

AFTER SCHOOL

Volume 27, Issue 1—October 2026 • armch12osstf.ca



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AFTER SCHOOL

VOLUME 27, ISSUE 1, OCT. 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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IN THIS ISSUE

Welcome to the start of a beautiful fall season. The October 2026 issue of *After School* is filled with a lot of information that we hope will provide a great read for all our ARM members. President Paul Kossta's report (pg. 4) has him noting what is up ahead for the new year. Below his article, you can catch a glimpse of this year's ARM events. Toronto OSSTF President Michelle Teixeira, outlines continuous struggles with the TDSB and describes the waiting game

being faced in collective bargaining (pg. 5). Interesting acquisitions by our OTPP plan are detailed in Paul Headdon's Pension Report (pg. 6). Read about the threats to Canada's medicare addressed by Ontario Health Coalition's Executive Director Natalie Mehra at the latest ARM luncheon (pg.8). Read a cautionary tale about cybercrime (pg. 12) and hear about a frightening take-over and escape in dreamland recounted by Jim Mile (pg. 13), and so much more.

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 three 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.



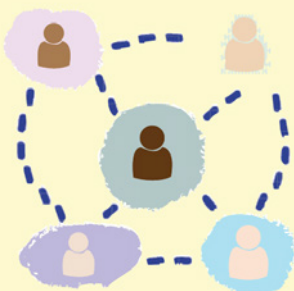
KEEP UP-TO-DATE WITH ARM CHAPTER 12 NEWS AND EVENTS.

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PRESIDENT'S REPORT—PAUL KOSSTA



As we enter a new school year, we hope you and your loved ones had an enjoyable, safe and relaxing summer. At Chapter 12, we are looking forward to a full agenda of events for the coming year. As you will see from the adjoining list of events, we are planning to have at least one event per month. We started the year with our now annual golf day at the Richmond Hill Golf Club. We are also planning several speaking engagements that we hope you will find enlightening and satisfying. We will be expanding the location of many of these events. We will have events both in the east and west

ends of the city to make our calendar more accessible to our membership. We hope that this will allow you the opportunity to join us for an event or two. Of course, this list of events is not exhaustive, and we hope that we will be able to host a few more. Watch your emails for more upcoming events and we welcome your suggestions for any other events or socials.

In addition to our schedule of events, Chapter 12 has always kept an eye out for the political situation for our retired members and District 12's working members. With the collective agreement having expired on August 31, our working colleagues are facing another challenging negotiation process. As D12 President Michelle Teixeira outlines in her report, they are facing both a union-adverse Toronto District School Board and provincial government. They need our support and encouragement. First, OSSTF/FEESO is planning a number of regional rallies, including

one at Queen's Park in Toronto on Saturday, October 24 starting at 1:00 p.m. A good show of support from Chapter 12 would be welcomed by our working colleagues. As details are confirmed, we'll keep you posted. A good show of support from Chapter 12 would be welcomed by our working colleagues. Second, despite Doug Ford's curtailing of the role of school trustees, he has not eliminated their elected positions. As per adjoining list, we urge you to vote for the endorsed trustee and municipal candidates distributed by Toronto and York Region Labour Council and Campaign for Public Education (pgs. 10 and 14) on Monday October 26.

Finally, we want to thank you, our members, for your encouragement and support. Your continued input and involvement keeps Chapter 12 vibrant and relevant. We look forward to seeing you at one of our events soon.

In Federation, *Paul*

ARM Chapter 12—Calendar of Events for 2026–2027

Sept. 30, 10:30 a.m.–1:00 p.m.
Luncheon—Natalie Mehra, Ontario Health Coalition at 60 Mobile Dr

Oct. 14, 11:00 a.m.–12:00 p.m.
AGO Tour—"The Impressionist Revolution—Monet to Matisse" at —Art Gallery of Ontario at 317 Dundas Street W.

