

AFTER SCHOOL

Volume 24, Issue 4—April 2023 • www.armch12osstf.ca



ANTIGUA,
GUATEMALA

3 IN THIS ISSUE

4 A JANUARY LUNCHEON WITH THE EFG

5 MY LIFE IN ANTIGUA

6 ARM CHAPTER 12 NEEDS YOU

8 PRESIDENT'S REPORT

10 OSSTF TORONTO REPORT

11 PENSION PLAN REPORT

12 A REFERENDUM ON FOR-PROFIT HEALTH CARE

14 PUB REVIEW

AFTER SCHOOL

VOLUME 24, ISSUE 4, APR. 2023

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 authors 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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IN THIS ISSUE

Welcome to *After School* Volume 24, Issue 4, our spring issue. **On page 6 Michelle Barraclough** recounts her adventure travelling to **Antigua, Guatemala and her thoughts on what it would be like to live there.** Accompanying photos display the rich

fabrics, artworks and street processions commemorating Lent.

Read the informative reports from ARM Chapter 12 **President Manfred Netzel (Page 8)**, **OSSTF Toronto President Michelle Teixeira's report (page 10)** and a report on the

pension plan from **Paul Headdon (page 11).**

Finally, read **another fine pub review by Alan Hux, (page 14)** highlighting the downtown pub Elephant and Castle.

ARM CHAPTER 12 NEEDS YOU

ARM Chapter 12 is only as good as the participation of its members.

There are lots of ways, big and small, to get active in ARM Chapter 12:

- **Join the *After School* Editorial Board:** The Editorial Board meets online four times a year and helps determine the content of the magazine.
- **Submit to *After School*:** We are always looking for, opinions, reviews, poetry, art, photography and even short fiction. Send your work to afterschool.armch12@gmail.com. Deadlines for submission and the submission guidelines are on the ARM Chapter 12 website.
- **Organize an event for members:** Are you interested in golfing, curling, attending museums and/or concerts, playing euchre, bridge, poker etc. Do you have a bit of spare time and some experience in organizing an event? We have the resources to promote and support member events, and, depending on if there are costs involved, we may even be able to arrange subsidization or sponsorship. For more details on how to submit a proposal, just go to our website, www.armch12osstf.ca and look under Events.
- **Join the ARM Chapter 12 Executive:** Executive members are elected at the Annual General Meeting. However, there is no limit to the number of Executive Members At Large position, so, if you want to take a bit more of a leadership role in ARM Chapter 12, this is how you do it. Check out our Constitution on the website.



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

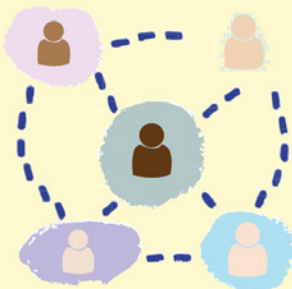
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A JANUARY LUNCHEON WITH THE EDUCATORS FINANCIAL GROUP

ARM members gathered for an enlightening and enjoyable presentation and luncheon given by the Educators Financial Group at the Latvian Centre. Educators Financial Group representatives Bill Rakovitis and Alana Gould, brought solid credentials from the financial world before joining the Educators Financial Group as financial advisors. They chose to focus on an important issue for seniors, estate management and wills.

Alana and Bill first acknowledged that although most of us have a will, we may forget that personal and family situations do change, often quickly, and the original will we had drawn up so carefully (and expensively) may be out of date. A divorce or separa-

tion between you and your partner, or that of your beneficiary, or their death before yours, could make the will invalid or at least difficult and expensive to settle. New grandchildren, changes in your property, assets, or personal possessions, all can complicate the process of settlement of your estate. For these reasons and others, a periodic review of your will may be in order. An excellent will and estate planning checklist is easily obtainable from Educators Financial Group, and their representatives can give you advice.

Alana and Bill discussed the recent and frightening incidents of identity theft that have targeted the senior population who are usually mortgage free. All house owners and

titles are listed in provincial records; a thief finds the owner's name, forges a transfer document changing the name on the title, and then uses it to borrow against the title. The best defence against this crime is to take out a small line of credit against the property that would serve as a type of lien against a clear transfer to the thief.

