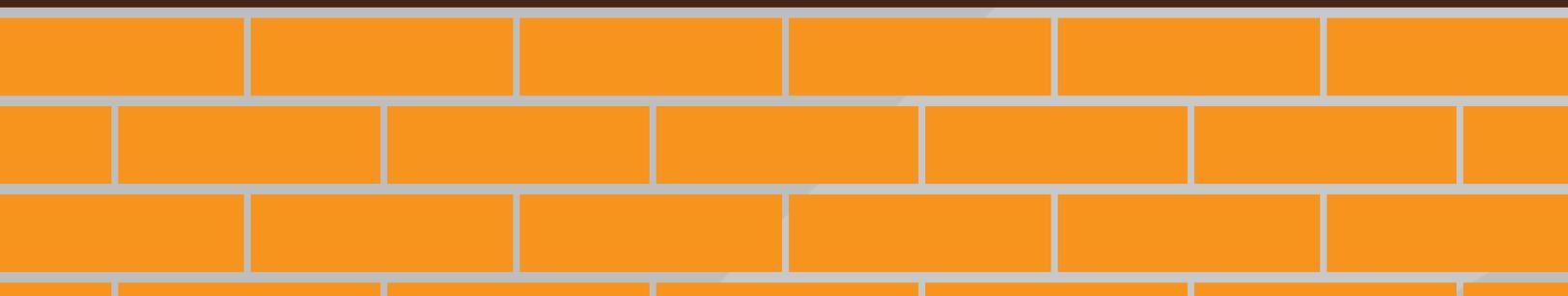


# AFTER SCHOOL

Volume 23, Issue 1—March 2021 • [www.armch12osstf.ca](http://www.armch12osstf.ca)



THE LONG-TERM CARE HOME CRISIS



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## AFTER SCHOOL VOLUME 23, ISSUE 1, MARCH 2021

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

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 (OSSTF/FEESO).

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.

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Cover illustration: Ronda Allan

## IN THIS ISSUE—ED PRESTON, ASSOCIATE EDITOR

This issue of *After School* is noteworthy in that it marks the beginning of the second year of our digital issue. Unfortunately, it's accompanied by two other "seconds": the second year of COVID-19, and its second wave, which could soon develop into a third wave. And appropriately **our cover article** is a review of the seminar on February 17 conducted by Natalie Mehra and Malcolm Buchanan focused on the dismal performance by our provincial government toward long-term care homes before and during the pandemic.

As we were planning this issue, we were left wondering if we would have sufficient material, owing to the limitation imposed by COVID-19. As you'll see, this issue is packed with a variety of articles and photographs. Tribute is paid to our **Christmas donations** to the Daily Bread Food Bank, Covenant House, and Red Door. **Cam Kilgour** has returned with a fascinating and enriching account of his teaching experience in Myanmar, which unfortunately had to be cut short by the pending spread of the virus.

Don't for a minute overlook the **President's Report**. **Manfred Netzel**

has summarized very succinctly the impact of the COVID-19 crisis over the past year, and the extent to which the provincial government has dropped the ball, especially in comparison to other political jurisdictions both nationally and internationally.

In the November, 2020, issue you likely read an overview of John Sewell's seminar on Charter Cities, specifically applied to Toronto. In January, 2021, **Charter City Toronto** issued a news release to shine a spotlight on a recent **Ekos Poll** that clearly demonstrates growing support for the Charter City movement in Toronto and Ontario. A portion of the Poll results are included here.

Don't overlook the material submitted by **Educators Financial Group** and **OTIP**. It's always worthwhile to keep up to date on what they have to offer ARM members. OTIP in particular, is offering a program for those who are experiencing mental health issues like stress and anxiety, probably more prevalent than ever resulting from the pandemic and the subsequent lockdowns.

**Leslie Wolfe**, President OSSTF Toronto (District 12), has submitted

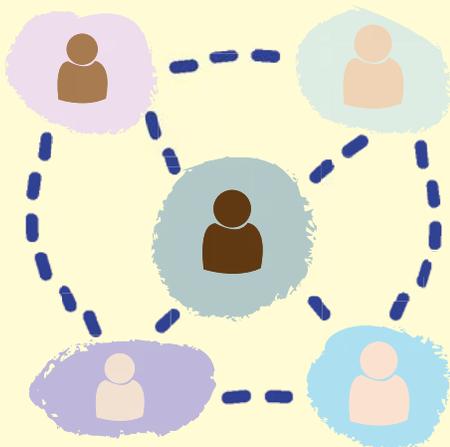
an overview of the OSSTF perspective on school re-openings and the implications for the safety of students and staff. She challenges the contention that the school year is lost, and brings our attention to the disturbing trend toward the privatization of public education.

With the increasing instability south of the border, and globally, **Charles Hawkes** returns with another book review: *Twilight of American Sanity: A Psychiatrist Analyzes the Age of Trump*. This is another of his excellent recommendations, all of which reflect his ongoing concern with the political economic, and environmental challenges that confront society.

Last, but not least, give some consideration to the announcement of the **Photo Contest** that ARM Chapter 12 is initiating. You'll find more information inside as well as at our website.

I hope that you find this issue both interesting and stimulating. Cumulatively, it represents a considerable amount of work from all of the contributors. Hopefully I'll be back here this time next year with only one "third", our third year of the digital issue. Stay safe, stay well, spring's on the way.

### KEEP UP-TO-DATE WITH ARM CHAPTER 12 NEWS AND EVENTS.



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# PRESIDENT'S REPORT—MANFRED NETZEL

So, how's 2021 been so far for you? After a muted Holiday Season in December, I assume that everyone was just so excited to see “2020: *The Year from Hell*” disappear with January 1st. In fact, if you follow the Lunar New Year calendar, the end of the *Year of the Rat* was an automatic signal that better times were ahead. But have things really changed as I write this column? And if not, who can we Torontonians truly blame for the social despair, stagnation and possibility of a third (or even fourth) COVID-related surge in 2021 fuelled by three or more mutating virus strains (a.k.a. variants)? If one does a quick review of the current situation, the view is quite bleak:

- over 2500 deaths in Toronto as of mid-February, 75–80 per cent in long-term care (LTC) facilities or hospitals;
- two-thirds of these deaths in the 630 LTC homes are in private, for-profit facilities;
- in the next 15 years, the proportion of Ontarians over age 80 will double; although the rapid development and manufacture of several very potent vaccines have occurred in North America, Europe and Asia, delays in production and roll-out have resulted in less than three per cent of Ontarians having been vaccinated thus far;
- due to the increased stress experienced by educators facing both in-person and online instruction along with inequities of PPE protection and health protocols in schools, this has led to some 400 TDSB secondary teachers alone having retired since last June and then in January 2021;
- although the OMA, labour movement, all Ontario Health Units (OHUs), Ontario Hospital Association and the Ontario NDP have



- all expressed strong support for paid sick days for essential workers not able to work from home, the Ford government has refused to enact such change (while also not bringing in a \$15/hr. minimum wage);
- food insecurity amongst Torontonians has become worse during the pandemic, despite some \$200 million in federal aid to food banks and related charities, resulting in 33 per cent of single-parent households experiencing food insecurity;
- when compared to food-secure households, adults experiencing food insecurity also face 120 per cent higher than average annual health care costs;
- the current proposed 2021–22 budget for the City of Toronto will have an expected and unprecedented budget hole of \$650 mil-

lion, and for the province a deficit of between \$35–40 billion.

So, assuming that you have yourself NOT yet been vaccinated, and the prospect for getting it before Easter is quite unlikely, what are we to think of how to keep our elected representatives both accountable and even punishing them in the next election? Our Federation has already begun thinking about that through a consultation process with local leaders, including ARM representatives, to develop an election platform well before the next scheduled Ontario election in June 2022. The four general themes that will be the basis for a more detailed education platform presented to the political parties (mostly for the Opposition Parties, of course) and general public are:

1. Equity and Anti-Oppression in Public Agencies;
2. Learning Conditions for Students;

3. Health and Safety in the Educational Workplace;
4. Necessary and Well-funded Supports and Services for Students.

The proposed timeline for development of a detailed platform will be by the end of June 2021, about a year before the actual fixed date Ontario election. Since so many of the current political failings during the pandemic are as a direct result of indecisiveness and even contradictory messaging from Queen's Park, it will be imperative for all OSSTF/ARM members to actively work for the defeat of the Doug Ford-led PCs. The alternative will be that party that most closely reflects the principles and policy goals of everyone who works in, supports and wishes to be served by those agencies and organizations. They provide essential aspects in education, healthcare, public safety, transportation and municipal services that are often greatly subsidized by the provincial government.

