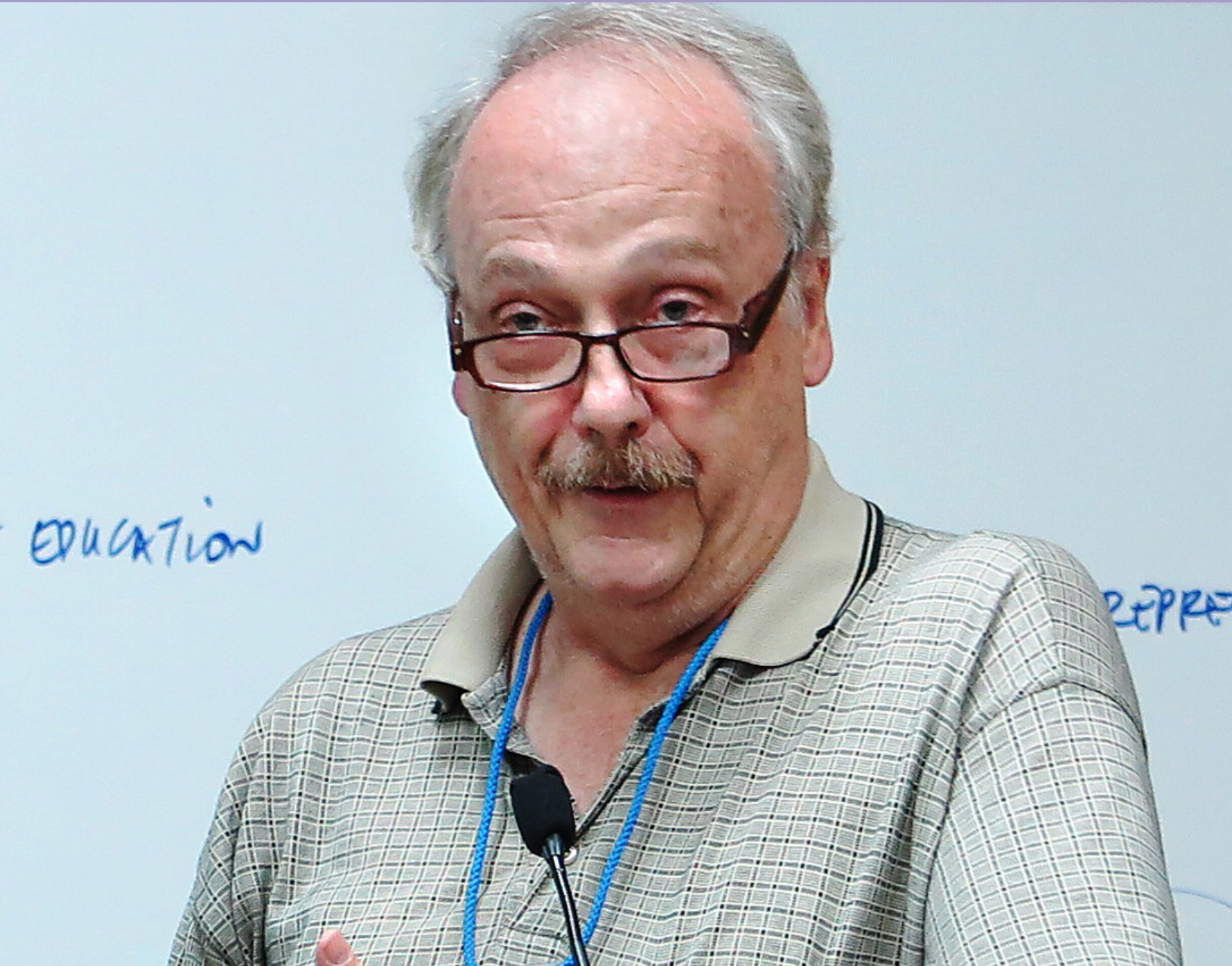


AFTER SCHOOL

Volume 26, Issue 3—October 2025 • www.armch12osstf.ca



A TRIBUTE TO LONG-SERVING FORMER
ARM CH12 PRESIDENT
MANFRED NETZEL

3 IN THIS ISSUE

4 PRESIDENT'S MESSAGE

5 PENSION PLAN REPORT

6 PEACE OF MIND CAN BE ENHANCED BY PROACTIVE DECISION-MAKING

7 FINANCIALS REPORT

8 ARM COUNCIL BIENNIAL CONFERENCE REPORT

10 LET'S HEAR IT FOR THE MAN!

12 SENIOR BAND

14 CURC CONVENTION

15 80 YEARS OF THE NUCLEAR AGE

16 ARM EVENTS

AFTER SCHOOL

VOLUME 26, ISSUE 3, OCT. 2025

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 the fall 2025 issue of your ARM newsletter. We dedicate this issue to our long serving president Manfred Netzel. We wish him well in his "retirement" and in the extra time he'll have to enjoy retired life and new experiences. We welcome our new President, Paul Kossta who brings a

wealth of OSSTF/FEESO knowledge and experience to his role. We all look forward to working with Paul and supporting his leadership and goals for ARM as Ch12 president. Lots to learn and read about in this issue. Enjoy!

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.



