

AFTER SCHOOL

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AFTER SCHOOL

VOLUME 26, ISSUE 4, MARCH 2026

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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Cover image: Pam Locke

IN THIS ISSUE

Welcome to the March 2026 Issue of *After School*. President Paul Kossta's report (pg. 4) includes a listing of upcoming events we hope you will attend. A special treat this issue is from ARM member Pam Locke, about her trip to the Arctic (pg. 12). Along with a report highlighting the worsening attack on Medicare in Ontario (pg. 11) read about the experiences of a rookie MPP at Queen's Park. (pg. 10). For your entertainment there are photos of the Annual Holiday

Party (pg. 8). The Pension Report (pg. 6) and news from OSSTF Toronto President (pg. 5) provide information. Please note the ads from ARM Sponsors, EFG (pg. 7) for a contest you can participate in and OTIP/RTIP (pg. 14) with a link to their website to read about the most recent changes to the benefit plans. We hope you enjoy this issue and look forward to seeing many of you at the upcoming ARM events.

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.



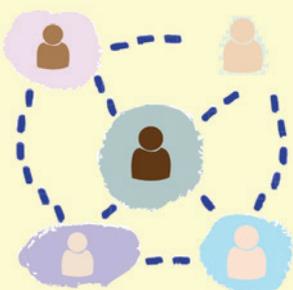
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REPORTS

PRESIDENT'S REPORT—PAUL KOSSTA



nizations including the [Congress of Union Retirees of Canada](#) and the [Ontario Health Coalition](#). To that end, Chapter 12, along with sister chapters throughout the province, has already been contacting local MPPs to lobby for ARM's Home-care Report (ARM Council Home). We will continue to reach out to MPPs throughout the remaining school year. If you are available and willing to meet with your local MPP, please contact us at armchapter12@gmail.com to become part of our lobby team.

As we endure one of the most challenging winters in many years, I wanted to wish you and your loved ones a better spring season filled with happiness and good health.

At ARM Chapter 12, we are continuing to make our best efforts to provide our membership with pertinent and timely workshops and events. Over the past few months, we've hosted workshops with both [OTIP/RTIP](#) and [Educators Financial Group](#). We also had a very successful holiday luncheon with over 50 attendees featuring live holiday music and satirical skits. We followed that up with a St. Patrick's Day Celebration luncheon featuring Irish music. It was another well-attended event filled with joy and merriment. We look forward to hosting many other such social events in the future.

As well, we continue to advocate for our members in a host of orga-

In the coming months, we will be hosting a luncheon speaking engagement with Daily Bread Food Bank CEO Neil Hetherington on Wednesday April 15, an olive tasting session on Wednesday, April 29, a 30th Anniversary ARM Celebration Luncheon on Monday, May 11 and our Annual General Meeting on Wednesday, June 3. We also have a number of sporting events including two Blue Jays game, one being a mid-week afternoon game on Wednesday, May 27. Please watch your emails and see our [Arm Chapter 12 events webpage](#) for more details. We look forward to seeing you at one or more of these events.

In Federation,

Paul

**Wednesday
April 15
Luncheon
with
Neil
Hetherington,
CEO of The Daily
Bread Food
Bank
at the Canadiana
Restaurant.
All are welcome!
Watch your
email for more
information.**



Paul Kossta and Manfred Netzel presenting a donation cheque from ARM to Neil Hetherington, CEO of the Daily Bread Foodbank.

OSSTF TORONTO REPORT—MICHELLE TEIXEIRA, PRESIDENT, OSSTF TORONTO

As I write this, we are still digging out from Toronto's largest recorded snowfall which resulted in an unprecedented second snow day one school year at the TDSB.

Beyond the snowfall and unplowed school parking lots, much has been happening since the school year began. We are under Provincial Supervision, and though it has not yet changed the day to day landscape much, there are still many concerns about the lack of transparency and what this farcical supervision might actually mean for the rest of the Province. We know that not only is all of this distracting from the underfunding of public education, and a continuation of the Ford Government's overall plan to centralize power, but it is also about making it easier to sell off schools and public land to their developer buddies.