As you can see from the contents of this issue of *After School*, we have taken great efforts to provide you with information and discussion on current topics throughout the winter and spring. This despite the severe limitations to in-person events and meetings at least to the end of June. Our intention is to also have the AGM for Chapter 12 in late May, including invited guests and a keynote speaker. Please keep informed by visiting our ever-impressive website [armch12osstf.ca](http://armch12osstf.ca) and watching for events described through the email blasts sent out under [osstf armchapter12@gmail.com](mailto:osstf_armchapter12@gmail.com).

Keep warm, well and safe,

Manfred

# SPACED OUT BLUES

—WORDS AND MUSIC BY DAVE BELFORD



E  
I'm going out for a walk  
E  
I gotta get right outa here  
A  
I'm going out for a wander  
E  
Or I'll lose it I fear  
B  
This room's getting tighter  
A  
Yes those walls are getting near  
  
I'll be two metres behind you  
Or six feet to your side  
I'll be two metres before you  
Or six feet the other side  
Don't get too close baby  
There's spacing rules to abide

We're spaced out downtown  
City parks and the zoo  
We're spaced out in the suburbs  
Small villages too  
And we're afraid to talk baby  
Lest I give you the flue

## Chorus

D  
Those spaced out in the city,  
E  
Isolating blues (2x)

My trip to buy groceries  
Is the highlight of my week  
I'm often just six feet away  
To find someone to speak  
I feel alone in this queue  
With the spaced out city blues

How can I get to know you baby  
When I'm six feet over here  
How do we get together baby  
With two metres of fear  
How can we light each other's fuse  
With the spaced out city blues

## Chorus

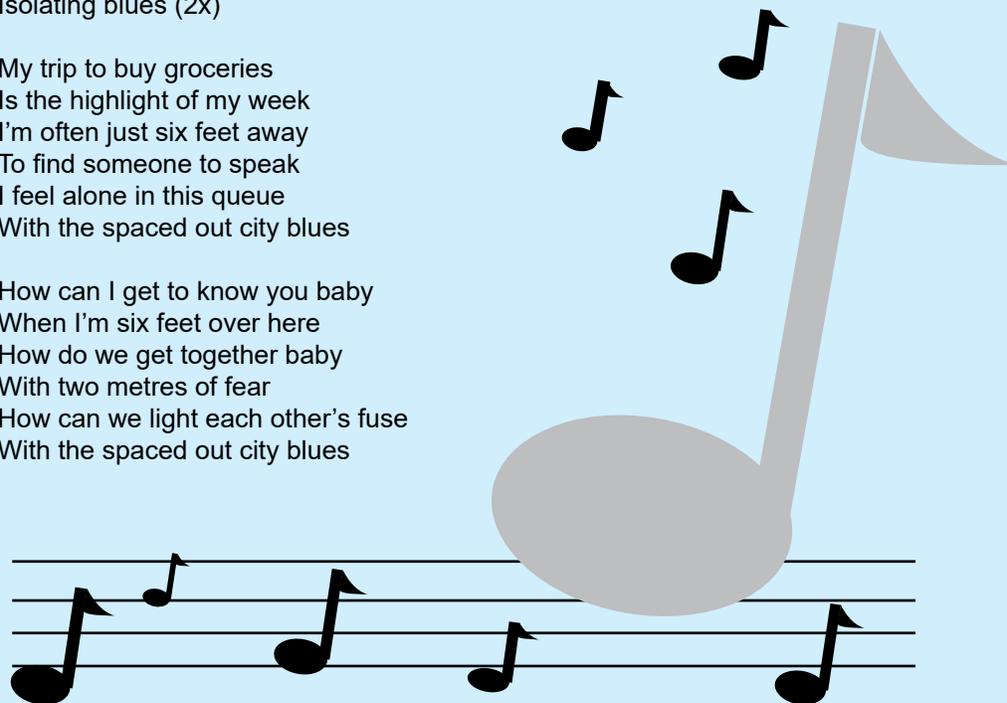
There's so little going on  
I celebrate garbage day  
When those big trucks come  
rumbling  
I've just got to wave  
When it's over and quiet  
Back to dreary old ways

E  
Gotta line up for groceries  
Line up for liquor too  
Gotta line up for anything  
That can help you get through  
But stay spaced out baby  
You know the rule

## Chorus

But we gotta talk baby  
Lest we're beat by the blues

*Dave Belford taught  
Communications  
Technology for the TDSB.  
Dave's music can be heard  
on Soundcloud at  
[soundcloud.com/davebelford](https://soundcloud.com/davebelford)*



# THE LONG-TERM CARE HOME CRISIS

**ARM: CRISIS-IN-LONG-TERM-PANEL DISCUSSION (FEBRUARY 17, 2020)—NATALIE MEHRA, EXECUTIVE DIRECTOR, ONTARIO HEALTH COALITION**

In the event that you were unable to attend this discussion relayed via Zoom, a brief overview is provided below and on subsequent pages. Natalie Mehra, of the Ontario Health Coalition, provided a very detailed analysis of the heavy stress placed on all health care settings, including long-term care homes. Malcolm Buchanan, from the Hamilton Health Coalition, reinforced the findings of Natalie, and then proceeded with a list recommendations to address the fumbling and inadequate responses that have so far been the hallmark of the provincial government.

If you wish to view and listen to the full discussion, it's available at the ARM Chapter 12 website [here](#).

## **Large Outbreaks in Health Care Settings Summary & Report: Second Wave Surpasses First Wave in Long-Term Care Infections & Deaths**

**Updated to: February 9 2021 Release Date: February 17 2021**

### **Analysis: Status of Current Large Health Care Outbreaks**

The large outbreaks in health care settings (hospitals, long-term care, retirement homes) continue to be alarming, despite overall case numbers in Ontario which, though still significant, are coming down:

- The number of large outbreaks, although they have decreased slightly, remain high. However, the number of large outbreaks in long-term care homes has increased
- Almost half of the long-term care outbreaks are large

This report shows the growth of the 155 currently active large outbreaks in health care settings. This is a decrease from our report on January 19 in which we found 177 large outbreaks. Of the 155 large active outbreaks

- 102 are in long-term care homes
- 19 are in 15 hospitals
- 30 are in retirement homes
- 4 are in other health care facilities.

The number and size of these large active outbreaks has decreased, as a number of extremely large outbreaks were resolved within the last week, though with significant deaths, such as the outbreak at **Tendercare Living Centre** (Toronto) that were resolved by February 8 after 263 people were infected and 81 died, and the outbreak at **Banwell Gardens** (Niagara) that was resolved by February 5 after 179 people were infected and 23 died.

Overall, the number of infections decreased over the three-week period of January 19 to February 9 by about 12 per cent. Regardless of the decrease in the number of large outbreaks, almost half of the long-term care outbreaks that are currently active are large and have not been controlled effectively. Of the 208 active outbreaks in long-term care homes, 102 of them, or 49 per cent, have more than 10 patients, residents, and staff infected and a number of these outbreaks are still growing. Additionally, 27 per cent of all active outbreaks in retirement homes are large, as well as 32 per cent of all active hospital COVID-19 outbreaks.

With fewer large outbreaks, the number of people who have died from those outbreaks has increased: 1,081

of those residents and patients have died in the currently active large outbreaks. This huge numbers captures only the largest of the currently active outbreaks in health care and underline the fact that the measures being taken to improve infection control and care in those facilities are not adequate to stop the spread of the virus.

### **Long-term care homes specifically:**

At this writing, the geographic area of large long-term care outbreaks continues to expand, and large long-term care outbreaks can now be found across the entire breadth of southern Ontario and into northern Ontario.

### **Growth in the number of people infected in long-term care 2nd wave:**

The number of cumulative cases in the second wave has far surpassed the amount from the first wave. see the graph below comparing the growth of the first wave from March 24/20 with the growth of the second wave from September 1/20. The graph indicates that rate of infection in the second wave might be slowing down, but it is not over. Since January, there have been 5,824 long-term care residents and staff infected with COVID-19, with 962 deaths as of February 9. This averages out to 1,165 new cases in staff and residents every week of 2021, and 194 deaths each week.