We may need a reminder about how valuable Educators Financial Group can be for retirees. It was established in 1975 to help teachers obtain mortgages, and then expanded into investment and financial advice. Educators Financial Group advisors are on salaries, not commissions, and their services can be used by children of Active Retired Members. It's worth taking another look at Educators Financial Group.



ARM members enjoy a January luncheon with the Educators Financial Group



Kids are expensive

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Education opens doors and creates infinite possibilities. So when it comes to your grandchild's Registered Education Savings Plan, you want to make every dollar count. With our low-fee RESP, featuring a 20% lower management fee, even more of your money goes into saving for your grandchild's education. It's easier to save for their future when you start now.



Learn more at educatorsfinancialgroup.ca/LFARM22

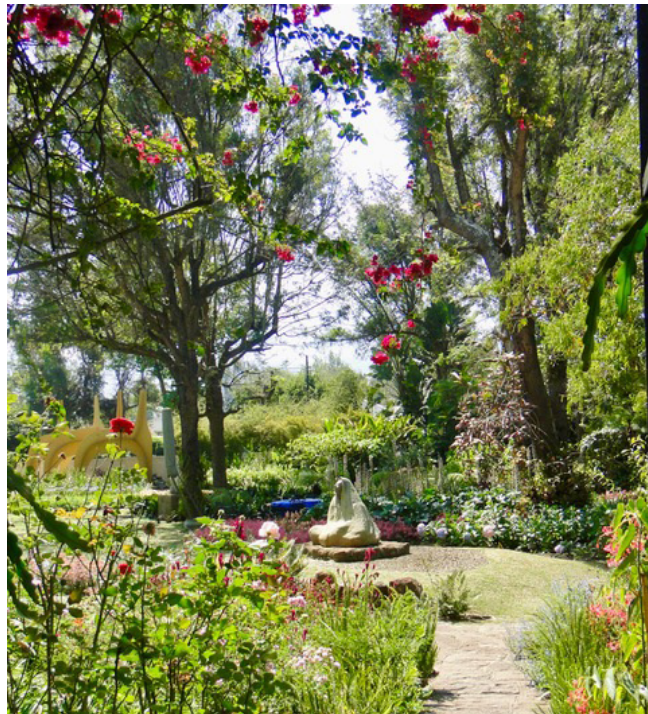
Helping the education community, and their families, achieve their financial goals since 1975.

*20% lower management fee than our A Series Educators Monitored Portfolios and Balanced Fund. Commissions, trailing commissions, management fees and expenses may all be associated with mutual funds. Please read the prospectus before investing. Mutual funds are not guaranteed, their value changes frequently and past performance may not be repeated.

MY LIFE IN ANTIGUA—MICHELLE BARRACLOUGH

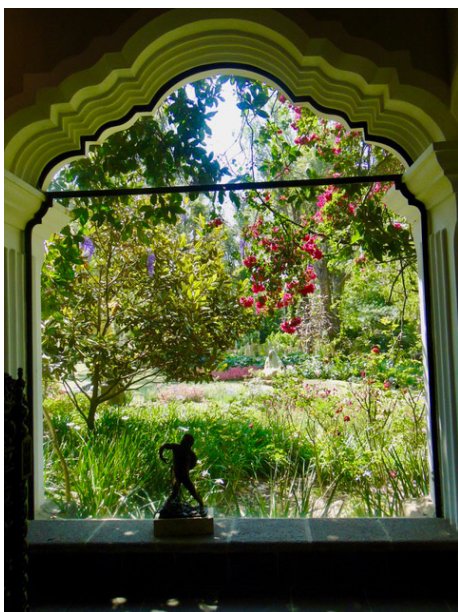
Just recently I was asked to write a short essay on travel for this magazine and I've been trying to come up with a theme. Well it finally dawned on me that I could write on what it is like to live in Antigua. I have many friends who have decided to do just that, no matter the challenges which they have met with here. The advantages far outweigh the disadvantages, especially when Canada is cloaked in that white stuff. I think what attracts me most to Antigua is all of the lush greenery.

At this time of the year “Quaresma” or Lent, there is a procession every weekend. Beautiful alfombras or flower carpets are made on the street outside people's homes and can be appreciated for a short time before the processions pass over them. They are generally made from flowers or coloured sawdust and they take hours of diligent work. During Lent these alfombras bring blessings to the families who have made them. I have been fortunate to be here for most of the processions. Antigua and the surrounding towns are justly famous for these works of art.