Oct. 21, 10:00 a.m.–1:00 p.m.
Luncheon—"The Chinese in Canada" presented by Arlene Chan and Keith Lock at 60 Mobile Drive

Nov. 25, 11:00 a.m.–1:30 p.m.
Luncheon—TBA, in the west end

Dec. 2, 10:30 a.m.–2:00 p.m.
OTIP/RTIP Presentation and Holiday Party Lunch at 60 Mobile Drive

Jan. 20, 10:30 a.m.–1:00 p.m.
Educators Financial Presentation on Zoom

Feb. 24, 10:30 a.m.–1:00 p.m.
Teachers Life Presentation on Zoom

Mar. 17, 10:30 a.m.–2:00 p.m.
St. Patrick's Day Social at 60 Mobile Drive

Apr. 28, 10:30 a.m.–1:00 p.m.
Luncheon—TBA

May 26, 10:30 a.m.–1:00 p.m.
Luncheon—TBA

June 2, 10:00 a.m.–1:00 p.m.
Annual General Meeting and Luncheon at 60 Mobile Drive

Aug. 16, 10:00 a.m.–6:00 p.m.
ARM Ch.12 Charity Golf Game—Location—Richmond Hill Golf Club

OSSTF TORONTO REPORT—MICHELLE TEIXEIRA, PRESIDENT, OSSTF TORONTO



The air has turned crisp, summer is a distant memory and at OSSTF Toronto, we are hitting the ground running.

The People and Culture Department at the TDSB continues to be an unmitigated disaster. Routine requests for information are ignored. We are no longer invited to attend meetings of surplus teachers as we always have been in the past. The level of respect and professionalism has seriously dwindled. It is unfortunate that we have had to move to a more adversarial model of dealing with the Board. In October, union leaders have been invited to meet with the new Chief Education Officer of the TDSB, Camillo Cipriano and I

have no doubt that this new culture of sidelining unions will be a major topic of discussion.

Our Collective Agreements have also expired. We await a decision on what items will be determined to be bargained centrally or locally. Minister Paul Calandra seems quite keen on moving all items to the central table. OSSTF Toronto is supportive of Provincial OSSTF/FEESO's efforts to retain local bargaining. Together, with the other education affiliates, the matter has been taken to the Labour Board for consideration. There is an unprecedented level of coordination amongst the education unions in this round of bargaining that has already been sending a strong message of unity. While it is true that no round of bargaining is ever quite the same, in this round the very existence of local bargaining itself is in question. In Toronto, we have a very proud history of standing up for our local language. It is of utmost importance that we continue to have a local voice and that that voice is strong and unwavering.

Finally, the municipal elections will be held on October 26, 2026. Despite recent legislation that diminished the authority of school board trustees, the Campaign for Public Education (CPE) pressed on its bid to secure a group of endorsed candidates who will commit to standing up against the Ford government, and the TDSB Supervisor. CPE recognizes that there is a tremendous opportunity for trustees to speak freely now that they are more unfettered by their legislative duties. CPE, and in turn Toronto and York Region Labour Council have endorsed 10 candidates who, if elected, will work together as a team to speak out against shoddy education policies and the underfunding of education in Ontario. Any support you can provide to these candidates is most appreciated.

We have seen this government in action. We know the struggle we are facing in the months ahead. It is crucial that we stand up, and that we are stronger and more united than we have ever been before.



LOCATION: Queen's Park. Registration link below

[TOGETHER FOR PUBLICLY FUNDED EDUCATION RALLIES/RASSEMBLEMENTS POUR L'ÉDUCATION](#)

PENSION PLAN REPORT SEPTEMBER 2026—PAUL HEADDON

OTPP has agreed to sell its 40 per cent shareholding in Caruna. It is Finland's largest energy distribution company delivering around 12,000 GWH of electricity to over 740K customers in 80 cities and municipalities across the country. The price was not disclosed to the public.