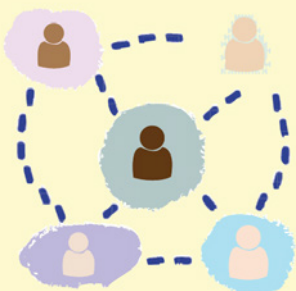
KEEP UP-TO-DATE WITH ARM CHAPTER 12 NEWS AND EVENTS.

CHECK OUT NEWSLETTERS AND THE CALENDAR AT
WWW.ARMCH12OSSTF.CA

NOTIFY ARM AND OSSTF/FEESO OF ADDRESS AND EMAIL CHANGES

ARMCHAPTER12@GMAIL.COM

OSSTF/FEESO: 416-751-8300



PRESIDENT'S REPORT—PAUL KOSSTA



When ARM Chapter 12 President Manfred Netzel asked me and my former colleague Domenic Bellissimo to become executive members of the chapter, he indicated that he was also eyeing a long-term succession plan. Little did I realize that succession planning in one's retirement is counted in months

rather than years, I find myself today the President of this chapter. While I am grateful for the confidence of Manfred, the executive and the membership, I certainly am not underestimating the shoes I need to fill.

For about 15 years, Manfred has built a vibrant ARM Chapter full of multiple activities and events that have helped illuminate and inform many of our retirement endeavours. He's worked tirelessly ensuring that OTIP and EFG were available and responsive to assist and guide our health and financial affairs. He's maintained our connection with OSSTF/FEESO both at the provincial and local level. He's helped build our presence with community groups and coalitions like the Ontario Health Coalition. In short, he's made us relevant to many of our members and community. As we embark on our next

steps as a chapter, I am thankful that Manfred will remain active on our executive. He's agreed to stay to help provide insights on our future plans.

As we begin another school year, you will notice on other pages in our publication the full range of activities that our chapter undertakes. As the year progresses, we will announce more events on our website and through emails. I look forward to continuing the work of Manfred Netzel and our executive, possibly, adding a few new wrinkles to our plans. Whatever we do, we must remember that as retirees, our future is NOW.

In Federation,

Paul

ANNUAL GENERAL MEETING REPORT—BILL PRYDE

On Wednesday June 4 your OSSTF/FEESO ARM Chapter 12 Executive welcomed members to the 27th Annual General Meeting held at the new provincial OSSTF/FEESO offices at 60 Mobile Dr. President Manfred Netzel welcomed members and guests and called the meeting to order at 10:20 a.m. Secretary Bill Pryde read the OSSTF/FEESO Pledge, the Indigenous Land Acknowledgement and the Anti-harassment Statement, with Executive Member Jim Mile appointed as Anti-harassment Officer for the Meeting.

After a minute's silence in memory of members deceased in the past

year, 2024–5, Manfred Netzel introduced guests and asked them to address the AGM: Karen Littlewood, OSSTF/FEESO Provincial President, Michelle Teixeira, President, Toronto Teachers' Bargaining Unit, Elaine Karroum, Vice-president, Toronto Occasional Teachers' Bargaining Unit and Natalie Adamcyk, Educators Financial Group (EFG).

At 11 o'clock Peter Bolton of ARM Chapter 24 made a presentation of a discounted offer to ARM Chapter 12 members of insurance coverage for cyber security and legal matters.

All current Executive members were re-elected by acclamation, with Paul

Kossta in the presidency. Both Paul Kossta and Vice-president Charlie Hawkes expressed appreciation to Manfred Netzel for his many years as ARM Chapter 12 President and thanks that he would continue as a Member of the ARM Chapter 12 Executive.

Various Executive Members presented their reports.

Following adjournment of the meeting at 12:20 p.m. a free lunch was provided, followed by a tour of the fantastic, new provincial OSSTF/FEESO head office at 60 Mobile Drive.

All ARM Chapter 12 members are encouraged to attend the next Annual General Meeting in June 2026.

PENSION PLAN REPORT SEPTEMBER 2025—PAUL HEADDON

OTPP had a six-month return of 2.1 per cent or a net investment income of \$6 billion. Net assets are \$269.6 billion, up to 3.3 billion from Dec. 2024.

“The results for the first half of 2025 show the ability of our investment portfolio to create a positive return while maintaining a cautious position on risks given prevailing market conditions. The total fund return was mainly driven by public assets, particularly gold. The private assets were generally flat to negative in the period, reflecting a challenging environment in these assets classes at present” said Jo Taylor.” Looking ahead to the remainder of the year, our investment team remains focused on delivering returns and working with portfolio companies to create value”

Total Net Returns:

- since conception 9.2 per cent
- five year return 7.5 per cent
- ten year return 6.9 per cent

Omers earned a 2.2 per cent return in the first half of 2025, adding 3.1 million to its assets in spite of a tough start to the year for markets. It now has assets of \$138.2 billion. *Source Globe and Mail August 22, 2025*

The Canada Pension Plan investment Board only earned a net return of one per cent for the first quarter of 2025. CPP has assets of \$714.1 billion. *Source C.P.P.*

Alberta Investment Management Corp. (AIMCO) earned a 2 per cent

return for the first half of 2025. AIMCO invests on behalf of 17 pension, endowment, insurance and government clients in Alberta.

Source Globe and Mail August 28, 2025

Teacher’s Venture growth (TV6) has invested \$40 million in Darwin box, the fastest growing AI-powered human capital management platform.