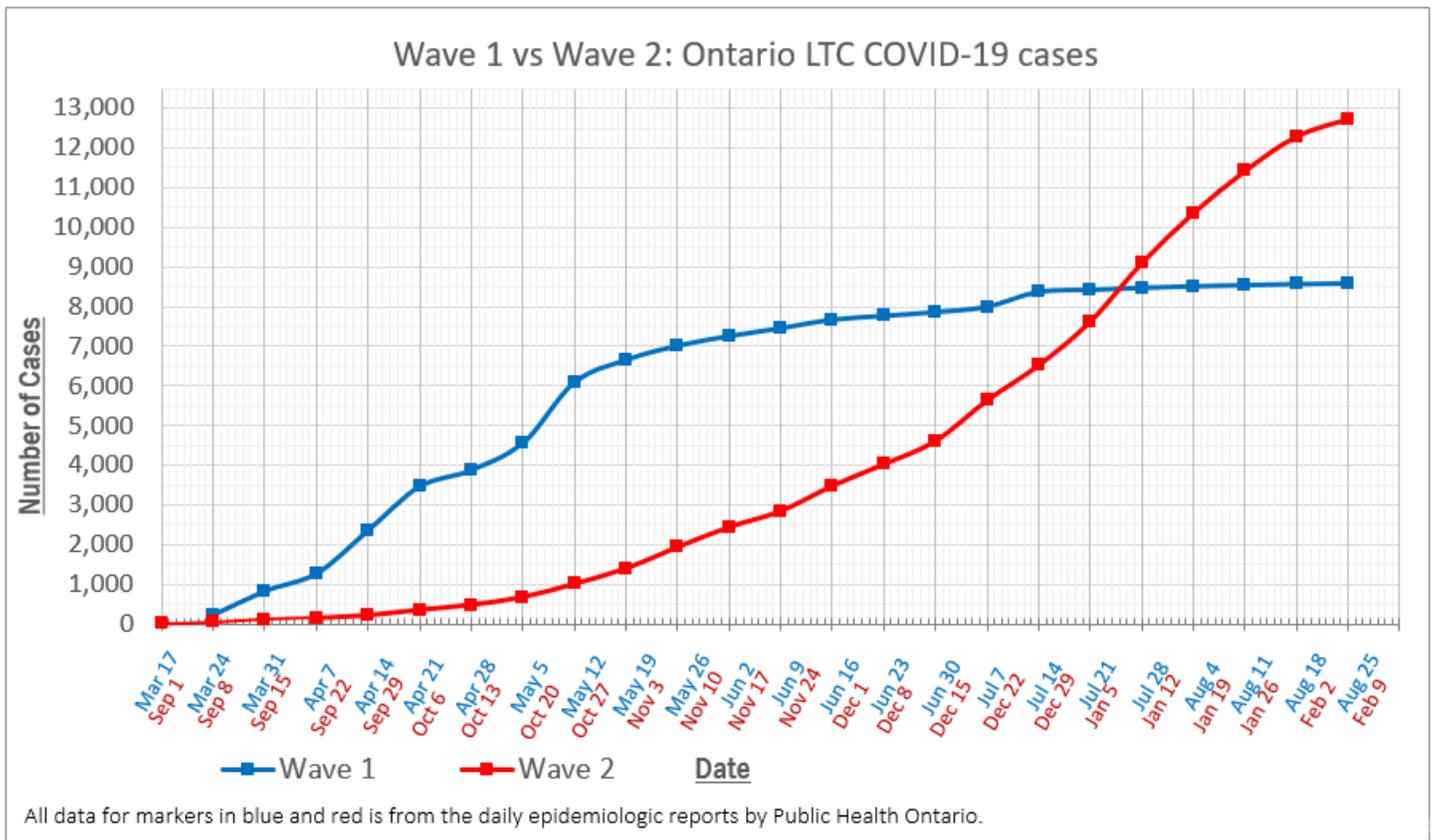
### **Growth in the size of the active long-term care outbreaks:**

Out of all health care settings, the outbreaks in long-term care remain the

largest; however the severity of those outbreaks is starting to decrease as some of the worst outbreaks COVID-19 in long-term care have been resolved,

as mentioned above: **Tendercare Living Centre** (Toronto) and **Banwell Gardens** (Niagara). Six of the currently active large longterm care

outbreaks are at homes that have had a previous large outbreak earlier in the second wave, which were resolved.



**Editor’s note:**

The high infection rate and the death rate in all health care settings, especially in long-term care homes, and within this sector an over representation by those privately owned and/or answerable to shareholders, represents serious neglect by the provincial government, and its slow, inadequate ability and reluctance to respond with effective and meaningful measures.

And, to add insult to injury, the Ford government passed Bill 218 which limits and/or curtails the ability of family survivors of COVID-19 (or any other pandemic) victims to sue the LTC owners for negligence or damages, retroactive to cases already started prior to the passage of the Bill. The following link will take you to Bill 218.

[ola.org/en/legislative-business/bills/parliament-42/session-1/bill-218](https://ola.org/en/legislative-business/bills/parliament-42/session-1/bill-218)

Solutions are available and achievable; examine the following submission from Malcolm Buchanan.

# THE LONG-TERM CARE HOME CRISIS • SOLUTIONS

ARM: CRISIS-IN-LONG-TERM-PANEL DISCUSSION (FEBRUARY 17, 2020)—MALCOLM BUCHANAN, EXECUTIVE DIRECTOR HAMILTON HEALTH COALITION, PAST PRESIDENT AND GENERAL SECRETARY OSSTF/FEESO

## Immediate Actions

- Start phasing out for-profit long-term care home operators
- Bring all long-term care homes under public ownership like other parts of our medicare system, including hospitals and physician care
- Long-term care must be integrated within the universal public health care system
- More financial assistance for long-term care homes
- Every dollar of public money earmarked for resident/patient care is, in fact spent for that purpose
- Enforce better infection control practices in all long-term care facilities, including access to quality PPE gear
- Implement frequent in person comprehensive Resident Quality Inspections [RQI] in all long-term care homes with no prior warnings
- Establish an upgraded inspection system which will have the powers to remove licenses and impose heavy fines directly on the operators/administrators of non-compliant long-term care homes before lives are unnecessarily lost
- Ensure that long-term care homes staffing ratios are improved
- Protect long-term care staff by ensuring that they are well paid, including sick leave and other benefits, commensurate with their respective duties and responsibilities
- Ensure that long-term care staff have access to full-time hours and assigned to one long-term care facility
- Implement a minimum care standard to ensure that there is a four hour average minimum care level for residents in long-term care to protect their safety and the safety of staff
- That residents and family are entitled to know how many care hours are to be delivered by their respective long-term care home
- Ensure that family caregivers are allowed unrestricted entry into long-term care homes with proper screening and wearing PPE if necessary to look after their loved ones and make sure appropriate care is being delivered
- Implement regular on-going epidemic and pandemic testing and contact tracing for all residents and staff of long-term care homes and that all visitors are screened at the entrance prior to entering the facility

## Future Actions

- That existing long-term care homes are remodelled with the purpose of maintaining the dignity and respect for all residents by having private rooms that include air conditioning, toilet and bathing facilities and privacy for personal care services
- That the Minister of Long-Term Care use the powers under the *Long-Term Care Act* to revoke licences and appoint new management in long-term care homes that have uncontrolled health outbreaks and evidence of negligence and poor infection control practices
- Ensure that formal partnerships are established between hospitals, primary care teams and all long-term care homes
- Keep hospital or community medical teams on standby in the event of a long-term care home experiencing medical and health outbreaks
- That the government initiate research into alternative models for providing long-term care. Focus on smaller facilities located within the community
- That a national strategy for long-term care be developed that includes national standards of care, eliminating for-profit in long-term care and bringing long-term care homes into public ownership under the same principles as the *Canada Health Act* and providing the resources and support that workers in long-term care homes require

# THE HDLC ADDRESSES THE LONG-TERM HOME CARE CRISIS

*The following article was composed by the Hamilton and District Labour Council as a proposed article for the Hamilton Spectator. It has direct relevance to the issues that have been raised elsewhere in this issue of After School. (Editor)*

## DOES THE PRIVATE FOR-PROFIT LONG-TERM CARE INDUSTRY HAVE A FRIEND IN DOUG FORD'S GOVERNMENT?

OR

## FORD GOVERNMENT'S INCES- TUOUS RELATIONSHIP WITH THE FOR-PROFIT LONG-TERM CARE INDUSTRY

Ontario Doug Ford said he would “move heaven and earth” to protect residents in long-term care. He failed.

Quotes from letters written by front-line workers at Grace Villa...“residents laying in soiled and soaked briefs, wearing little to no clothing or bedding on bare mattresses that were saturated in urine”. “Basic hydration could have prevented some of those deaths. But nobody would listen”.

Grace Villa is not alone. The same horrifying scenes of neglect are occurring in long-term care homes all across Ontario as a result of government inaction.

Class action lawsuits, have been filed in the Ontario Superior Court of Justice accusing the Ontario government of lax oversight of long-term care homes and failure to protect vulnerable residents from COVID-19 led to widespread preventable illness, suffering and death has raised public and political concern.

The growing number of class action lawsuits, requests for criminal investigations and the critical Canadian Armed Forces Report the Ford government and the private for-profit long-term care home operators and owners realized that they were facing serious legal and political problems.

The solution: Bill 218, *Supporting*

*Ontario's Recovery and Municipal Elections Act, 2020.*

Bill 218 provides protection from liability for any person, including licensed long-term care and retirement homes, for acts or omissions that give rise to an individual being or potentially being infected with or exposed to COVID-19 on or after March 17, 2020, if at the relevant time the person acted or made a good faith effort to act in accordance with public health guidance related to COVID-19 that apply to the person, and any federal, provincial or municipal law relating to COVID-19 that apply to the person; and the act or omission of the person does not constitute gross negligence.