Recently though I've had a tooth problem and as it is the third infection with the same tooth the dental surgeon here said that I needed to have it out. Feeling rather nervous, I sent all of the information including X-rays home to my dentist and she concurred. So yes I did decide to have it done here. The surgeon had a tiny little office and

the procedure took about an hour, after which he packed it and sent me home with a list of instructions to follow. Now the tooth that had had all of the infections was found to have a tiny piece of metal extruding from it which was probably left in from a past root canal. I had no knowledge that it had been a problem, but this piece of



metal had been part of the continuous infection problem. Hopefully this has solved the infections. The entire procedure cost me about a quarter of the price it would have at home and if I decide to get the implant down here it will also be a great deal cheaper, even with insurance. I need to do some more research before that decision is made. That said, most of my friends down here self insure because the price of medicine here is extremely cheap and as most of the medical specialists down here have received training here and in the States or Europe,

they are very good.

On a day to day basis, you can rent anything from an apartment to a room with a family. The rent for my room and board, with my room cleaned each week, is roughly what I pay for groceries at home. I have the added advantage of not having any housework or snow shovelling to do!

Antigua, being the tourist capital of Guatemala, has a plethora of restaurants and entertainment. Every weekend I go on a website called "Live from Antigua" and find out what's on for the week. I've attended everything from a

classical guitar concert in a beautiful Moorish building, the Museo de la cultura del arte to marimba concerts and salsa lessons. In general, as a retiree I find Antigua a very cheerful and easy place to live in.

The people here are helpful and friendly, even when I murder their language. I am taking Spanish classes with my Spanish teacher, Shenyn, who has become a friend. Last month, I was so pleased to be invited to a baby shower for her daughter.

Guatemala is waiting for you, if you have the courage to travel here.



Photo credit: Michelle Barraclough

PRESIDENT'S REPORT—MANFRED NETZEL

I always find myself in a better mood when crafting a President's message for the Spring issue of *After School*, even if there have been many challenges and commitments for me and the Executive since the last issue in December. Of course, we have held several smaller events during the winter, often reflected on our C.12 webpage (armch12osstf.ca) or through email blasts to the general membership. We have also met for two Executive meetings since the start of 2023, both in-person, in order to plan desired events involving an interesting presentation or participating in a supportive public demonstration for striking education or healthcare workers. Just in early February, for example, Vice-President *Charlie Hawkes* and I participated in a downtown rally for local nurses and their union (ONA) that have been valiantly struggling to both advance their collective bargaining rights under Bill 7 and oppose the privatization agenda of the Ford Government. Your interest and support for this ongoing struggle for all public sector colleagues is critical as the pending contract fight with teachers and other education workers heats up with the expected warming weather this spring and summer.

As my two-year term as ARM Council Chairperson comes to an end in June, I have a belief and sense of accomplishment that the 4,000 ARM members across Ontario have been well represented by each of their local Chapter Presidents (there are 12) and the OSSTF/FEESO staff and elected officials assigned to assist at the provincial level. For example, I have been attending the five meetings of Provincial Council each school year to monitor and submit reports to educate

and advocate for the active colleagues about our importance and involvement in the Federation. This included the most recent 104th edition of the Annual Meeting of the Provincial Assembly (AMPA) in March and the next convening of Provincial Council in late April. Since this year's AMPA was also a scheduled election event for the Provincial Executive, I can report that 99 per cent of the incumbents were re-elected or acclaimed, with one exception. Unfortunately, our local Toronto candidate for Vice-President, *Hassyam Hulays* was unsuccessful in two attempts to remain on the Provincial Executive. Should you have any further questions about the developments from AMPA, please contact me by email (mnetzel@sympatico.ca).

Due to unforeseen familial circumstances, Vice-President *Christos Aslanidis* has asked to be relieved of many of his important communications duties related to the upkeep of both the Chapter webpage and also co-editorship of the newsletter *After School*. As a result, the monitoring/ updating of the website has been kept to a minimum. The Editorial Team has been 'restructured' and the publishing cycle of the newsletter has been extended to late April to better accommodate the individual skills and time allocations required. So, many thanks to *Ronda*, *EiIeen* and *Michelle/Donna* for your additional efforts. Of course, the duties of the leadership team continue for the next few months until the planned local AGM in early June. It will deal with business at hand to see the organization and membership are served to the best of our ability.