OTPP has sold Dict-Saici, a leading European corporate brokerage group to Ardian. OTPP invested in Dict-Saici in 2021, supporting the successful merger between DICT and Saici Saint Honore. The business has grown significantly in scale and geographic reach.

OTPP has agreed to buy 100 per cent of Donte Group, a leading dental provider in Spain. It operates one of the largest Dental Clinic networks. With over 26 clinics and 2200 dentists delivering general, premium and pediatric dental care, Donte Group has built a strong reputation for clinical quality and patient experience.

OTPP has also sold its majority stake in Sahyadri Hospitals group to Manipal Hospitals. A majority stake in Sahyadri Hospitals was acquired in 2022.

There is an agreement to sell OTPP interest in three UK airport assets; Birmingham, Bristol and London City Airport to Macquarie Asset Management. OTPP has been a long-term investor in these airports, contributing to their growth, modernization and decarbonisation over the past two decades.

Another agreement has been made to sell Brussels Airport to PMV a Finnish

Public investment company. OTPP first invested in Brussels Airport in 2014. It has become one of Europe’s leading transport hubs.

OTPP has signed agreements to acquire two newly built residential properties located in Nacka and Sallentana within the greater Stockholm area in Sweden. The assets comprise approximately 20,500 square acres and 425 residential units. This is a joint venture with Gordion, a locally based residential platform focused on high-quality rental housing in Stockholm.

Source OTPP

Lately the media has been promoting the utilization of reverse mortgages by retirees to gift money to relatives or for their own use. There are many drawbacks in this financial strategy. As debt mounts, home equity shrinks, reducing what retirees can leave to their heirs or use for future long-term care.

Reverse mortgages typically carry interest rates of around 7 per cent for a five-year fixed term, compared with roughly four per cent for a converted mortgage. The principal loan and interest are not required to be repaid until the house is sold, vacated or until the owners pass away. Interest can compound over time steadily eroding the home’s equity. In other words it can limit what is remaining, which could be used by the owners for long care needs or for an inheritance.

Source Globe and Mail August 21, 2025

PEACE OF MIND CAN BE ENHANCED BY PROACTIVE DECISION-MAKING—PETER BOLTON, ARM CH 24

Why do YOU have life insurance, auto insurance, roadside assistance plans, health coverage and other such benefits, or extended warranties? (Pause for a moment to answer that for yourself.)

Doesn't it seem like a waste to allocate money monthly to some of these services if you haven't used them much or at all since you enrolled? Why not just cancel them? (Pause for another moment to consider your answer to these.)

It is likely, in answering these questions, that some readers quoted to themselves the adage, "Better to have it and not need it than to need it and not have it."

It is also likely that several readers factored in not just the financial wisdom of such plans or policies but also the peace of mind which comes from knowing you are better equipped for when "life happens". As a youth, I was active in Cubs and Scouts, where the motto of "Be Prepared" was reiterated every week. Why? Because it is wise to live life that way.

Not only is it less stressful when we're PROACTIVE, but it also allows us to take charge of our decisions and seek to bring about more purposeful outcomes instead. The alternative is to be REACTIVE and more of a victim of the forces operating within the circumstances, and end up making decisions based on emotions.

In a culture of mental and emotional stresses, and growing uncertainties about who you can trust, genuine PEACE OF MIND is exceptionally valuable. The pressures don't have to be only about negative things; making decisions about positive events in life comes with its own load of stress,

though with a more joyful anticipation.

I love being able to show up at the hospital for myself or a loved one and knowing that pulling out a wallet is simply to get out a health card and not money; or getting my dead car battery electrically charged but without an additional financial charge due to having a CAA membership. In both cases, we get access to expensive services delivered by experts, and we get to focus on the actual issues and needs, rather than on how or if we'll pay for it.

In 1972, a schoolteacher with a side business in life insurance, founded the company that would later become known as LegalShield. He did so because he was a driver involved in a serious car accident in 1968 which destroyed his car and landed him in the hospital with injuries. He got the vehicle repaired thanks to auto insurance, and his medical bills were covered by health insurance. (He also had life insurance, but his wife was glad they didn't have to use that until several decades later.) The bigger problem was that the other driver, who caused the accident, turned around and sued him. He had to pay the very high legal fees to defend himself (and win!) in court. He wasn't compensated for his costs.

"Equal justice under the law" is a possibility only for those who can afford it. This experience set him on a mission to find a way to make sure other people would not have to lose all their life savings like he did just to get expert legal help.

Wanting to make it not only truly affordable and to avoid the "insurance" bureaucracy and mindset so that it would be something people will ac-

tively use for everyday kinds of decision-making instead of only in a crisis, he eventually adopted a "subscription membership" model. This could keep monthly premiums very low through the power of a growing number of members pooling together so each could get access to experienced, vetted law firms when desired, without paying by hourly rates, since the firms are prepaid generously regardless of how many members contact them. In this way, individuals, households and business owners could be PROTECTED AND EMPOWERED. (That even includes members and eligible dependents getting Wills and Powers of Attorney for no additional charge...to have those "final love letters" in place or updated.)

When identity theft & fraud started becoming more common, they used the same model to partner with industry leaders to create IDShield. This has become an unparalleled suite of services to monitor and protect identity, data and devices for individuals and households.