Milo Family Farms (MFF) has entered into an agreement whereby OTTP will acquire the remaining equity interest in MFF and take a full ownership position in the business. OTTP initially invested in Mitolo Farms in 2023, acquiring a majority interest, and providing capital to support the next phase of MFF's growth strategy. MFF is a vertically integrated grower, harvester, packer and marketer of fresh potatoes and onions in Australia. This transaction strengthens OTTP's Australian agricultural investments including Aroona Farms (almonds in Victoria and South Australia) Jasper Farms, (avocados in Western Australia) and Montague Farms (apples, stonefruit, table grapes and citrus in Victoria and Tasmania).

Equus Capital partner (Equus) and OTTP have acquired Ashton Logistics Park a two building 523,407 square foot Class A industrial portfolio located in Chesterfield county, Virginia. The property sits in the Richmond metropolitan area and is fully leased to two institutional quality tenants with a weighted average lease term of approximately 85 years.

Located within Richmond's 1-95 south industrial sub-market near Ruffin Mill interchange, Ashton Logistics Park is positioned along one of the East Coast's primary distribution corridor, with access to major interstate networks serving the Mid-Atlantic, and South-

east regions.

ICG Infra has acquired Westerleigh Group from OTTP and Universities Superannuation Scheme. They have jointly owned UK's largest private operator of crematoria and cemeteries since 2016. *Source Teacher's Pension Plan*

OTTP has announced plans to further its exposure to attractive opportunities in Canada through investing an additional \$10 billion by the end of 2027 in public and private Canadian investments that meets its return objectives.

Canada is Teachers Pension Plan's home market and is host to approximately \$100 billion of its gross assets, or about 30 per cent of the total portfolio. That portfolio spans a range of sectors, and includes Aterra Wines, Cadillac Fairview, Canada Guaranty, Enwave, Fairstone Bank, GFL, Global Containers, Heritage Royalty, Home Equity Bank and StackAdapt, among others.

OTTP has earned a net return of 9.5 per cent for the first half of 2026, with net investment income of \$26.6 billion dollars. The OTTP fund's 12 month net return was 14.5 per cent, with assets of \$303.2 billion dollars. *Source Ontario Teacher's Pension Plan*

Jo Taylor, our CEO, says that the results reflect positive returns across asset classes with the most significant growth coming from venture growth, public equities and inflation-sensitive assets. *Source Toronto Star, August 11, 2026*

A seven year stake in Space X, the space flight and artificial intelligence company. OTTP invested \$300 million dollars in Space X, its first investment for its venture growth arm in 2019. By June 30 of this year, its stake was worth \$8.6 billion dollars US. The val-

ue may vary according to current stock prices. *Source Financial Post August 11, 2026*

Our pension plan just recently announced that it plans "further its exposure to attractive opportunities in Canada through investing an additional \$10 billion dollars by the end of 2027 in public and private Canadian investments that meet its return objectives." *Source National Post September 12, 2026*

The OMERS Pension Plan has earned a 4.8 per cent return for the first six months of 2026, boosted by its investments in public utilities. Its assets grew by \$6.8 billion to \$151.6 billion dollars. OMERS plan to add \$10 billion to its portfolio in new investments in Canada over the next five years. OMERS has 25 per cent of its assets in Canada, and 52 per cent in the US. *Source The Globe and Mail August 12, 2026*

Caisse de dépôt et placement du Québec had a return of 5.1 per cent for the first six months of 2026. The net assets rose to \$552 billion for the plan. That is the second largest plan in Canada and handles pension money and other capital on behalf of the Quebec government. *Source Toronto Star August 14, 2026*

Aimco, the crown corporation for the pension plans and other funds in the province of Alberta had a return of 7.2 per cent for the first six months of 2026. It now has assets of \$210.7 billion dollars. *Source The Globe and Mail August 12, 2026*

The CPP pension plan had a return of 7.5 per cent for the first quarter of this year. The net assets rose to \$552 billion dollars. This is the largest pension plan in Canada. *Source Financial Post August 15, 2026*