The legal interpretation of “gross negligence” in the long-term care context is vague and uncertain.

Instead of fixing long-term care Premier Ford has built a legal iron wall of protection around the government and the owners and operators of private for-profit long-term care homes from being held accountable for their negligence and inhumanity.

### How Bill 218 came to be

The long-term care industry lobby has donated approximately \$666,857.00 to Ontario's PC and Liberal Parties since 2007. Investigations are on-going to identify more recent donations.

**Registered long-term care lobbyists have made significant financial donations to current Conservative MPPs and Cabinet Members. Among them include conservative insiders such as: Melissa Lantsman on behalf of Extendicare; Leslie Noble on behalf of Chartwell Retirement Residences; Michael Wilson on behalf of Revera and Lauren McDonald also on behalf of Revera.**

Bill 218 adopted by the Ontario Legislature, indemnifies the long-term care industry from liability for negligence in its handling of the spread of COVID-19 in their facilities. The legislation furthers the private interests of the for-profit industry, with whom Conservative Ministers and Conservative MPPs and their

political staff have close connections and from whom they have received political donations.

These donations accepted either individually or by the PC Party constitutes a breach of Section 2 of the *Members' Integrity Act*, 1994 and Section 41 of the *Legislative Assembly Act*, R.S.O.1990, CHAPTER L.10 thereby constituting a conflict of interest. This is unacceptable.

It is the opinion of the Hamilton and District Labour Council that the financial donations received by the Ontario Progressive Conservative Party and a number of PC MPPs including the close relationships they have with the for-profit long-term care industry represents a conflict of interest that needs to be investigated.

The passage of Bill 218 was not in the public's interest-it only furthered the industry's interests.

The HDLC approached the Office of the Integrity Commissioner of Ontario regarding a possible investigation in connection with Progressive Conservative MPPs breaching section 2 of the *Members' Integrity Act*, 1994 and Section 41 of the *Legislative Assembly Act*, R.S.O.1990, CHAPTER L.10.

A response was received from the Integrity Commissioner stating that he could not instigate an investigation -“only if one member of the Assembly has reasonable and probable grounds to believe that another member has contravened the Act....” To date no member of the Ontario Legislature has initiated a complaint. Pity.

What is happening in Ontario's long-term care homes is a national disgrace and yet no private for-profit owner or operator will in all likelihood be held accountable for their deplorable failure to protect the residents of their facilities from the ravages of the coronavirus pandemic.

Who should be held accountable? The government? The negligent long-term care home owners and operators? Or Both?

You be the judge.

# THE BUDDHA SCHOLARSHIP—CAM KILGOUR

In the first week of 2020, before life was turned upside down by the pandemic, my partner Cathy and I returned to a Buddhist monastery in Mandalay, Myanmar for a second stint of volunteer teaching at the school housed within the compound. Having designed a curriculum for academic writing and preparation for graduate school, Cathy and I felt optimistic about the prospects for contributing to the education of the students who would attend our classes. We exceeded our expectations and yet the outbreak of the novel coronavirus prompted us

to curtail the stay and reschedule our return to Canada.

In this journal, I shared our experience at the Phaung Daw Oo (PDO) Monastery in the final months of 2018. The monastery supports a network of 68 schools throughout Myanmar. Founded in 1993 by the venerable U Nayaka, the PDO school system is largely funded by foreign NGOs. German, Japanese, British and Australian agencies have provided the operating capital to run the schools. Burmese teachers, along with foreign volunteers from many countries, teach children

from kindergarten up to secondary level. In fact, the monastery now includes a post-secondary institute that offers graduate degrees in Buddhism and Pali, the language on which the suttas (scripture) are written.

En route to Mandalay, we stopped in Israel to visit our kibbutznik friends who had spent Canadian Thanksgiving with us. That time in Israel left an impression as we were introduced to a unique international school, Givat Haviva, whose student body includes teenagers from around the world and, importantly, from the West Bank. In a country where social divisions are confronting, such initiatives to build peace inspire all of us to build community.

On our arrival in Mandalay, we were met by a former student, Yadanar, who made us feel at home on the monastery which is also provides room and board for hundreds of students. Once settled into our guest house cubicle, we met with the volunteer coordinator who detailed how many classes we would teach.

Cathy's and my team taught two groups in the morning. Some of these mature students are teachers themselves within the PDO system and some taught or worked privately outside of the monastery. Cathy agreed to work with the kindergarten teachers on English instruction. We also enjoyed an afternoon class with university students who were ordained monks or female scholars aspiring to grad programs abroad. I offered an IELTS preparation course for students who sought admission and scholarships to foreign schools. To round out our day, we led conversation groups with those monks eager to improve their fluency.

Education in Myanmar is stratified. There are public and private schools throughout the country. Whereas the public system is larger in terms of stu-





dents, the private system is superior in terms of resources and opportunities. Where we taught is somewhere in the middle between the rudimentary rote learning at many village schools and the modern facilities funded by business people.

What distinguishes PDO is the Buddhadasa scholarship. In exchange for the mindfulness of the students, the school offers a free education, food, and a community. The majority of students come from rural farming communities where formal schooling ends at elementary. Parents who want their child to pursue further education will bring them to the monastery, knowing that there will be no school fee. Farming is hard work and the opportunity, especially for girls, to pursue academic interests is priceless.



One of the subjects we explored with our students is the influence of social media on Myanmar society. The Rohingya crisis, labelled a genocide by outside human rights organizations, has brought to light the dark side of Facebook as a platform to disseminate hateful messages.

The fact that Myanmar's military still holds ultimate power, notwithstanding the public face of Aung Sang Suu Kyi, suggests that the atrocities in Rakhine province were committed by soldiers rather than civilians. It is inconceivable to me that any out our students would engage in any practices that harm other people in Burmese society.

The complex history of modern Myanmar requires a nuanced reading. Our life in Myanmar gave us a glimpse into the range of border communities and ethnic minority groups that are nominally citizens who have little cultural affiliation with the dominant, ruling class. Travel to those regions is prohibited. And it is clear that the hegemony of China will continue to play a leading role in the development of the country.

Our decision to come home was prompted by a Canadian friend, a microbiologist at U of T, who was visiting her family in Dalian, China. She messaged me in February, warning me that one could not trust the the Chinese government reports regarding the virus outbreak in Wuhan. My friend arranged an Air Canada flight home, through Hong Kong. We followed suit once El Al cancelled the flight from Bangkok to Tel Aviv. We arrived in Toronto, without symptoms, in time for the first lockdown.

As the pandemic persists in Cana-

da and around the planet, we keep in touch with our students. The monastery maintains a strict protocol and school has become virtual there too, with a less favourable broadband access. Even so, we are comforted by the exemplar the community provides for dealing with this surging plague. Buddhist truth recognizes suffering clearly and the wise response is one of warm-hearted compassion for our fellow beings.



Photos credit: Cam Kilgour

# THE RETURN TO IN-PERSON TEACHING

—LESLIE WOLFE, PRESIDENT OF OSSTF TORONTO

As of February 16 TDSB schools will be reopened for learning, and those students who have chosen to continue their in-person education will be back in bricks and mortar classrooms. This announcement was made by the Minister of Education with the same bombast and self-congratulations about the great safety plan for students and workers as each of his past announcements. In response to that announcement I issued the [attached statement](#) indicating that the TTBU is not satisfied that the Minister's 'enhanced protections' which include a number of practices that TDSB students and workers are already implementing, do anything to make our Members' workplaces safer.

Since September, TDSB students from the youngest age have been wearing masks indoors, and encouraged to do so outdoors when they can't physically distance. (Wearing masks from the earliest grades)

Under the direction of Toronto Public Health all staff and students have completed a daily COVID-19 self-assessment and had that completion confirmed prior to school entry. (En-

hanced self-assessment)

Guidance about the congregation of students before and after school may be useful for enforcement on school grounds, but will have no impact on what happens after school hours, or during the weekend. (A memo telling kids to stay away from each other)

The TDSB has a robust list of available Secondary Occasional Teachers ready for employment. (Hiring student teachers).

While we welcome as a positive step the introduction of asymptomatic testing—something we called for last December—and the use of rapid antigen testing, it is unclear how the other measures will have any additional positive impact on the safety of workers or students in schools.

## The school year is *not* lost

Swirling around the decision to return to in-person learning, apart from the obvious questions about health and safety, has been a very troubling narrative. From Minister Lecce to People for Education, statements that students are at risk of losing this year continue to be perpetrated on the public. This has, in turn, been at least part of what led to consideration of canceling March Break.