Members have PEACE OF MIND due to software continually searching places like the 'dark web' of the internet, and monitoring transactions occurring between the TransUnion credit bureau and lenders for occurrences of personally identifiable information (PII), while also running behind the scenes on our computers and smart devices of members, to reduce risks of scams, hacking or invasions. Licensed fraud specialists are available 24/7 to deal with questions or to clarify alerts received. And best of all, such experts can assume responsibility to restore your identity and reputation if illegally used,

whether it is financial, drivers' licenses, passports, health records, and much more. Again...PROTECTED AND EM-POWERED. Plus, there is software for password management, Virtual Private Network (VPN) layers, parental controls for internet use, more extensive electronic shredding of files when deleting them, etc.

Knowing that retired teachers like to be educated in their decision-making, the executive of this ARM chapter agreed to keep you informed about these services. Better yet, when they found out that LegalShield offers significant discounts to members who are part of an approved "Group", they gladly authorized it for this chapter's members.

You can read all about these services at a specialized website for this ARM chapter: shieldbenefits.com/ac12t. There you'll also find short videos on the concepts of both LegalShield and IDShield and a wealth of other articles about legal and identity theft matters. The site also has an enrollment page which ensures you get the exclusive discounted premiums promised to ARM Chapter 12 members (even though the rates for the general public are very affordable already). And you are not locked into a fixed term contract.

Being prepared through PROACTIVE DECISION-MAKING, with ready access to experts in legal and identity fraud matters, is proving to enhance PEACE OF MIND to millions...with room for more to join them.

FINANCIALS REPORT JULY 2024—JUNE 30, 2025—MICHELLE BARRACLOUGH

Income Statement	ARM Chapter 12		July 2024 June30, 2025
Balance from 2024			\$16,008.94
	Balance	Expenses	Revenue
OSSTF Rebate Fees			\$13,957.30
Educators financial Contributions			
OTIP contribution			\$7,500.00
Executive Lunches		\$3,410.31	
Luncheon Meeting Expenses		\$3,197.02	
Luncheon Meeting Revenue			\$1,367.95
Newsletter Expenses		\$463.30	
Newsletter Editor		\$2,550.00	
Excursion expense		\$264.00	
Website expenses		\$342.84	
Golf activity expenses		\$4,135.66	
golf actuvuty revenue			\$3,160.00
Gifts, Cards, Membership & Charities		\$9,162.14	
Office & Miscellaneous expenses		\$2,362.54	
Totals		\$25,887.81	\$41,994.19
Net Income over the period			
			\$16,106.28

ARM COUNCIL BIENNIAL CONFERENCE REPORT—MANFRED NETZEL

Every two years, the accountability for governance and decision making in OSSTF/FEESO ARM is demonstrated by holding a delegated conference of all Active ARM Chapters, invited guests and speakers in Toronto. Due to the pandemic and other logistical challenges, this year's edition followed the 2023 Conference (which I had chaired as Chair of ARM Council) to report on the progress/completion of a couple of important initiatives started two years ago. It was also an opportunity to pay tribute to out-going OSSTF/FEESO President Karin Littlewood for her on-going commitment and leadership for both the active and retired membership during very challenging times. Ironically, Karin will be joining the ranks of retiring educators in the fall and relocating to Toronto...can joining our Chapter 12 be far behind?

The 600 members of ARM Chapter 12 were represented by an experienced and knowledgeable delegation: Michelle Barraclough, Charlie Hawkes, Paul Kossta, Bill Pryde and myself. The opening session began with welcoming remarks by the ARM Council Chair Iain Beaton (President of C13/16) and President Littlewood who thanked the approximately, 50 delegates for their "years of dedication to education". She also recalled the many changes to education in Ontario over the year and the continued strength of ARM to support working members in the fight against privatization and