FINANCIALS REPORT 2025/2026—MICHELLE BARRACLOUGH

Income Statement ARM chapter 12		July 2025 May 2026	
Balance from 2025		\$16,106.38	
	Expenses	Revenue	
OSSTF Rebate Fees		\$13,342.50	
Educators financial Contributions		\$1,000.00	
OTIP contribution		\$7,500.00	
Executive Lunches	\$2,715.37		
Luncheon Meeting Expenses	\$6,526.02		
Luncheon Meeting Revenue		\$1,940.00	
Newsletter Expenses			
Newsletter Editor	\$1,700.00		
Event expenses	\$5,744.45		
Event revenue		\$1,062.93	
Website expenses	\$367.84		
Gifts, Cards, Membership & Charities	\$4,682.40		Charities: The Daily Bread Food Bank, Ontario Health Coalition, Red Door Shelter, Covenant House
Office & Miscellaneous expenses	\$186.94		
Totals	\$21,923.02	\$40,951.81	
Income over the period	\$19,028.79		

ONTARIO HEALTH COALITION EVENT—CHARLES HAWKES

Natalie Mehra, Executive Director of the Ontario Health Coalition (OHC) was the featured speaker at our luncheon at OSSTF/FEESO headquarters on Wednesday, September 30. Her topic was the threat to our medicare system led by Alberta under Premier Danielle Smith.

Canada's medicare system is anchored in the principles of the *Canada Health Act* of 1984. It guarantees that medical care and hospitalization costs should be free for all citizens without extra fees, extra-billing, or charges of any kind by a doctor or hospital. It is precisely this principle which is under attack from private clinics which have sprung up offering faster treatment for those patients who can afford to pay. This contravention of a federal law led by Alberta is being watched closely by Doug Ford and other premiers who are not far behind in allowing unregulated private clinics to operate in their provinces.

The Carney government has done little to defend the *Canada Health Act* from these provincial incursions. Natalie described how the Ontario clinics are owned and operated by large financial firms, often American based started with eye surgery, especially cataract correction. The clinics often aggressively 'upsell' premium lenses rather than basic ones after an eye operation for \$3,000–4,000 per eye. MRIs are carried out in private clinics to reduce waiting times from 11 to 18 weeks in a public hospital to one to three weeks, at costs ranging from \$1,500 to \$3,650. The clinics have expanded their operations to hip and knee surgeries as well.

Natalie stressed that all these operations could be done in public hospitals. The fact that their surgeries there are often unused for long periods of time at night and on weekends proves it. The government counters that they have insufficient personnel to run hospital sur-

geries longer. This argument fails because allowing and helping to finance for-profit clinics by government takes away medical personnel from public hospitals creating long waiting times.

The answer to shortages of medical personnel is to increase taxes. Ontario has the lowest public health funding per person of all 10 provinces; Alberta is slightly better standing at third from the bottom. Both provinces are the richest of the 10 provinces. They can afford a modest increase in taxes to preserve our medicare system as it was originally designed to ensure equal treatment of all citizens.

Allowing for profit clinics, which favour better off citizens, introduces a damaging idea: the sick person is no longer just a patient; now he/she is a customer too. Natalie urges us to join with her and the OHC to fight privatization and preserve Canada's signature social program.



L-r: Paul Kossta, ARM Ch12 President; Charles Hawkes, ARM Ch12 Vice-President; Vaino Poysa, OSSTF/FEESO General Secretary; Martha Hradowy, OSSTF/FEESO President and Natalie Mehra, OHC Executive Director.



Summer is over, but the fun continues! Get a car, home or leisure insurance quote in September for your chance to win \$1,000 cash to start the school year off right. Plus, receive a \$20 gift card when you get a quote. Get a quote: bit.ly/4qDBEwS

CURC (CONGRESS OF UNION RETIREES)

—SUBMITTED BY DONNA PRESTON, WRITTEN BY ROGER FALCONER

The Congress of Union Retirees of Canada (CURC) serves as the influential national voice for over half a million union retirees across the country. Established in 1992 as an affiliate of the Canadian Labour Congress, the organization ensures that the solidarity built during members' working years continues into their retirement.