Only Stephen Lecce would—and does—argue that online teaching can replace in-person as the most effective way to meet all the needs of students. In spite of remote teaching being the inferior approach, teachers have worked themselves to the bone to ensure that meaningful learning can occur every day, even online. Of course for some students learning online comes more easily due to privilege and/or learning style. However, for anyone to say that

this year will be lost as a result of online learning is to negate the efforts of teachers, and of students, in making the best of a difficult circumstance.

We have requested that TDSB senior management respond immediately to publicly debunk this myth, and to shine a light on all the work being done by this membership to ensure students have what they need to succeed. In spite of a positive response from the Board to that request, as at the time of the writing of this article, we are waiting.

## Privatizing publicly-funded education is underway

The Minister's current position that in-person learning is superior to remote is particularly galling given his continued commitment to expanding opportunities for remote learning in Ontario. While we could focus on the apparent hypocrisy in his fear-mongering about student success and online learning, one needs only to dig a little deeper to find the nefarious motives in his doublespeak: further expanding the privatization of our publicly funded system.

Buried in the [Ministry's B Memo](#) dated February 1, 2021 and sent to Chairs of District School Boards, Directors of Education and Secretary-Treasurers of School Authorities, is the following:

*“This unprecedented school year has demonstrated the value of investing in a robust online learning system with greater access and choice for students. A funding allocation of \$60 million will be provided to support key initiatives related to online learning, including:*

- elementary digital course packs



to support remote learning for elementary students

- additional course development for secondary online courses to ensure an updated, modern and relevant online course catalogue
- technological infrastructure such as a provincewide student reservation system to coordinate online learning offerings and a centralized course catalogue with functionality for students to be able to view, preview and request registration in an online course
- one-time project funding for TVO and TFO, who will be centrally supporting Ontario's online learning system.”

The irony in dedicating \$60 million to online learning at a time when the same Minister is crowing about the need for in-person learning is gob-

smacking, to say nothing of how this money could instead have been spent on health and safety. Worse yet, this \$60 million is coming out of the Provincial education budget, but not directed to school boards. At least a portion of it is apparently heading directly into the pocket of the private sector.

They have already introduced a voucher system—giving every family with students in school, whether in private education or publicly funded schools, first \$200 then another \$250 to spend as they see fit, using expenses related to remote learning as the excuse.

Taken together these privatization initiatives have defunded our school system by a total of \$900 million (according to the government's [February 3, 2021 announcement](#)) so far. Or, put another way, that is further \$900 million taken from the Edu-

cation budget that is supposed to be for Ontario's schools and redistributed to individual families, in addition to the announced \$60 million.

Add this to [recent reports in the media](#) that the promised rapid, asymptomatic in-school testing may include contracts to private companies, and the picture is clear. Doug Ford and Stephen Lecce are using the pandemic to move forward their privatization agenda, and with everyone understandably distracted by real health and safety concerns, seemingly doing so with impunity.

It is our position that provincial OSSTF/FEESO must work with the other education unions to expose this agenda and the damage that it is doing to school funding in the short term, as well as the real risk of long-term damage if this trend toward privatization is allowed to grow unchecked.



# ARM CHAPTER 12 PHOTO CONTEST

## Life In Interesting Times

ARM Chapter 12 is hosting a photo contest this winter, the theme of which is, "Life in Interesting Times." Members are invited to submit original photographs for the chance to win a \$50 prize and publication in *After School* and on the ARM Chapter 12 website.

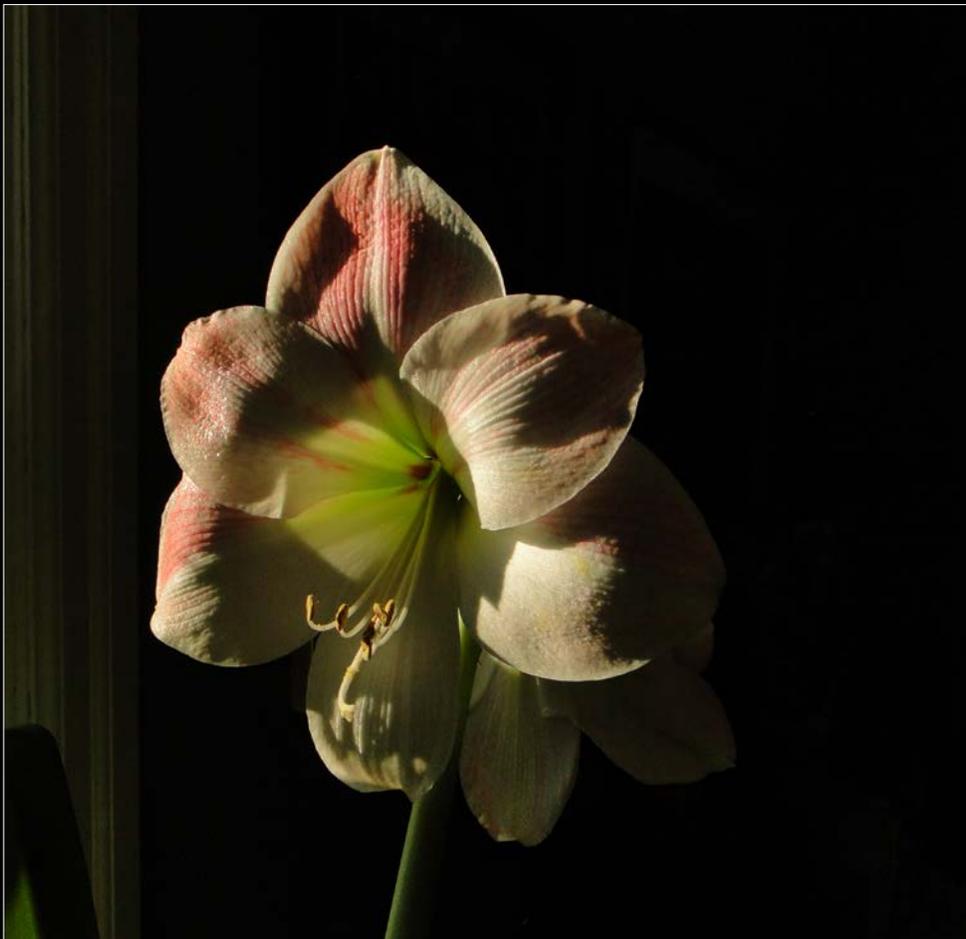
No one can argue that we are not living in interesting times. But, what does that really mean? Does this statement have political resonance for you? Is it about climate change and the environment? Is it about

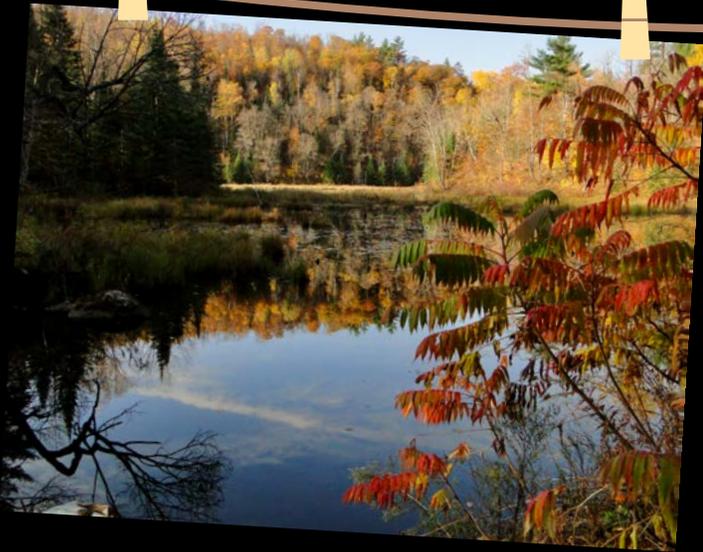
the pandemic? Or all three? Or none of them? What is life like for you these days? What is the world like these days? Can you capture that in an image?

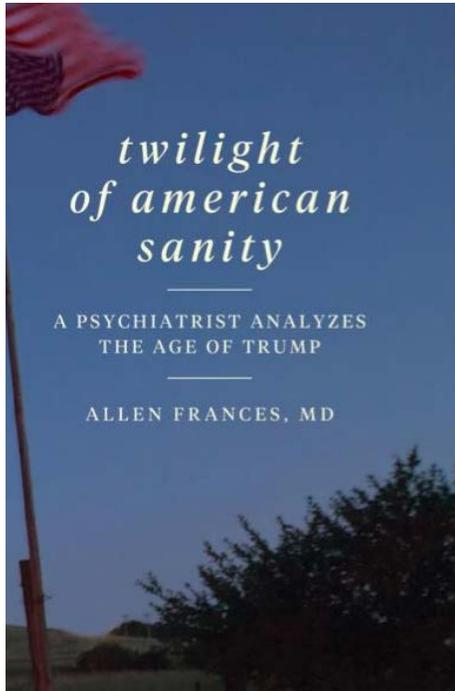
The deadline for submission is April 1, 2021.

For complete contest rules and instructions on how to submit your entries, go [here](#).