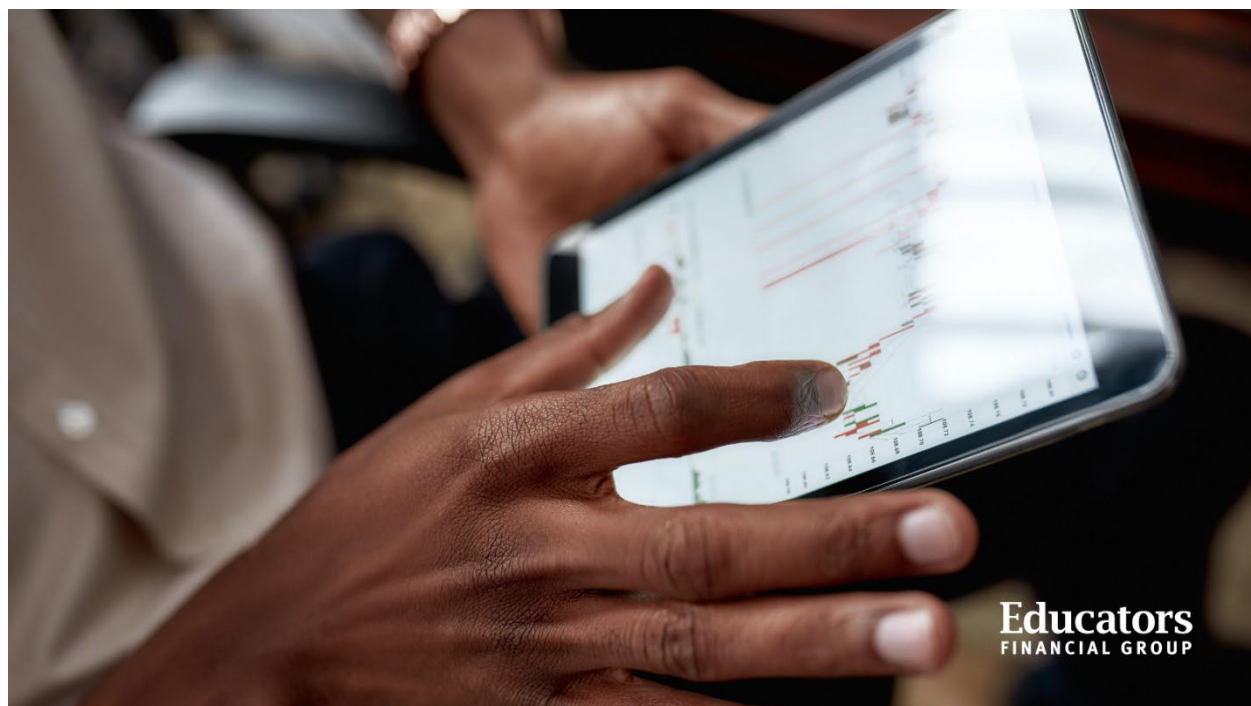
in contract negotiations. To reinforce the belief "retirement is not the end of activism," the new initiative undertaken was to provide each ARM Chapter with a newly designed flag to self-identify, show support for political rallies, marches, and future campaigns. An important purpose of each Biennial event is to recognize excellence of local members in promoting both advocacy and engagement. Thus, the ARM Award for outstanding individual advocacy went to George Hanes (C22 Niagara) and the ARM Newsletter Award went to Michele Altermann (C24 Waterloo). According to the C24 leadership Michele has been very active both in the Chapter and community "where she has carried the torch since the chapter's inception". Updates about the work of the Working Group on Recruitment and Retention of ARM Members initiated in 2023 included a custom-produced slide show in English and French and is now available on the OSSTF/FEESO ARM website. Another proposal for consideration will be to organize and promote multi-chapter social or travel activities with discounts offered by existing EdVantage programs or travel opportunities and promotions during 2025–26.

The 18 per cent budget cuts for all Councils and Committees passed by AMPA in March will also have an impact on ARM activities. This will mean a reduction in ARM Council in-person meetings and cuts to Chapter rebates. Pension updates for ALL the applicable

pension plans for ARM members (OTPP, OMERS, and UPP for University-based members) were provided by in-house expert Lisa Black-Meddings (originally from OSSTF Toronto). Fund investment returns, surpluses and inflation protections were discussed. The complete presentation will also be made available to every ARM Chapter as a slide show by Provincial Office.

Other informative presentations were offered by both benefits sponsors (RTIP and EFG), The Centre for Policy Alternatives (CCPA) on the research related to recruitment and retention in the field of education, increasing violence in the schools and the continuing decline of educational funding across Canada...but most acute in Ontario. The growing concerns related to AI, Cyber crime and on-line fraud was another informative session using the same Toronto Police Service officer, PC Jonathan Little, who gave a similar workshop to our Chapter 12 in 2024. Lastly, discussion and adoption of internal governance resolutions related to a greater political voice for ARM at the main decision-making bodies of the Federation (AMPA and Provincial Council) were adopted by delegates for further consideration by the Provincial Executive. The proposed changes would require amendments to the current Constitution, By-Laws, and Policies/Procedures to have any chance for implementation...hope springs eternal.

Maximize your RRSPs by avoiding these two common missteps



Having a pension is a great thing. But, when it comes to ensuring you have the cash flow you need in retirement, it's always a good idea to have a bit of a financial cushion in addition to those monthly OTPP or OMERS payments. That's where the Registered Retirement Savings Plan (RRSP) comes in. Yet many Canadians are making costly mistakes.

When it comes to your RRSP, here are two things you should avoid:
<https://bit.ly/3MXYa0y>.

Brought to you by Educators Financial Group. Trusted by over 16,000 education members and their families to meet their financial goals. Book your complimentary consultation today: <https://bit.ly/3TAFRIW>.

LET'S HEAR IT FOR THE MAN!



Manfred taught social sciences and history for most of his 30 years in the west end, with Lakeshore C.I. as his last school. He once ran as a candidate for the NDP in a federal election. He became president of the former District 14, and after Toronto's amalgamation, vice-president of the new District 12. While president of this chapter, he served twice in the demanding job as president of the provincial ARM organization.

Our chapter takes great pride in our newsletter, and it has won several times the award as the best one of all the province's ARM chapters. Manfred managed a major change from the original printed and mailed copy, to the digital one you receive today.

The printed version, time consuming to produce and mail, consumed most of our budget. Manfred persuaded the executive, over some opposition, that we had to transition to digital communication to reduce the increasing strain on our budget. It then allowed us to send E-mail 'blasts', and connect members more easily with our website.

Manfred, our informal weather reporter, always worried about how weather conditions might impact our events and luckily his connection with the weather gods ensured we didn't have to cancel.

Always a proud Union man, Manfred never missed a Labour Day parade and made sure OSSTF/FEESO and ARM were noticed as they passed the reviewing stand.