PLEASE consider getting more involved through either formal election on June 7 or by enhanced volunteering during the next few months of the current term or for 2023-24. It is also our sincere hope that the re-construction and installation of the new and carbon-neutral OSSTF/FEESO Provincial Office in Don Mills will be complete by the end of 2023. We can then hope to use this facility as a convenient location for our Chapter as we did before 2020.

Lastly, due to the unprecedented Toronto Mayorality By-election which already has almost 30 nominees in just the first 24 hours of official nomination gathering, our local OSSTF Toronto (D.12) colleagues will be actively involved in the vetting and endorsement of the BEST candidate for Mayor of our City. We will attempt to be active participants in this process with the interest and involvement of you, the ARM C.12 membership. Please become informed, engaged, and involved in the future determination of our top municipal leader.

In Federation,

Manfred

PENSION PLAN—PAUL HEADDON, ARM CH12 PENSION AND BENEFITS OFFICER

OTTP has invested \$60 Million Cdn. in India's National Highways Infr Trust which is sponsored by the National Highways Authority of India, and is the Government of India nodal agency for national highway development. In addition an investment was made in November 2021, making OTTP total investment \$308 Million Cdn.

The recent investment will be utilized to acquire three additional road concessions that will allow NHIT to own operate, and maintain a portfolio of eight toll roads in various Indian states. The roads have a total length of 635 km. and the concession period is roughly from 20-30 years.

OTTP and Mahindra Group have signed an agreement giving our plan 30 per cent equity stake in Mahindra Suster Private Limited for \$300 million (USD).

They will set up an investment trust (InvIT). The money will be used to enable Mahindra Suster to build a strong renewable energy business focused on solar energy, storage and round-the-clock green energy plants over the next seven years. OTTP has committed to add up to \$ 450 Million (USD) into the business.

The Ontario Teachers' Federation has appointed two new members to our Pension Plan. Because they are from the oil industry and the financial industry, they may not support climate change.

In September 2022 OTTP pub-

lished its Annual Responsible Investing and Climate Strategy Report. In the Report OTTP provides an overview of its climate strategy which includes helping its portfolio companies decrease their emissions, increasing in green assets, helping high emitters decarbonize, issuing green bonds and developing partnerships to amplify our efforts in reducing climate change (source OTTP news).

There are plans to increase the allocation of investments in India by OTTP from 5 per cent to 10 per cent in the next 15-20 years. Investments will be made in areas such as infrastructure, health care and renewables. Presently only 2 per cent of our plan assets are invested in India.

Plans are also being made to increase their investments in Asia, in particular, Singapore. The staffing OTTP office is being doubled to approximately 40-50 people. They will also look for investments in Australia and south-east Asia.

Lately OTTP has been boosting its exposure to long term bonds offering "interesting rates" The exposure to bonds has increased approximately from 14 per cent of its assets last June, to 18 per cent, by June 2022.

Our plan wants to increase its exposure outside North America by making 50 per cent of its new investments in Europe and Asia. I still believe that we should

continue to have a considerable percentage of our investments in Canada. (source National Post Oct. 5, 2022).

If you have followed the news recently you will have noticed an increasing number of early retirements by Health Care and Educational participants. As of August this year 20,000 of the additional retirements were in educational services (source National Post Oct. 2, 2022).

Our pension plan has invested \$95 Million in the Bahamas-Based Crypto-Exchange Company called FTX. It is the second largest crypto exchange company in the world. Recently FTX has declared bankruptcy. This is very similar to the situation when Caisse de depot et placement du Canada lost \$150 Million in the crypto Celsius Network. This company also went bankrupt.

The FTX investment was placed in OTTP's Venture Growth Platform. Crypto currency value has decreased by at least 75 per cent this year. This investment is less than .05 per cent of our plan's total assets.

FTX is under investigation in the U.S. for allegations of fraud and misuse of funds. This was a very poor speculative investment.

The good news is that your pension plan will increase by 6.7 per cent beginning on the Jan. 31, 2023 payout. This increase is due to inflation protection of our plan.

