for retirement based on your needs and goals.

To paraphrase a very wise, and since long-retired TV character: may you live long and financially prosper.

To talk to a financial specialist call 1.800.263.9541, or visit us online: [www.educatorsfinancialgroup.ca](http://www.educatorsfinancialgroup.ca).



Karen Vagiste, left, with Barbara and Barry Edwards

## ARM holiday luncheon

Music, good food and friendship make this one of the not-to-be-missed ARM events of the year

With both Christmas and Chanukah only a few weeks away, members of ARM Chapter 12 found time to meet old friends and catch up with new ones before the holiday season was underway.



Wayne Cushman, left, and Larry French



Toni Michalczuk, in her final duty as Secretary to ARM C12 before moving to Windsor



Steve Fuller leading us in some carols



Jim Mile and Julia Harney