Now, get out there and take some pictures.







***Twilight of American Sanity: A psychiatrist analyzes The age of Trump***

by Allen Frances, MD

336 pages

\$17.99

(Harper Collins Publishers)

We never thought that it could come to this: a violent crowd of thousands incited by an American President to storm the U.S. Congress in protest against a legitimate election. A shocked world witnessing armed mobs filling the halls of Congress, threatening the lives of legislators, and leaving five dead in their wake. And a second impeachment trial, a month later, to try and convict Donald Trump. Has the United States gone mad? Allen Frances begins his book with this provocative quotation by Friedrich Nietzsche: “Insanity in individuals is somewhat rare. But in groups, parties, nations, and epochs, it is the rule.”

The author of this persuasive book argues that the millions of Americans who support Trump exhibit the symptoms of actual mental illness. Writing of Trump and his followers, Frances states that “he is bad, while they are mad” to have ever elected and supported such a flawed person.

Allen Frances is the former President of the American Psychiatric Association. Over Frances’s forty-year career, he treated thousands of people with mental illness, drew renown as the editor of the association’s Diagnostic and Statistical Manual (called the “bible of psychiatry”), and wrote its section on narcissism. But when in 2017 he and other psychia-

trists debated whether or not Trump suffered from a malignant narcissistic personality disorder that would make him unfit to hold the presidency, Frances argued that although Trump exhibited strong traits of narcissism—grandiose self-importance, a need for constant admiration, a lack of empathy, and an exploitive, envious, and arrogant persona—Trump was still mentally fit. Frances’s contention was that because those qualities did not cause Trump himself significant distress, he was not mentally ill.... On the contrary, Trump has actually benefited from these unpleasant qualities, reaping fame, fortune, women, and ultimate political power.

It’s Frances’s claim, rather, that it’s Trump’s millions of followers, not Trump himself, who are delusional. Among his followers beliefs are that there’s a tech fix for climate change; we all benefit when the rich get richer; guns don’t kill people, people do; we can “go it alone” in the world; America can be great again. But for Frances the most defining, and most insidious, delusion of Trump’s followers is their belief that Trump, the ultimate con man, can help them.

Although Trump lost the election, 74 million Americans voted for him in the middle of a mishandled pandemic, an increase of 10 million voters over his 2016 results. And although he is tarnished by the attack on Congress and subsequent impeachment trial, Trump is still a force to be reckoned with. Dr. Frances fears for the sanity of Trump’s followers, something he explains so clearly and cogently in this book.

# >> TO PONDER <<

Why do peanuts float in a regular Coke and sink in a Diet Coke. Go ahead and try it.....

*How important does a person have to be before they are considered assassinated instead of just murdered?*

**Once you're in heaven, do you get stuck wearing the clothes you were buried in for eternity?**

I used to eat a lot of natural foods until I learned that most people die of natural causes.

Why do you have to "put your two cents in"... but it's only a "penny for your thoughts"? Where's that extra penny going? (taxes)

**What disease did cured ham actually have?**

**How is it that we put man on the moon before we figured out it would be a good idea to put wheels on luggage?**

Why do people pay to go up tall buildings and then put money in binoculars to look at things on the ground?

**Why is it that people say they "slept like a baby" when babies wake up like every two hours?**

Why do doctors leave the room while you change??? They're going to see you naked anyway.

Why are you IN a movie, but you're ON TV?

If corn oil is made from corn, and vegetable oil is made from vegetables, what is baby oil made from?

Why do toasters always have a setting that burns the toast to a horrible crisp, which no decent human being would eat?

**Why do the Alphabet song and Twinkle, Twinkle Little Star have the same tune?**

*Why did you just try singing the two songs above?*

**If the professor on Gilligan's Island can make a radio out of a coconut, why can't he fix a hole in a boat?**

IF ELECTRICITY COMES FROM ELECTRONS, DOES MORALITY COME FROM MORONS?

Did you ever notice that when you blow in a dog's face, he gets mad at you, but when you take him for a car ride, he sticks his head out the window?

**HOW DID THE PERSON WHO MADE THE FIRST CLOCK, KNOW WHAT TIME it was?**

# ARE WE MISSING SOMETHING?

As you've likely read elsewhere in this issue of *After School*, ARM Chapter 12 Toronto hosted an outstanding Zoom online panel discussion with Natalie Mehra (Executive Director, Ontario Health Coalition) and Malcolm Buchanan (Past President of OSSTF/FEESO, Executive Director of the Hamilton Health Coalition) on February 17, addressing the havoc wreaked in Ontario's LTC homes by the pandemic, facilitated by the rather tepid response of the Ontario government. From our membership of over 550, we had 30 in attendance. After sending out emails to all of you twice, with a link to the Zoom discussion, and posting it on our website, we naturally assumed that many more of you would be attending the presentations, especially concerning a topic that affects, or very possibly will affect, us all. As well, we were all under stay-at-home orders, thus allowing the opportunity to join us.

This seems to be part of a pattern of disinterest by the vast majority of our membership, too often repeated in past online meetings, and before COVID-19,

real-time luncheon meetings at the OSSTF/FEESO Provincial Office at 60 Mobile Dr. The Executive has gone to great lengths and effort to line up outstanding speakers who have tremendous expertise in their respective fields, addressing topics that we felt would have specific relevance for retirees: John Sewell, Linda McQuaig, Kathleen Wynne, Jim Stanford, Harvey Bischof, Leslie Wolfe to name only a handful. And yet, attendance whether in real time or online, has remained disappointing.

Do you wish/need to receive personal phone calls to remind you of an upcoming event?

How would you view our Chapter using "robot calls" as reminders and encouragement?

Would 'door prizes' such as a lunch voucher be a welcome incentive?

In each issue of *After School* we have sought feedback/participation in the form of letters to the editor, and submissions for publication. Again, apathy seems to reign supreme. Currently, we have no idea how many of you visit our relatively

new and constantly updated website—[www.armch12osstf.ca](http://www.armch12osstf.ca)—but we might assume from lack of feedback/participation in our meetings and newsletter, that a similar pattern may exist.

The Executive of Chapter 12 is left scratching our heads. Are we missing something? We'd very much like to hear from you, all of you, to let us know how you feel about the efforts being made to keep you in touch with the interests and activities of our Chapter, and to encourage your participation. In your opinion, what are we doing right, what are we doing wrong, how can we improve communication amongst our membership, what are topics of interest for you, and anything else that you'd like to comment on.

Send your feedback, signed or unsigned, to:

[editor.afterschool@gmail.com](mailto:editor.afterschool@gmail.com)

We truly want to hear from you.

Ed Preston

Associate Editor, *After School*,  
Vice-President, ARM Chapter 12

# PUB REVIEW—ALLAN HUX



Fenelon Falls Brewing Co.  
4 May Street, at Water St., Fenelon Falls, ON K0M 1N0 | 705-215-9898  
[www.fenelonfallsbrewing.com](http://www.fenelonfallsbrewing.com)



# ARM OTIP COVERAGE: A BRIEF OVERVIEW

—ED PRESTON, VICE-PRESIDENT, ARM CHAPTER 12

Due to the limitations posed by Covid-19, a hard copy of the *OTIP 2021 ARM Guide* will not be available this year.

Here are a dozen questions pertaining to ARM OTIP coverage. These, and many more questions, are answered in the *OTIP 2021 ARM Guide*, which has been posted on the ARM Chapter 12 website ([www.armch12osstf.ca](http://www.armch12osstf.ca)). You can access it [here](#) and download it as a PDF file.

- 1 What is the essential difference between each of the three plans: Arm Original 4000, ARM Prestige 2500, and ARM Prestige 750?
- 2 Can I move between these plans as my circumstance change? If so, how and when? Do you require a medical exam to move up in coverage?
- 3 Do the plan costs include the cost of dental coverage?
- 4 Can you add dental coverage to your plan anytime after you've enrolled in a plan? If so, when?
- 5 If you drop your dental coverage, can you re-enroll at a later time?
- 6 What is the age limit for inclusive coverage of your children?
- 7 Can the age limit of a child be extended if that child has a disability?
- 8 What is the easiest way to submit your medical claims to OTIP?
- 9 If you're out of the country for 3 months, covered by OTIP travel insurance, and return home, can you get coverage for another 95 day period in the same calendar year?

- 10 How will OTIP insurance help if you take your grandchildren on a trip to the sunbelt, and you have to be hospitalised?
- 11 If you are in a foreign country where you have little or no facility with the local language, and you require medical assistance, how can OTIP help you immediately and effectively?
- 12 If you require on-going medications, what is the easiest way to acquire them reliably and on time?

***And a couple of things to remember.*** ARM OTIP is a non-profit subsidiary of OSSTF/FEESO, with very broad coverage, and considerable flexibility. For example, if within a couple or a family, there are differing needs, rather than subscribing to a family plan, it's possible to enrol in individual plans whereby there may be cost savings compared to the family plan.