Minister Calandra has made it clear that upon the return of the legislature in March, he will likely introduce legislation to eliminate trustees across the province. Such a move will clearly be an affront to local democracy and community voice.

On the ground we are dealing with the implementation of a new Attendance Support Program (ASP). The TDSB is actually the last Board in the Province to implement such a program that has been required by the Ministry since 2013. The last few years of budgetary scrutiny, however, have forced the TDSB to finally implement an ASP as they look towards decreasing sick leave costs through such a program. The Board will tell you that it is about supporting employees who have what they deem to be high rates of absenteeism. But the very fact that this has come about as a result of budgetary scrutiny leads one to suspect that that's not the real motivation. In fact, one of the ways the TDSB was able to balance its budget last year was with the promise that this ASP would save millions of dollars.

Of course, in true TDSB fashion, the rollout of the ASP was nothing short of chaotic. On the first day back from the winter break, letters were issued to employees entering the program—many of whom were sent these notices in error, including those on approved short-term leaves, which are supposed to be exempt. We are filing grievanc-



es as necessary and monitoring the implementation of this program.

On a more positive note, OSSTF Toronto was proud to support Mayor Olivia Chow's initiative to expand the School Nutrition Program by participating in a press conference and issuing a subsequent press release in support of her move to use proceeds from the luxury home tax to support the expansion of this program. Front-line educators know that when students are hungry or worried about when their next meal is coming, they simply cannot learn.

When OSSTF Toronto participates in initiatives and projects that make our communities stronger we are helping to make society more just and fair for all, which is one of the most fundamental roles that unions can and should play. We look forward to participating in more community initiatives in the future.

PENSION PLAN REPORT MARCH 2026—PAUL HEADDON

Octopus Energy Group plans to “Spin-cut” its subsidiary Kraken, at a valuation of \$8.65 billion. This paves the way for Kraken’s formal independence and demerger from Octopus, a world leading technology company. The investors in Octopus are: D1 Capital properties, OTPP, Teachers Venture Growth Fund, Fidelity International Fund and Durable Capital Partners. Over the past decade, Kraken has grown into the world’s most advanced proven data operating system for utilities.

The demerger enables Kraken to operate as a fully independent technology platform for utilities worldwide, while allowing the Octopus Energy Group to focus on scaling its consumer, generation and clean technology business.

Source OTPP

Ontario teachers are very fortunate in having a defined pension as 75 percent of Canadians do not have one. The percentage of workers covered by Defined Benefit (DB) plans fell from 31.9 percent in 2003 to 25.7 percent in 2023, the most recent year tracked by Statistics Canada. DB pensions account for a bit more of total pension plan members with Direct Contribution plans covering much of the rest. The pension payments in retirement are determined by a person’s salary and length of service.

Source Globe and Mail February 10, 2026

There has been a lack of confidence for Canada’s public pension plans to invest in Canada. The so-called “Maple Eight” largest Canadian public pension funds have a total of \$1.7 trillion invested abroad, about two-thirds of their total assets. OMERS has 20 percent of its assets invested in Canada but the Healthcare Pension Plan (HOOPP) commits about half of its \$123 billion to be invested in Canada. OTPP has two-thirds

of its invested in Canada and the US, 36 percent at home and 33 percent south of the border.

Canada exports a great deal more capital than it takes in. Foreign investment in Canada has quadrupled since 2000 amounting to 1.3 trillion in foreign direct investment (FDI) in 2024. Canadian FDI abroad increased sixfold in that period to \$ 2.3 trillion. The gap between the two is about \$1 trillion.

Source Toronto Star February 5, 2026

Some pension plans are diversifying their US heavy portfolios. The Toronto Transit Commission Pension Fund, manager of about \$ 9.2 billion of assets, has been increasing its exposure most significantly to Europe. About 40 percent of the fund is allocated to US and 30 percent to Canada.