CURC operates as a dedicated advocacy and lobbying force, championing issues of vital importance to retirees and their spouses, including the pursuit of better pensions, the implementation of affordable pharmacare, and the steadfast protection of seniors' rights. By maintaining a presence in the halls of government, CURC ensures that the interests of older workers remain a legislative priority.

Beyond advocacy, the organization fosters a vibrant community and offers tangible benefits to its members. Membership provides access to exclusive group rates on essential services, including health and dental insurance, as well as home and auto coverage. Furthermore, members are invited to participate in nationwide social events, helping to keep their communities close and their retirement years engaging.

The structure of CURC is democratic and participatory. Membership is open to both individual retirees and their spouses, as well as to retiree organizations affiliated with the Canadian Labour Congress. Members can engage directly with the organization through local area councils and provincial or territorial federations. The organiza-

tion's leadership is determined by the Executive Committee, which is elected every three years at the national convention. Together with representatives from across the country, the Executive Council meets regularly to guide the organization's mission. Ultimately, CURC empowers union retirees to maintain a loud, collective voice, proving that while their working careers may have ended, their impact on society continues.

CURC invites any union retiree or an active member over the age of 50 years to join and get involved.

To join click on the link: [Join Us—Congress of Union Retirees of Canada](#)

To contact us use the following email: curc@clctc.ca



Municipal Election 2026 ENDORSEMENTS

 Olivia Chow Mayor	 Ala'a Adib Etobicoke North	 Alejandra Bravo Davenport	 Amber Morley Etobicoke-Lakeshore	 Anthony Perruzza Humber River Black Creek	 Ausma Malik Spadina Fort York
	 Chiara Padovani York South-Weston	 Curran Stikuts Toronto Centre	 Dan Lovell Scarborough Agincourt	 Debbie King Parkdale-High Park	 Jamaal Myers Scarborough North
 Kevin Rupasinghe Scarborough Southwest	 Krissan Veerasingam Scarborough Centre	 Mike Layton University Rosedale	 Nate Erskine-Smith Beaches-East York	 Neethan Shan Scarborough Rouge Park	 Sara Ehrhardt Toronto Danforth
					 Shelley Carroll Don Valley North

COMMEMORATIVE CEREMONY 81ST ANNIVERSARY OF THE BOMBING OF HIROSHIMA—ALLAN HUX

I attended the Hiroshima Nagasaki Day Coalition's annual ceremony in the Peace Garden at Toronto City Hall with my friend and fellow retired teacher, Keith Leigh. We arrived in Nathan Phillips Square around 5:30 p.m. and visited some community tables prior to the Ceremony which was scheduled to start at 6:30 p.m. I had an opportunity to introduce Keith to Setsuko Thurlow who survived the A-bombing of Hiroshima at the age of 13 when her family and over 80,000 people were killed on August 6, 1945. Setsuko has been an avid campaigner for nuclear disarmament her entire life. In 2017 she accepted the Nobel Peace Prize on behalf of ICAN, the International Campaign Against Nuclear Weapons. She has recently co-authored *NEVER SILENT: A HIROSHIMA SURVIVOR'S STORY* for senior elementary school students. Keith purchased a copy for his grandniece and Setsuko signed it for him!

August 6, 2026 was a wet day. We had a heavy shower at 4 p.m. around 100 Upper Madison so I packed my umbrella when I left for the Peace Garden at

4:30 p.m. Shortly after Keith and I met at 5:30 p.m. it started to sprinkle. We moved under the tall cement walkway for a few minutes and then it stopped and then started again. The Commemorative Ceremony was delayed to 7:00 p.m. They had several hundred chairs set up in the Peace Garden and so we walked to the front row and wiped off two seats. I pulled out my umbrella just in case. In fact, it did sprinkle briefly about four times over the next two and a half hours, but I kept my umbrella handy and raised it over our heads briefly as needed.