OSSTF TORONTO REPORT — MICHELLE TEIXEIRA, PRESIDENT, OSSTF TORONTO

The past few months have seen many ways in which the District continues to advocate on behalf of its members. We've been busy meeting with TDSB trustees to get to know them better, build a working relationship and have conversations about various issues of concern. These meetings have resulted in fruitful conversations about such things as violence in schools, the importance of progressive trustees holding caucus so they can support each other, privatized tutoring, inequities faced by Adult Day School teachers, the burnout that teachers are facing especially in light of OT shortages, and many other items. We were also in attendance at a trustee meet and greet social event organized by Toronto and York Region Labour Council that brought together our endorsed trustees, OSSTF, ETT and CUPE so that we could get to know each other better and start laying the groundwork for relationships. These will be so important over the next few years as we work together to fight Ford government attacks on public education and hopefully minimize any negative impact or damage that might ultimately be done.

One issue that we recently played an important advocacy role in was the TDSB's decision to use private tutoring companies to deliver tutoring using the public dollars allotted by the Ministry. On December 19, 2022, we discovered through a trustee's community newsletter, that the TDSB would be providing online tutoring services to students, delivered by private companies, one of which is American. This decision came without previous notification from the Board, nor was there any consultation with us. Senior Board management decided to go this route

rather than try to expand the program currently in place in approximately 30 per cent of schools that offers in-person after school tutoring delivered by our Members. With the funding for the tutoring set to expire at the end of March the decision was made to fund additional tutoring through contracting out these private companies.

As a response, on December 22 we sent a letter to the Director protesting the Board's decision. This led to a meeting between me, the System Superintendent responsible for the tutoring and two Associate Directors. At this meeting the Board explained their rationale and I was able to advance our position noting that in the context of a Ford Government that we know is looking for any and every opportunity to privatize education and other public services, that the largest school Board in Canada would go down this road was alarming and could signal a willingness to participate in Ford's privatization agenda in the future, or willingness to look the other way and not fight back.

The issue came to a final vote at the February 1st Board meeting. Unfortunately, all of the trustees but one voted in favour of the contract with the private tutoring companies. Though our campaign was not ultimately successful in reversing the decision to privatize, it was actually successful in another sense. Many of the trustees are newly elected. They have a lot to learn and a lot on their plate. Our campaign alerted many trustees about the Board's plans. It also served as a learning opportunity for many of them about which questions to ask, and how to figure out how to navigate things like this before they come to a head. By



Michelle Teixeira, OSSTF Toronto President

the time the tutoring issue came to the Board meeting for trustees to vote on, it was too late for the trustees to ask staff to explore other options as the funding was set to expire. Ultimately, the trustees did not want to vote against providing tutoring opportunities in their communities paid for with extra money provided by the Ministry. However, many of our endorsed trustees did use the meeting as an opportunity to push back, ask hard questions and challenge the staff on the issue. I hope this will have the effect of putting Board staff on notice that OSSTF Toronto is watching and using our relationships with trustees to advocate on behalf of our Members and publicly funded education.

Looking ahead, we'll be watching closely how the Board's budget process plays out. The reality is that the TDSB has a serious budget problem right now having spent 70 million of its own dollars on pandemic related expenses

and having dipped significantly into its reserves to do so. This is money that the Ministry of Education should be paying back to the TDSB, but they have not indicated that they will do so. Moreover, the provincial government is not expected to continue the Learning Recovery Fund. If the Board is to balance its budget in June, as required by law,

significant cuts will do doubt need to be made. We have already seen a staff allocation that will see a reduction of 20 Guidance and Library teachers, 35 child and youth workers, 35 special education support staff, and many others in the areas that support students, particularly those at-risk. In a context of increased violence in schools and

surrounding communities, we need more caring adults in schools, not less. It is shameful that in a “post-pandemic” context, the provincial government is hanging its local school boards out to dry. As always, though, we will continue to do the work of holding them to account, and continue to fight back against cuts to public education.

PENSION PLAN REPORT MARCH 2023—PAUL HEADON

Our Pension Plan is a majority shareholder of APCO Holdings. It utilized an equity issue to finance the acquisition of a company called National Auto Car (NAC). NAC is a highly respected provider of automotive finance and insurance coverage.