Source National Post February 10, 2026

After nine months of negotiations between HBC and the lawyers for HBC, the Ontario Superior Court endorsed hardship funds and some disability payments to be handed to 9,300 former employees. These funds will be given to vulnerable former staffers, and will include lump sum payments to cover individuals on long-term disability. The payments will be made in May 2028. or as the recipient reaches 65 years of age. Additional payments up to \$9600 per individual may be given to former employees that have experienced extraordinary financial hardship. An extra payment in the amount of \$2600 may be allotted as a discretionary payment for medical or other emergencies.

Source Globe and Mail February 12, 2026

Saks Global Holdings, a spin-off from Hudson’s Bay Company, has recently begun insolvency proceedings and applied for bankruptcy. Saks Global Holdings LLC which owns luxury retailers,

Saks, Fifth Avenue, Neiman Markus and Bergdorf Goodman was created in December 2024 when Hudson’s Bay Co. LP acquired Neiman in a US \$2.65 billion deal.

An indemnity agreement between Cadillac Fairview (owned by OTPP) and HBC US Holdings the predecessor to Saks Global Holdings was made to release the US part of HBC’s business from a term loan of \$2 million in exchange for \$24 million. There is still a loan of \$176 million outstanding to Cadillac Fairview. Fortunately some of this debt was changed from unsecured to secured.

Source Globe and Mail Jan 15, 2026

OTPP is revamping its approach to climate investing by moving from an emissions intensity target for its portfolio to focus on climate investment goals. It plans to reach \$70 billion of investments in climate-friendly assets over the next four years, from \$35 million currently.

The climate strategy is focused on investing in direct climate solutions like emission reductions and managing risks, as well as working with portfolio companies to advance decarbonization plans.

Jo Taylor, OTPP CEO said “ By focusing our ambitions in private investing and active ownership where we have influence, we are positioning the fund to remain resilient and constructively contributing to the transition.” Jo Taylor also said “We’re still on a path to reduce emissions to 50 percent. So we haven’t given up that objective.” The revamped strategy should be designed to get investments that earn strong returns for pensioners, while still pursuing decarbonization. It is always important to make money for OTPP

members. CPP investment Board last year changed its approach by abandoning its net zero carbon emissions target.

Source Globe and Mail February 12, 2026

OMERS gained 6 percent on its investments in 2025, earning positive returns across most of its portfolio in what CEO Blake Hutcheson called “one of the most difficult years to invest”. The pension fund’s annual performance was hampered by a weakening US dollar which negatively affected returns by 1.3 percentage points. The Plan’s assets increased to \$145.2 billion at the end of 2025 up from \$138.2 billion a year earlier. OMERS improved from being 98 percent funded in 2024 to 99 percent funded at the end of last year. *Source Globe and Mail February 24, 2026*

Caisse de dépôt et placement du Québec (pension plan) gained a 9.3 percent return in 2025, mainly from gains on their equities (stock holdings). *Source Globe and Mail February 26, 2026.* The Healthcare Pension Plan of Ontario (HOOPP) leaned heavily on strong stock

markets to report a 7.7 percent investment gain in 2025, even as returns from private markets were sluggish against a turbulent economic background.

Source Globe and Mail, March 11, 2025

In 2025 our pension plan achieved the following:

1. a one-year total fund return of 6.7 per cent
2. strong returns across venture, growth, equity, gold and credit
3. declared a ten-year annualized net return on 6.8 per cent and a return of 9.2 per cent since inception
4. the net assets grew to \$279.4 billion, up from \$266.3 billion in 2024

Investment income of \$18.5 billion and employer contributions for the year, were partially offset by benefits paid of \$8.5 billion and administrative expenses of \$1.0 billion

The plan is fully funded as of January 1, 2026. There is a \$31.2 billion preliminary funding surplus. The plan is fully

funded with the funding ratio increasing to 111 per cent up from 110 per cent in 2024.