—Charlie Hawkes

I've worked with Manfred since he was on the finance committee with me at D-12. He was always helpful and knowledgeable on the history and politics of the Union. He had spent many years involved at numerous levels and he could motivate and convince you that you'd be able to help with whatever the task was, even though you might be hesitant about committing. From strikes to marches, Manfred was always in the forefront motivating all of us to step forward. He was always at the Labour Day Parade and supported the Ontario Health Coalition at Queen's Park events. As a leader he worked hard and he will be missed. I would like to wish him all the best in his future endeavours.

—Michelle Barraclough

I have known Manfred for probably 30 years. He has been a mentor, a colleague and a friend. I have always been impressed with his breadth of knowledge, particularly in the areas of history and politics. He's also pretty informed about the game of soccer, which was a rich source of our conversations over the years. His steady leadership and commitment to unionism and progressive politics have been an inspiration for me.

—Christos Aslanidis

We both worked with Manfred in District 14 prior to amalgamation and experienced early on the total commitment of Manfred to the Union and to Public Education. On his journey through various roles to the presidency of the District, through to retirement and the presidency of ARM Ch 12 and then of the Provincial ARM Council, he was an inspiration and motivator. We have an active ARM Chapter because he brought people into the fold and always acknowledged the skills and strengths of others. (resulting in provincial awards to Executive members.) His care and appreciation of those he worked with ensures a solid group of volunteers to carry on the work of ARM. We are proud to call him both colleague and friend and wish him well with more time to enjoy travels with Cindy, German beer, soccer games, Black Forest Cake and time with friends and family.

—Don Wright and Eileen Markwick

JUST FOR FUN

SENIOR BAND—CHRISTOS ASLANIDIS

“Ok, from the top. I’ll give you two bars.” Patricia Wheeler raises her baton. She’s the band director and teacher. She has a PhD in music and teaches at Centennial College and TMU. “Just follow the road map. Meet you at the end.” She counts us in, “One, two...one, two, three, four...” The baton comes down and we’re in. Our first notes are a bit tentative. It takes us a few bars, but we tighten up and the band sounds great. Here comes that first eighth note run. I nail it, and so do my section-mates. The saxes sound smooth, almost liquid, and the harmonies are sweet. There are four of us; two altos and two tenors. There used to be more, and we kind of dominated the band, but now, with the four, the blend is good. There is balance and breadth to the sound of the band. Boom, in come the trombones; deep, mellow, powerful, and then the trumpets soar over the top. I start to anticipate the upcoming part where the clarinets and flutes are featured. Their sound is smooth, delicate and rich. In

the middle of the tune, I feel the band is really “cookin’.”

I’ve been a member of New Horizons Band Toronto (NHBT) since before the pandemic; since before we got our sweet, new digs in a church basement at Victoria Park and Danforth. The SNI building is modern, spacious and meets all of our needs. And the sanctuary, upstairs, where we perform our concerts, is beautiful, with a high vaulted ceiling and plenty of sunlight which brings out the beauty of the natural wood beams and features of the room. It really feels great to perform in that room.

I figured that there would be a few retired teachers in the organization. In fact, there are lots. Several of the instructors are retired music teachers from Toronto and the GTA. What was really nice, was meeting people I knew from my days in the teaching biz. Two of them are in my band, Big Band II. (There is also a Big Band I.)

Susan Sturman, my section-mate and fellow alto sax player tells me how she

got involved with NHBT and what keeps her engaged.

“I started late in teaching, after several years working as a graphic artist and designer. I taught ESL, Computer Science, Drama, Special Education and Visual Arts. A teacher colleague of mine told me about New Horizons. She was playing alto saxophone, and I decided to try that instrument, too. I’d never played in a school band before, but the school where I taught was offering a night school course called Beginner Band, so I joined that class for a term to try alto sax. Once I tried playing the alto for that night school term, I decided I felt confident enough to join NHBT. I had previously played classical guitar and piano as a teenager, and played electric guitar in some rock and alternative bands in the 80s, but I hadn’t played any instrument for a long time before I joined New Horizons. I really missed playing music with people.

I’ve been a member of NHBT for 11 years.





Susan Sturman, alto sax player

I feel that I've learned a lot about music in general and have really had a chance to develop my skills in playing with others. I've enrolled in private lessons to improve my individual technique on the saxophone, but I get a chance to hear and understand the interplay of the different instruments in band. That's very exciting."

Another colleague from the TDSB, Anthony Irwin, tells me how he got involved with NHBT.

"NHBT used to practice in the basement of The Salvation Army building which is around the corner from my house. Walking my dog on warm days, I would hear music coming from the open windows. One day I asked someone leaving the building what it was all about. I joined shortly after. It was 2015.

I had taken clarinet lessons for a couple of years when I was a kid. Lucky for me, my parents had bought me an instrument. As a young adult I carried that clarinet with me as I traveled west across the country and then back to Toronto, always promising myself that I would start playing again. Every year or so I would make good on that promise and pull out my clarinet, play for an hour and then put it away for another year or so. When I retired I sudden-

ly had time and NHBT was close by. I started playing in the beginner band, then the concert band and then big bands. I really love playing jazz."

New Horizons Band Toronto is a music education and performance program for adults who wish to play a concert band instrument such as flute, saxophone and trumpet, in a friendly group setting. It also offers members the chance to experience the joy of singing with *Choir for All*, a mixed voice choir directed by Barry Peters.