NAC also provides administration, consulting services, training and marketing support. It has been in business for 35 years and services auto, RV and powersports dealers. This acquisition by APCO will help to expand their range of products as stated above. OTPP has been a shareholder of APCO Holdings since 2016. (Source OTPP)

OTPP Venture Growth unit led the funding in a \$40 million series D funding in a company called Beamery. It is a leader in talent lifestyle management. Beamery works with companies such as General Motors and Johnson and Johnson to make appropriate decisions about their workforce. It supports businesses in various ways such as recruiting talent, mobility and in the development of employee skill level, as well as producing an agile workforce. (Source OTPP)

It is worthwhile to note that our pension plan has paused on direct investing in private assets in China.

Canada’s largest pension plans are not consistent in managing energy transition. Caisse de depot et placement du Quebec is pledging to sell off oil producing assets, while as one would expect, the Alberta Investment Management Corp. is staunchly against selling off all oil producing assets divestment.

Shift, a charity organization which tracks retirement funds and how they manage climate change in its investments, believes that the pension plan leaders in the fight against climate change are Quebec’s Caisse and Ontario Teacher’s Pension Plan, University Pension Plan and the Investment Management Corporation of Ontario. These pension plans have targets for emissions reductions. OTPP and Caisse have also set targets for increasing investments for climate solutions.

Shift criticized two pension plans (notably Omers and the Healthcare of Ontario Pension Plan) for failing to achieve meaningful climate objectives. (Source Financial Post Jan 17 2023)

Our pension plan has adopted new guidelines that advocate for large-cap companies to increase their diversity so that 40 per cent of their directors

will be women. (Source Financial Post Jan 20 2023)

Caisse de depot du Quebec last year had its worst return in ten years. The Plan lost \$18 billion in its assets a net loss of 5.6 per cent in 2022. It made two very poor investments, notably a loss of \$150 million in a bankrupt crypto firm Celiu Network, and a loss of 66 per cent in the share value of an Indian Energy firm called Azure Power Global LTD. Caisse owns 5.6 per cent interest in the company. The fixed income component of Caisse lost 15 per cent of its value due to the rapid rise in interest rates. (Source The Toronto Star Feb 24 2023 and Globe and Mail Feb 24 2023)

The Healthcare of Ontario Pension Plan (HOOPP) for nurses and other health care workers, had its first loss in 14 years. It had a loss of 8.6 per cent. This Pension Plan has been a consistent top performer.

Omers had a return of 4.2 per cent on its investments for 2022. The OPSEU Pension Plan had a net investment loss of 2.2 per cent for 2022. Our pension plan had a positive return of 4 per cent for 2022 due to strong returns for inflation-sensitive and infrastructure assets.

There was a gain of \$4.9 billion in its assets as investments in private assets offset losses in public markets (equities and bonds).

Our net assets grew to \$257.2 billion, with a \$17.5 billion preliminary funding surplus. As of Jan 1 2023 our plan is fully funded. This means that all Teacher pensioners, and current Teachers will have their pensions paid now or when they retire. There are sufficient assets available to pay all the pensions. (Source *Globe and Mail* and *National Post* March 15 2023.)

Our pension has not made any

investments in the failed Silicon Valley Bank

There are several tax changes to be made in 2023. First of all the TFSA contribution is increased to \$6,500 for 2023 (it was \$6,000 last year). The basic person exemption has been increased to \$15,000 for individuals with a net income up to \$165,430. The basic personal exemption is a nonrefundable tax worth \$2,250 (15 per cent).

There are changes to the OAS and CPP.

Monthly Old Age Security Pay-

ments- January to March 20, 2023

- ages 65-75 - \$687.56
- ages 75 - older - \$756.52

The maximum CPP monthly payment for 2023 at age 65 is \$1306.57. The CPP Disability payment is increased to \$1,538.67 monthly. The average monthly CPP payment is \$717.15. CPP pensions are linked to the cost of living on an annual basis (Source Services Canada). All the OTPP pensions will increase by 6.7 per cent commencing with the January 2023 payment

OPINION

A REFERENDUM ON FOR-PROFIT HEALTH CARE—CHARLIE HAWKES

The Ontario Health Coalition will be holding a referendum to ask citizens whether they support the Ford government's plans to allow for-profit health care clinics to continue and expand their operations in Ontario. Our Arm chapter wants to become involved, and urges you to participate by voting.

The referendum will be held on May 26–27 with early voting already occurring at university and college sites before the academic year ends. Most voting will be on sites—churches, businesses, community centres—staffed by Coalition volunteers.