Jo Taylor, CEO of OTPP said that “Our 2025 results reflect the resilience of our portfolio and disciplined approach to managing the plan. Our return of 6.7 per cent was supported by strong performance from gold, and our venture growth and public equities asset classes. Our private equity and real estate teams had a more challenging year given broader headwaters.” *Source OTPP*

The plan’s real estate portfolio is weighted towards office and retail properties such as malls in Canada, and OTPP is trying to shift new investments towards other sectors and countries. Hudson’s Bay stores closed in 15 of its malls.

Jo Taylor said “We were able to sell a number of assets at good prices”. That included deals to sell five airports in the U.K. and Europe for proceeds of \$8 billion. *Source Globe and Mail March 11, 2026*



OTIP Update

Below, are the latest OTIP articles and resources for members. Click on the respective link to download the document:

[OTIP Update—Belongings damaged in an accident](#)

[OTIP Update—Cure for the winter blues](#)

[OTIP Update—Dream big, win bigger](#)

ARM EVENTS



December Holiday Party at Mobile





PRIMARY CARE WORKERS IN NORTH YORK RATIFY NEW AGREEMENT AFTER 13-WEEK STRIKE—DOMENIC BELLISSIMO

More than 40 primary care workers, members of the Ontario Nurses' Association (ONA), have ratified a first collective agreement with their employer, the North York Family Health Team (NYFHT) in mid January. They provide comprehensive care for 95,000+ patients at all stages of life, from mental and physical health to chronic disease management.

After remaining steadfast during 13 weeks on the picket line, the workers have secured a first collective agreement that was ratified by 84 per cent of the members.

"This strike was about more than just fair wages. It was about respect and account-

ability to patients, workers and taxpayers across the province," says Erin Ariss, RN and ONA Provincial President. "I couldn't be prouder of this incredible group of health-care workers who have sent a clear message to all employers that they cannot get away with mismanaging tax dollars. Nurses and health-care professionals will fight for what they deserve with the same tenacity they do for patients."

Previously, the NYFHT Board of Directors offered workers no wage increases despite receiving additional government funding meant for workers' retention and

recruitment. The Ford government and the Primary Care Action Team also failed to step up for patients and enforce the funding guidelines to ensure that public dollars went to workers, as intended.

"The fight these workers have led has inspired nurses and health-care workers across the country, especially those working in primary care. ONA members will not stand by while employers chose to put profit or other priorities over the workers who provide the care we all rely on," notes Ariss. "Front-line nurses and health-care workers deserve fair wages and working conditions,

and patients deserve a system that actually invests in retaining the staff who care for them."

The workers say they are grateful to community members, patients, physicians, elected officials and allies across the province who showed solidarity and put pressure on their employer to negotiate a fair deal. They will continue the fight for better funding and accountability for team-based primary care to ensure fair wages for workers and high-quality care for patients.

Reprinted from Ontario Nurses Association January 13, 2026

A ROOKIE MPP IN QUEEN'S PARK—JIM MILE AND CHARLES HAWKES

We recently talked with Jonathan Tsao, a newly elected member of the Ontario legislature, to find out his first impressions of life at Queen's Park. He now represents the riding of Don Valley North as a Liberal after his election victory last year.

We quickly discovered that Jonathan was no stranger to politics. He served as an intern to an MPP under the McGuinty government, as a City of Toronto councillor, on several city boards and held a degree from the London School of Economics in Global Politics. Still, he said that nothing prepared him for the 'thrill I felt when I first took my seat in the Legislature chamber as an

elected member'.

First days as an MPP involved getting to know other Liberals in the fourteen member caucus, now enjoying official party status. Areas of individual experience and interest were sorted out for members to work on committees and participate in question period. Jonathan was assigned to three areas: citizenship and immigration, youth, and an oddly called 'committee of the interior' that deals with natural resources.