NHBT is unique because it provides an opportunity for adults to learn how to play and sing without any prior musical experience. Classes ranging from absolute beginner to advanced levels are conducted by experienced, professional music directors. In-person classes are complemented by online classes and virtual band settings. Members can try out a band instrument for the first time or reconnect with an instrument they played years ago. NHBT also welcomes experienced musicians who want to play in a non-competitive setting. Classes are week days and evenings, depending on the band, and each class rehearses once per week.

Randy Kligerman, President of NHBT says, "It's different from a community band, because our music directors take the time to teach technique, theory, musical history, and musicianship. We also believe that the social component plays an essential role in your musical education. In 2010 we started with one band of 18 people, and we now have approximately 170 members spread over five levels of concert bands, two levels of jazz bands, and a variety of small ensembles. In our 15 years of operation we have enriched the mental, physical and social lives of several hundred people through music, and I am very proud of that."

Judy, our drummer, is driving the

rhythm section, a stand-up bass, keyboard and electric guitar. She's keeping us tight. All of the soloists were great with unique, interesting variations on the melody. We're coming up to the end. They say an audience will forgive a weaker performance as long as the ending is good. We don't need that. The tune has been rocking. We drive to the last four quarter note blasts, double forte. Then the final whole note. Patricia's baton is in the air, holding us there in a glorious sustained chord ending the tune. The baton drops down and we're out. There is a brief moment of silence followed by an eruption of applause and even some cheers. Patricia smiles at us.

We played a really good concert.

Christos Aslanidis taught English and Drama for 19 years, then served for 14 years as Executive Officer and Vice President of OSSTF Toronto. Retired in 2015, he currently plays alto sax in the NHBT.

Find on more information on [New Horizons Band Toronto](https://www.newhorizonsbandtoronto.ca/)



Anthony Irwin, clarinet

CURC (CONGRESS OF UNION RETIREES) CONVENTION—DONNA PRESTON

After a seven-year in person hiatus the Congress of Union Retirees (CURC) held their convention here in Toronto at the Pan Pacific hotel this past June.

Attending for the first time as ARM Chapter 12's delegate I found it was somewhat overwhelming. Enlightening, engaging and informative they presented a very full agenda. Resolutions tabled and passed certainly targeted seniors issues (long term care/home care/OAS/GIS etc.) but many support broader social needs. Examples include advocating for improved public transit, free for seniors, the disabled, those on social assistance and under 18 years of age, as well as addressing homeless-

ness with support for its underlying causes often rooted in mental health issues.

At a time fraught with political turmoil the convention also invited some wonderful guest speakers.

Bea Bruske, President of the Canadian Labour Congress (CLC) is working towards an intentional reinvigoration at the CLC. She exhorted us to be active, express our opinions and exercise our franchise.

Jim Stanford, Economist and Director for the Centre of Future Work joined us virtually from the west coast. What a treat! He always presents an accurate assessment of the facts often not widely reported.

Charlie Angus, former fed-

eral NDP member for Timmins-James Bay, entertained and invigorated us with his [“elbows up” speech](#) and implored us to “stay strong, stay focused and stay united” in the face of the ongoing threat posed by the current U.S. administration.

Day 2's first speaker was Marc Andre Gagnon from Carleton University's School of Public Policy & Administration who has written about Canada's fragmented approach to prescription drug coverage. He certainly made the case for reforming the current system. Take a deep dive into the important issue on [Pharmacare and Access to Medicines](#).

Our final speakers were D.T. (Troy) Cochrane, se-

nior economist with the CLC and Katherine Scott, senior researcher & Canadian Centre for Policy Alternatives (CCPA) Director of gender equality & public policy work. Both the [CLC website](#) & the [CCPA](#) have extensive information on a wide range of topics.

In many ways this convention was a call to arms, stand up, speak out and make your voice heard. You can add your voice to that of other union retirees by going to [CURC's website](#) and see if membership is in your future. Bob White, “We've retired from the job but not the fight.”



80 YEARS OF THE NUCLEAR AGE: REMEMBERING HIROSHIMA AND NAGASAKI—ALLAN HUX

On Wednesday, August 6, I went down to the Peace Garden in Nathan Phillips Square to remember the atomic bombing of Hiroshima on August 6, 1945 and the atomic bombing of Nagasaki on August 9, 1945. The Hiroshima Nagasaki Day Coalition [HNDC] holds a commemorative service each year to honour the over 200,000 people who died in the fires and radiation poisoning on the days, weeks, months and years thereafter.

I arrived at 4:00 p.m. and sat quietly by the peace garden for half an hour. Then I visited the tables set up by peace group volunteers including the “Raging Gran-nies” who are recruiting more singers for public events. At the HND Coalition table Setsuko Thurlow’s new memoir was for sale, and I purchased a copy of *NEVER SILENT: A HIROSHIMA SURVIVOR’S STORY*. I had met Setsuko and done some work with her as a history teacher and curriculum coordinator in the Toronto District School Board. Setsuko came along in her wheelchair and signed our copies, which was a wonderful surprise. Setsuko was 13 on August 6, 1945, when her school was destroyed by the American atomic bomb. Most of the girls and teachers in her school were killed and Setsuko was buried under the rubble. A man came along and called out to her to crawl to the light and pulled her out.