A digital vote will also be available that will allow ARM members to vote online. Expect to receive a digital ballot a few days before May 26.

A recent Angus Reid poll found that 35–40 per cent of Ontario citizens were against for-profit health care clinics, 25–30 per cent for it, and 35–40 per cent undecided or unsure where they stood. The Coalition is aiming to turn the undecided as they ramp up the campaign against the Ford government's privatization and for-profit plans. Similar referendums are being held in cities and towns throughout the province. Let's send an emphatic message to the Ford government that we do not support their violation of the law and spirit of the Canada Health Act which mandates equal access to all medical treatment without extra-billing and user fees.

Friday May 26 & Saturday May 27

VOTE

Stop the privatization of our public hospitals to for-profit hospitals & clinics



Our communities have spent a hundred years fundraising & volunteering to support our local public hospitals & build services closer to home.

Now the Ford government is planning to take thousands of surgeries & diagnostic tests out of our local public hospitals and privatize them to for-profit hospitals & clinics...

unless we stop them.

Please vote in the citizen-led referendum May 26 & 27

www.ontariohealthcoalition.ca

ELEPHANT AND CASTLE—PUB REVIEW BY ALLAN HUX

Elephant and Castle
212 King Street West Toronto
(416) 598-4455

**WWW.ELEPHANTCASTLE.
COM/EN/LOCATIONS/ON/
TORONTO/212-KING-
STREET-WEST**

After reviewing two pubs in my new neighbourhood of Yonge and Sheppard, I decided to take the hints and check out a different Toronto neighbourhood. As it turned out, I had arranged to get tickets to see a 1:30 p.m. matinee performance of *Hamilton* at the Princess of Wales Theatre with my friend, Ted Lea on March 22.

We went down on the Yonge subway line to St. Andrew station and started walking west on the north side of King St. We decided to go into the Elephant and Castle at Simcoe and King streets.

As you know, there are at least eight key criteria that must be considered when reviewing a pub. These include the location, atmosphere, design/layout/décor, brews, fare, service, price, and accessibility, and I will address them in random order.

At this time of year the Elephant and Castle doesn't have their outdoor café set up, so we had to walk up the steep stone stairs to the main door. This entrance is not accessible for people using a walker or a wheelchair, but Ted has fully recovered from his fall after a play in the Distillery District last year so we managed just fine.

The receptionist asked if we had a reservation for Wednesday at noon as the place was packed. There were no tables available for two so we sat on stools at the bar. This is a first for me in a long time,

but it gave us a real pub feeling. It was already 12:10 p.m. and we wanted to be in the Princess of Wales by 1:15 p.m.

The Elephant and Castle has a very extensive menu. They have 20 draught beers on tap and 13 in bottles. I immediately ordered the 16 oz. Mill St. Organic [\$8.50] and Ted ordered the 20 oz. Fuller's London Pride [\$9.50]. I informed the lady behind the bar that we had theatre tickets in an hour and she said "no problem". She proved to be right and very gracious as well. Ted ordered the Steak & Mushroom Pie [\$18] served with a noble house salad and it was delicious. There were 5 of these cooked pies on the menu, but all of them had onions so I had to pass. I ordered the Standard Burger with house made burger sauce, lettuce, tomato, pickle & cheese and I had them hold the onions [\$16.50]. It came with a large side of French fries and the whole meal was excellent. Our bill [\$59.33] arrived at 12:38 p.m. and we finished our beers and walked down the street to the theatre.

We were seated by 1:15 p.m. and the musical, *Hamilton*, started promptly at 1:30 p.m. For two retired history teachers, the appearance of some founding fathers of the U.S.A. and their rivalries ending in the fatal duel between Alexander Hamilton and Aaron Burr was very powerful entertainment. We left at 4:30 having had a wonderful afternoon. We resisted the temptation to pop back into the Elephant & Castle on the way home, but we highly recommend it to you the next time you are downtown. I am happy to invite YOU to join me there for lunch on Thursday, June 1 at 1:00 p.m. Email me to confirm your spot by Monday, May 29 at allanhux@sympatico.ca.



Treat yourself
because you've earned it!

Enter for your chance to win **1 of 12 monthly \$1,000 cash prizes**, plus the **grand prize of \$3,000!**



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