Jonathan admitted that his first question in the legislature was a disaster. He questioned, Minister of Education, Paul Calandra on funding. 'I got ripped' he said as the old pro made short work

of this new Member's questions. However, Calandra later met Jonathan, shook hands, and wished him well as a new MPP.

The subject of compensation and expenses came up in our conversation. From a general fund, members decide the amount they wish to spend on rent for their riding office, and how many assistants they need within an allocated budget. (Extra travel amounts are allowed for out of town members.) Last year, the Ford government increased pay for all MPPs after a 16 year freeze, and re-established a pension plan that the Harris government had cut years ago.

MEDICARE UNDER ATTACK: OUR COUNTERATTACK—CHARLES HAWKES

Alberta Premier Danielle Smith's government passed legislation in December to privatize her province's medical system. Bill 11 will end single tier public medicare by allowing doctors to work in both the public hospitals and for-profit clinics where they can charge patients fees for necessary procedures.

The Alberta government argues that these clinics will increase capacity and reduce wait times. What is certain is that the clinics will cater to wealthier patients who will pay to jump the queue, and draw medical personnel out of the already stretched public hospitals.

This law breaches the Canada Health Act which stipulates that health care be equal for all Canadians on the basis of need not wealth. Health services must be supplied free of extra billing or special fees to all Canadian residents. The Act was passed in 1984 out of concern about extra-billing and privatization that was starting to undermine medicare. Now it's happening again.

Alberta's challenge to medicare is being watched closely by Premier Doug Ford. In fact, his government is at least half-way down the same privatization road. Already hundreds of millions of public dollars are being directed to for-profit clinics here in Ontario, while local hospitals are running deficits due to government underfunding. This forces them to cut services and staff, and threatens them to be taken over by private companies or closed.

At a time when Canada is trying to forge a new path away from the USA, large health and pharmaceu-

tical companies—with US funding and training—are campaigning to privatize health care across Canada.

What to do?

Most Canadians cite our free and equal medicare system as an essential Canadian institution. They know it has problems, but we have to convince them that a little privatization is a slippery slope to a hybrid US system that is a backward and costly step away from our medicare system. We must build a huge, visible public fightback against privatizing premiers. The Ontario Health Coalition (OHC) has an action plan to accomplish that goal.

The Big Action Plan:

1. The OHC has rallied representatives from community organizations, seniors' groups, unions including ARM, doctors' groups and others to demonstrate on Parliament Hill in Ottawa on Feb. 10 in support of the Canada Health Act. They will follow it up by lobbying MP's to enforce it. The OHC will then:
2. Launch a counter information campaign to privatization on social media, of short videos, fact sheets, and graphics for Tic Tok, Instagram, Facebook, YouTube, X and Blue Sky. Follow up in June to track progress and develop next steps.
3. Track and report the locations of new private clinics, underused operating rooms and MRI's in southern Ontario, and the

amounts of public funding diverted to them.

4. Gather more signatures on the recent petition to enforce the Canada Health Act and present it to the House of Commons.
5. Hold ten regional protests against the underfunding and closing of public hospitals. Five in March-April, Five in September-October.
6. Release a new report measuring Ford's promises to reform long-term care after the Covid debacle in the for-profit homes
7. Publicize a new survey of home care issues recently taken by all nine chapters of OSSTF-ARM last year, and lobby MPP's on its findings by March 26 this year.
8. Begin a mass leafletting with a target of 500,000 people by summer.
9. The Big One: hold a mass rally of 10,000 protesters at Queen's Park on May 28. Draw from the area framed by Cornwall, Ottawa, Kingston, North Bay, Windsor and encourage train travel to Union Station, followed by a march to Queen's Park.

Will this work?

This campaign has the components to **inform** citizens of the false promises of profitization, to **publicize** our findings, and to motivate people to **demonstrate** their opposition.