**LISTEN TO THE  
LATEST  
OTIP  
BENEFITS  
SEMINAR  
HERE**

## How to break the cycle of stress and bad sleep

Research has shown that there is a close connection between stress and sleep. The COVID-19 pandemic has only amplified perceived feelings of stress – and as a result poor sleep. Many of you are facing an abundance of competing pressures like never before – adapting to new teaching and learning technologies, managing COVID protocols in schools, balancing life/work priorities, and the list goes on. There’s no doubt these are stressful and challenging times. But it’s important to understand that good sleep is not just a luxury, it’s a necessity.

To learn more, visit [www.otipinsurance.com/article88](http://www.otipinsurance.com/article88)



## Feeling stressed and anxious? You are not alone

There is a ‘normal’ rhythm to the school year that has been disrupted by COVID-19. This is causing many of you to feel stressed, anxious and maybe a little uncertain about the future. It’s important to know this is normal – and it’s OK to feel concerned about what comes next. Allowing yourself to acknowledge feelings of stress and anxiety creates an opportunity for learning. It helps you to better understand the world around you and manage your approach to resiliency.

To learn more, visit [www.otipinsurance.com/article89](http://www.otipinsurance.com/article89)



# DAILY BREAD FOOD BANK: ESSENTIAL FACTS—ED PRESTON

In November, Daily Bread Food Bank served the highest number of clients in the history of their organization with over 110,000 visits to their network of food banks.

Daily Bread Food Bank is a member-based organization providing food to 173 food programs and 118 agencies across Toronto, including food banks and drop-in meal programs. Over the last 10 months the team at Daily Bread has been working tirelessly to ensure that all of their food deliveries go out on time, and that they have enough food to meet the increase in demand, due to COVID-19.

With the support of the Toronto community, they have been able to continue to meet the increased needs in our communities and ensure everyone's right to food is being realized.

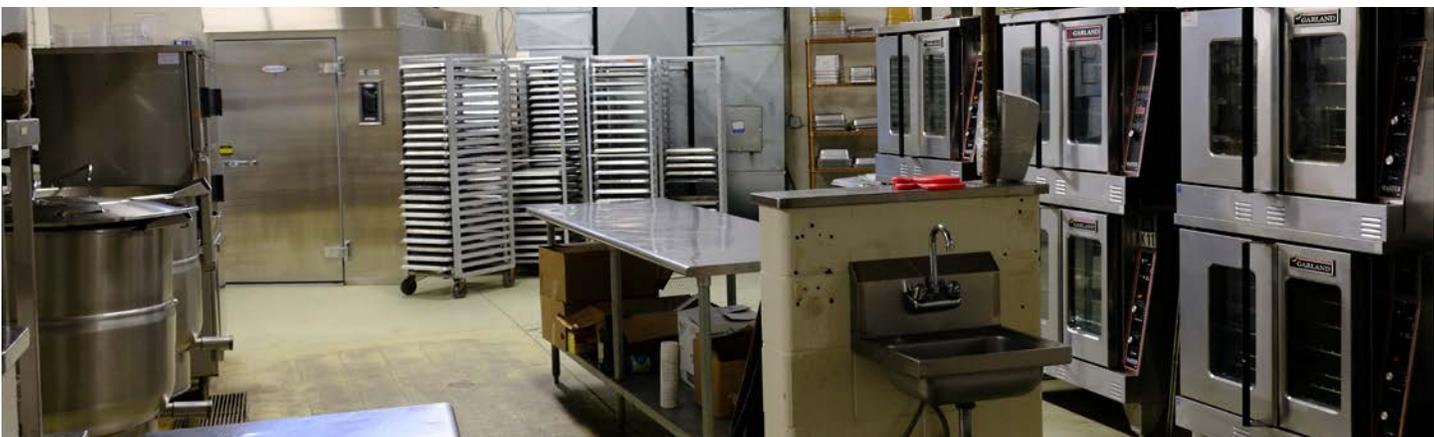
Daily Bread Food Bank by the numbers:

- COVID-19 has caused a significant increase in food bank visits. By June, food bank visits in Toronto had increased by 22 per cent compared to previous year. By August, Toronto food banks were seeing a 51 per cent increase in visits.
- Prior to COVID-19, there was an average of about 15,000 visits to Daily Bread member food banks per week. By June, this number had climbed to close to 20,000. By the end of August, Daily Bread member food banks were serving an average of 25,000 individuals each week.
- According to a survey conducted by Daily Bread Food Bank, before COVID-19, one in four children

accessing food banks went hungry according to their guardian, and during the pandemic this increased to one in three.

- At the height of the first wave of COVID-19, Daily Bread food banks saw a 200 per cent increase in new clients.
- Since the COVID-19 crisis was declared in March, through November, Daily Bread has distributed 15.4 million pounds of food, a 46 per cent increase year over year.
- Daily Bread Food Bank distributed 87 per cent more food during this holiday season compared to 2019, mostly due to the pandemic.
- Area of the warehouse on Toronto St., Etobicoke: 108,000 sq. ft. (Equivalent of two football fields !)









**Covenant House Toronto**  
 20 Gerrard Street East  
 Toronto, ON M5B 2P3  
 Tel: (416) 598-4898  
 Intake & Admission: (416) 593-4849  
 Fax: (416) 204-7030  
 CovenantHouseToronto.ca

December 23, 2020

ARM OSSTF - Chapter 12 Toronto  
 7 Briarcroft Rd  
 Toronto, ON  
 M6S 1H3

Dear friends at ARM OSSTF - Chapter 12 Toronto,

Thank you very much for your donation of \$637.00 to Covenant House Toronto. We are so grateful for your support of the up to 300 youth who turn to Covenant House every day.

Covenant House is the largest agency in Canada serving youth who are homeless, trafficked or at risk, offering the widest range of 24-7 services. As a national leader, we educate and advocate for long-term change to improve the lives of vulnerable youth. This includes influencing public policy, leading awareness and prevention programs and continually building and sharing our knowledge. As a learning organization, we strive for excellence and programs with impact.

**Covenant House helps youth ignite their potential and reclaim their lives.**

More than a place to stay, our comprehensive youth-driven programming is centred on unconditional love, absolute respect and relentless engagement.

We meet youth's immediate needs and then we work together to achieve their future goals. We offer housing options, health and well-being support, training and skill development, and ongoing care once youth move into the community.

To do all this, we rely on donors for almost 80 per cent of our \$33-million annual operating budget. We would not be able to provide all the services we do without generous donors like you!

Please accept this letter as acknowledgement of your gift. Again, thank you so much for your support.

Sincerely,

Mark Aston  
 Executive Director



The Standards Program Trustmark is a mark of Imagine Canada used under licence by Covenant House Toronto.

Charitable Registration Number 10699 0195 RR0001



Dear Edward,

I wanted to take this opportunity to thank you for your support in 2020.

It was a very challenging year. The COVID-19 pandemic affected everyone – especially members of our community who are marginalized and already experience poverty.

We have been inspired and touched by the outpouring of support from caring people like you.

Please take a moment to [watch this short video](#) that highlights the incredible impact you have enabled in 2020.

On behalf of everyone at Daily Bread Food Bank, thank you and best wishes for a safe and happy 2021.

In partnership,

Neil Hetherington  
 CEO





**Jan 6 2021 - An overwhelming majority of Torontonians agree with all four of Charter City Toronto's main proposals for cities, according to a new EKOS poll.**

They want Toronto and other large Ontario cities to adopt **constitutionally protected City Charters** giving cities more **powers**, access to more **revenue sources** and full **control of local elections**.

Poll respondents across Ontario and Canada feel the same way, with two-thirds supporting more power for cities. A provincial and nationwide majority backs the other three proposals as well.

The results reflect a growing realization across the country that cities do not currently have the constitutional status and authority needed to meet their increasingly complex responsibilities--or money enough to fund local priorities.

### **A Majority of Ontarians, Canadians Agree**

**In Toronto, between two-thirds and three-quarters of poll respondents support all four Charter initiatives, as do a majority of Ontarians and Canadians.** This support cuts across gender lines, all ages, ethnicity and levels of education.

*“This poll demonstrates what we knew all along, that large majorities of Torontonians and Ontarians believe in local government and want to see it strengthened,” said Charter City Toronto’s Doug Earl. “What they don’t want is the provincial government meddling in purely municipal affairs.”*

Charter City Toronto calls for the adoption of City Charters in Toronto and other large Ontario cities that want one.

These Charters would give cities exclusive control of key city affairs, including elections and large-scale revenue sources. The goal is to give cities the tools they need to act and to remove stifling provincial oversight and provincial interference in local decisions.

A single-province constitutional amendment (requiring only the approval of the provincial legislature, the House of Commons and Senate) would protect the Charter, ensuring it could only be changed with city consent.