At 5:00 p.m. I went into Toronto City Hall Rotunda to see the poster display, Canada and the Atomic Bomb Exhibition. Dr. Anton Wagner assembled this display to show people how extensively Canada was involved in the American Manhattan Project to develop atomic bombs. The uranium came from Canadian mines, was processed in a Canadian plant with Canadian scientists and then shipped to the

U.S.A. laboratories.

At 6:30 p.m. the Commemorative Ceremony started in front of the Peace Garden with almost 1,000 people sitting quietly on folding chairs. Flautist Ron Korb played two solos which set the reflective atmosphere for the service. A Prayer for a Nuclear Weapons-Free World was read and we could follow it in our copy of the program. Mayor Olivia Chow’s “City of Toronto Hiroshima Nagasaki Day Proclamation” was read by Councillor Alejandra Bravo. Japan’s Consular-General Matsunaga Takeshi brought greetings. Two choirs, the Asunaro Choir and the Gambara Children’s Choir, performed several songs including an anti-atomic and hydrogen bomb song written in 1971 and translated: “I want to keep the clear blue sky as it is...”

Setsuko Thurlow was the keynote speaker. She is 93 years old and moves around in a wheelchair, but she was able to stand at the podium. She delivered a powerful 15-minute address. She recalled the horrors of August 6, 1945, and the loss of her 2 sisters, schoolmates and neighbours. She went on to call on people around the world to support nuclear disarmament and the Treaty on the Prohibition of Nuclear Weapons. This was the rallying cry that highlighted her Nobel Peace Prize speech in 2017 and her speeches in New York at the United Nations.

Four women who have been inspired by Setsuko and are active in the peace movement spoke after her. Karen Goodfellow was the first winner of a high school essay contest on nuclear disarmament and world peace in 1985. Karen accompanied Setsuko on a trip to Hiroshima and Japan that summer and she spoke about how she was personally moved by this

experience. Karen went on to become a school teacher and has recently retired after teaching for 32 years. Alley McDonald with “Voice of Women for Peace”, Marissa Hum with “Science for Peace” and Rooj Ali with “Reverse the Trend” also delivered wonderful speeches.

Ron Korb played 2 more musical pieces and led the audience to the large pool in Nathan Phillips Square for the lantern ceremony where he was accompanied by cellist Diego Cameiro.

I also had the privilege of helping HND Coalition organize an Ontario Grade 10 History and Civics essay contest on “The Campaign for Nuclear Disarmament and World Peace” in semesters 1 and 2 of the 2024-2025 school year. HNDC provided the prize money for the top 3 essays in each semester led by Dr. Vinay Jindal, Treasurer of HNDC. The Ontario History & Social Science Teachers Association [OHASSTA] invited teachers to address the topic in their classes and submit the best essay from their class. The Ontario Justice Education Network [OJEN] also highlighted the contest on their website. Somyia Nasef from Toronto DSB won in semester 1 and Lily Ekserci from York Catholic DSB won in semester 2. Quotes from these 2 students’ essays were included in the August 6, 2025 Commemorative Ceremony Program.

I was moved and inspired by this Commemorative Ceremony, and I invite you to mark August 6 on your 2026 calendar for the next annual ceremony in opposition to nuclear weapons and the promotion of world peace. I also recommend *NEVER SILENT: A HIROSHIMA SURVIVOR’S STORY*. The book is just 64 pages, professionally illustrated and an inspiring memoir of Setsuko Thurlow’s life.

ARM EVENTS

OLD IS GOLD ANTIQUE SHOW

—JIM MILE

ARM Chapter 12 Antiques Show returned after several years' absence, the better to search and dust off possible antiques. ARM members placed their items in front of a panel of antique experts led by Jeffrey Reid and two colleagues, Mike Garland and Ken Steadman.

The objects ranged widely in every way: porcelain, paintings, instruments, coins, statuettes and more. For some members, there was happy news that they really had treasures. In a few instances, items were worth much more than several hundred dollars.

Everyone left knowing the stories of their pieces and an idea of their value. Some commented that their closets weren't yet completely empty.



Photo credit: Domenic Bellissimo

UPCOMING ARM EVENTS

Wed. Nov. 19–10:00 a.m. at Mobile Drive
OTIP Presentation

Wed. Dec. 3–10:00 a.m. at Mobile Drive
Holiday Party

Wed. Jan. 14–10:00 a.m. (Virtual)
EFG Educator's Finance Group

WHERE'S SANTA?—JIM MILE

ARM Ch 12 is having a Holiday Party and you are invited. Come join us on Wednesday, December 3 in the brand new OSSTF/FEESO building on Mobile Drive. There will be music, singing, and entertainment, topped off with an absolutely delicious complete holiday turkey dinner. Everything for the super price of \$20. Mark December 3 on your calendar. Look for more information from ARM in the coming weeks. We would ask that you bring a non-perishable item or two for our Food Bank donation box. Now— isn't getting and giving just like Santa!

(All donations go to the Daily Bread Food Bank)



Simple ways to protect yourself against identity theft



Identity theft involves stealing someone's personal information with the intent to commit a crime, most often for financial gain. From drained bank accounts to poor credit ratings and even legal issues, identity theft can have profound implications. You can outsmart fraudsters by understanding the kinds of information they're looking for and taking some simple yet effective steps to prevent identity theft.

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