A TRIP TO BAFFIN ISLAND AND GREENLAND—AUGUST, 2025

—PAM LOCKE

Have you experienced the vastness of Canada, “from sea to sea to sea”? In August, 2025, I finally got to the Arctic region, on an expedition cruise to Baffin Island and Greenland. The timing was good, because tariffs and hostile attitudes led many Canadians to avoid travelling to the USA and buying American goods and services. We could be patriotic and support Greenland (under the flag of Denmark), where baseball caps sported MAGA (for “Make America Go Away”).

The *Ocean Endeavour*, a converted ferry operated by Adventure Canada, was not fancy but comfortable. The food, served buffet style at breakfast and lunch, was plentiful and tasty. People with dietary restrictions were accommodated by a gracious staff. Passengers were invited on occasions onboard or on land to taste local foods like bannock, raw Arctic char (similar to salmon sashimi), reindeer soup, muskox meatballs, and muktuk (a chewy delicacy of whale meat and blubber).

What sets expedition tours apart from regular cruising is the emphasis on

learning. More than 30 team members led groups and gave talks on diverse topics like the history of Arctic exploration, the flora and fauna, and sustainable tourism. Most enlightening were the presentations on Inuit customs and language. Shore excursions were available at different levels of activity and skills; for instance, hikers could choose from 3 levels of difficulty, while less energetic folks could participate in shore-level demonstrations of sod houses and shells. Safety was of paramount concern. Before any zodiacs left the ship, “bear guards” were stationed on the perimeters of the areas where passengers would walk.

The day spent at Panniqtuuq (formerly Pangnirtung) was one of the few stops at an area where there was an actual dock for a dry landing. Local guides led us around the main part of the town, stopping at the old Hudson’s Bay Company site, where a whaling operation existed for decades, and pointing out the co-operative crafts workshops. At the community centre, joined by local residents, we enjoyed a demonstration of throat singing and a step-by-step

preparation of loading a sledge for living on the land.

Catching glimpses of wildlife was exciting. One highlight was watching a polar bear leisurely strolling on an ice floe and gliding smoothly into the water, as if performing for the audience on the ship.

One memorable afternoon, all of the passengers enjoyed a zodiac cruise at the same time around and between dozens of ice bergs of varying shapes, heights, and sizes. As each zodiac headed back to the ship, it slowed at an apparently empty zodiac, to be greeted by several staff dressed in polar bear outfits popping up and handing out cups of mulled wine.

Is this kind of tour for everyone? Perhaps not. Scrambling onto and out of zodiac rafts, especially at isolated rocky landing spots, can be challenging, as is walking on spongy tundra. Travel should be packed for occasional rough waters. However, the opportunities for learning about Inuit culture and seeing Arctic wildlife are priceless. At our age and stage of life, our motto should be “Carpe diem!”



BAFFIN ISLAND AND GREENLAND



Pg. 12: Arriving in Iqaluit; Baffin Island Landscape

Pg. 13 (l-r): Old Hudson Bay Whaling Station; Mina, Inuit Instructor; Arctic Char treat; Pam at Pangnirtung; walking on tundra, looking for lemmings; view from the ship

Photos credit: Pam Locke

JUST FOR FUN

OLIVE OIL TASTING WITH ARM CHAPTER 12

WHEN: Wednesday, April 29 starting at 10:30 a.m.

WHERE: 60 Mobile Drive—OSSTF/FEESO provincial office

FIRST:

1. Do you know what really good olive oil tastes like?
2. Do you buy olive oil that's on special/reduced at No Frills?
3. Can you name one premium olive oil brand?

I gave all the wrong answers to the above questions and found there's a lot to learn about olive oil.

But fear not, there is help on the way!

ARM Chapter 12 will host an olive oil seminar with actual tasting for participants. We'll learn all about olive oil and then to identify poor, medium and premium oils.

There will be a raffle for two premium oils.

COST: Free!

Attendance is limited to 20 people. Registration is required.

If you wish to attend, email jimmile@sympatico.ca. before April 7. You'll receive a reply within 24 hours.*

**Please do not come without a reply confirming your spot.*



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