## Backing for Charter City goals among supporters of Ontario's opposition political parties is extraordinarily strong.

Some **92%** of Toronto New Democrats and Greens, and **89%** of Liberals, want to see the city adopt a strong City Charter. Provincially, **73%** of Liberals and **76%** of New Democrats want other large Ontario cities to adopt City Charters as well

Huge majorities of opposition supporters also want to see more city power, revenue and control of local elections.

*“While we were confident of support among opposition parties, we couldn’t have dreamed the numbers would be so astronomical,” said Beth Levy of Charter City Toronto. “Even among conservative voters, support for our proposals is surprisingly high, given the current provincial government’s ongoing undermining of local government.”*

### Even Conservatives Agree with Most Goals Ontario Progressive Conservative voters back 3 of 4 proposals

Significantly, a large majority of Ontario Progressive Conservative voters also agrees that cities should have more powers (**61%**) and revenue sources (**56%**), while a plurality (**41% to 40%**) agrees that Ontario cities should adopt City Charters.

These results appear to contradict their party's policy toward cities. Since coming to power, the PC government has shown local governments little respect, overruling their decisions on transit and zoning, slashing funding and interfering in local elections.

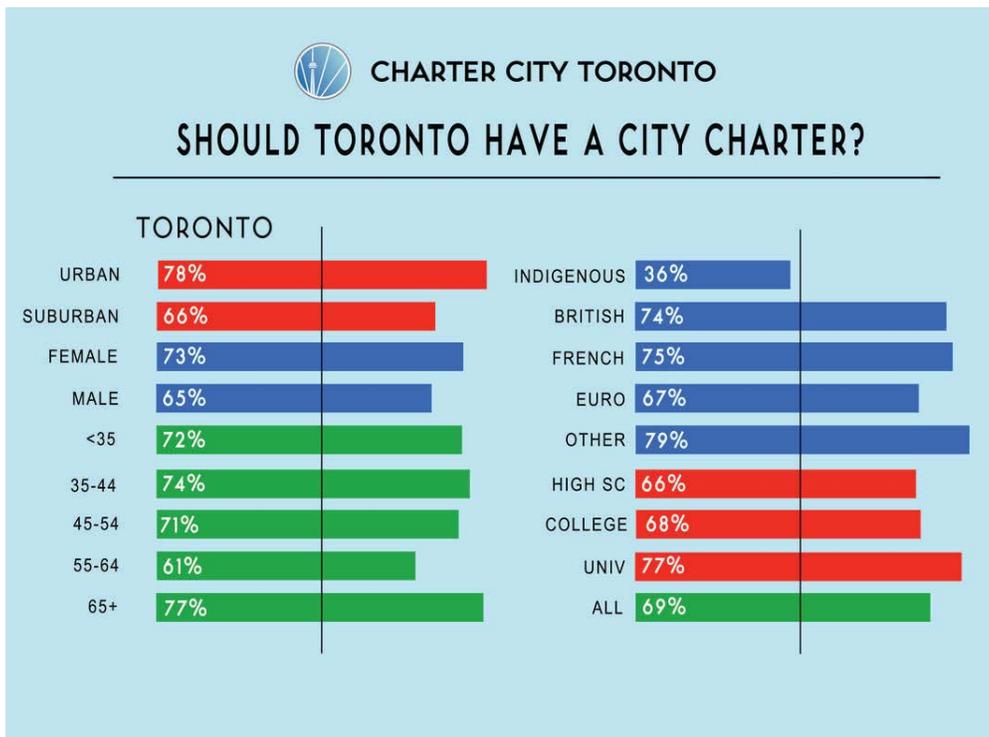
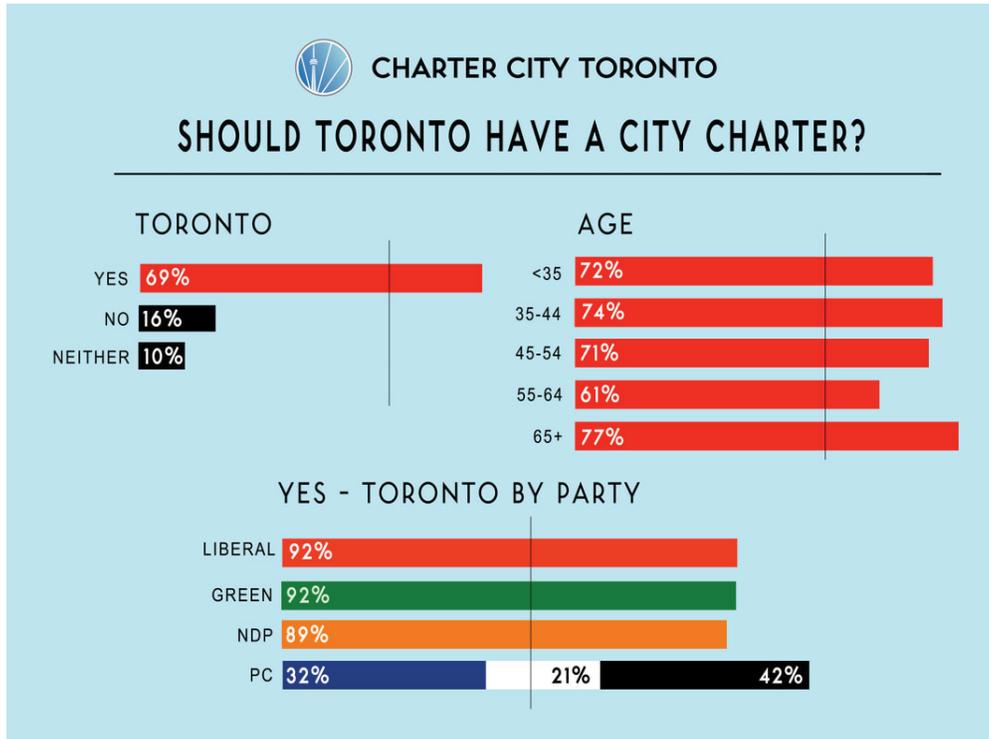
A narrow majority of PC voters in Toronto and Ontario (**52%**) agree with Doug Ford that the province, not cities, should set the rules for local elections, the only group in the survey to do so.

### City Empowerment a 2022 Election Issue? Charter City Toronto believes the high degree of support for cities in the poll results should put politicians on notice.

*“Toronto City Council and Ontario’s political parties should take these numbers seriously and move forward with measures to empower Toronto and the province’s other large cities,” said John Sewell of Charter City Toronto. “Clearly the winning approach to cities for the 2022 provincial election will be support for constitutionally-protected City Charters that contain more powers, revenue sources and local control of elections.”*

## POLL RESULTS

	Toronto	Ontario	Canada
Want a City Charter	69%	54%	51%
More Power for Cities	76%	67%	68%
Local Control of Elections	68%	61%	60%
More Revenue Sources for Cities	70%	59%	59%



For more information on this latest Ekos poll go to.....[Chartercitytoronto.ca](http://Chartercitytoronto.ca)



PLANNING



INVESTING



BORROWING

## #1: Top up your TFSA

For 2021, the annual Tax-Free Savings Account contribution limit remains at \$6,000.

That means if you have been eligible to contribute to a TFSA since its inception in 2009, as of January 1<sup>st</sup> of this year, you will have a total contribution room of \$75,500.

For those of you that made a withdrawal from your TFSA in 2020, you can re-contribute the amount you withdrew last year in addition to your 2021 contribution.

For example, if you withdrew \$2,500 from your TFSA in 2020, you can contribute up to \$8,500 to your TFSA in 2021 (*i.e.* \$2,500 for 2020 withdrawals + \$6,000 2021 limit = \$8,500).

## #2: Maximize your RESP contributions

When it comes to the Registered Education Savings Plan (*RESP*), the turn of the calendar year means the benefit of cashing in on another 20% in matching government contributions in the form of the Canada Education Savings Grant (*CESG*).

**That's where the federal government will match your RESP contribution up to a maximum of \$500 per child, per year. Naturally the earlier in the year you make that contribution, the more your child will benefit from the earning potential of compound interest.**

## #3: Get ahead of your RRSP/RRIF deadline

**Did you know, when you turn 71, your RRSP needs to be converted to a RRIF?**

**Important!** If you don't close your RRSP by that time you will be taxed on the entire amount.

**When you turn 72, you must make at least one RRIF withdrawal.**

One of the main differences between a RRIF and an RRSP is that contributing to your RRSP was optional; withdrawing annually from your RRIF is mandatory.

Visit: [https://educatorsfinancialgroup.ca/arm12\\_rrif](https://educatorsfinancialgroup.ca/arm12_rrif) to learn how to manage a Registered Retirement Income Fund (RRIF).

## #4: Start preparing your 2020 tax return now

**A few tax-preparing details you can start taking care of:**

- Gather eligible receipts and information for charitable donations etc.