Flautist Ron Korb opened the Ceremony with 20 minutes of beautiful music that set a very reflective and meditative tone. Rev. Earl Smith read brief selections from the Peace Proclamations of the Mayors of Hiroshima and Nagasaki that are shared with several hundred cities around the world. Our Councillor Lily Cheng read the Toronto Peace Proclamation. Toronto Deputy Consul-General of Japan, Miho Matsui, also brought peace greetings. An amazing Japanese Canadian Youth

Choral Group performed two lovely songs. Two Grade 10 Ontario students who won top places in the Grade 10 Essay Contest on World Peace and Nuclear Disarmament gave powerful speeches. It was wonderful to see these young people come out in the summer to remember the atomic bombings and to support the drive for nuclear disarmament and world peace. Professor Cesar Jaramillo gave an in-depth speech on the state of nuclear weapons in the world and a number of roads forward toward nuclear disarmament and world peace. The ceremony closed with President Rosemary Keenan of the Hiroshima Nagasaki Day Coalition reading the ACTION PLEDGE for Nuclear Disarmament and we were all invited to read the last paragraph aloud:

"Today, with people around the world, we commit ourselves to cooperate with states, parliamentarians, and civil society in efforts to stigmatize, prohibit, and eliminate nuclear weapons, for the sake of humanity, and to prevent unthinkable horror before it is too late."



CYBERCRIME—A CAUTIONARY TALE AND CALL TO ACTION

—DONNA PRESTON AND ALOK MUKHERJEE (AUTHOR)

An opinion piece in the *Toronto Star* July 7/26, reprinted here with the permission of the author, Alok Mukherjee. He is currently a senior fellow of Massey College, University of Toronto and formerly Chair of the Toronto Police Service Board from 2004 to 2015.

Alok Mukherjee is the author, with Tim Harper, of *Excessive Force: Toronto's Fight to Reform City Policing* (2018).

He can be followed on Substack, X, LinkedIn, Facebook and Reddit.

On a beautiful Victoria Day afternoon in 2023, the quiet of our living room was shattered. My computer screen turned blood red, a siren-like alarm erupted and a glaring message flashed: "TROJAN VIRUS DETECTED. DO NOT SHUT DOWN." In the ensuing sensory overload, I called the displayed "Microsoft Security" number. An agent named "Olivia" answered, claiming our bank account was under attack and instructed my wife and me to shut off our phones because they were being monitored.

She then "transferred" me to "Catherine" in our bank's security department via a supposedly safe "Microsoft line." Catherine claimed a Chinese porn site had charged me a massive sum, but offered a plan to intercept the payment. Dazed, with my rational faculties suspended in a state I call psychological detention, I followed her instructions blindly. With Catherine on an open line, I rushed from store to store purchasing \$6,000 in Microsoft, Google and other gift cards, faxing her the numbers to "intercept" the unauthorized transfer. Weaponizing psychological control, she held me in a state of mutely obedient panic. Converted into an autom-

aton—a mere tool of her will—I didn't "wake up" until the next morning.

The victim in me died, my mind cleared and I called the police.

As a former chair of the Toronto Police Service Board, what followed was sickening. A front-desk officer at my local division recognized me but point-blank refused to take a report. He callously claimed the police only investigate frauds exceeding \$50,000, telling me to be "thankful" I hadn't lost more.

Cyberfraud is a massive predatory growth industry. It relies on psychologically immobilizing targets until they lose all agency, effectively becoming the physical arms implementing a fraudster's commands. Yet our laws and financial institutions stubbornly refuse to recognize this. They cold-heartedly treat victims as fully autonomous, rational entities acting out of their own volition.

Canadians—primarily seniors, pension-dependents and newcomers—lose hundreds of millions annually to these borderless syndicates. Meanwhile, our political leadership remains trapped in an obsolete mindset. While governments, like Ontario's, build concrete jail cells, hire street-level uniforms and over-police public dissent, this borderless psychological warfare enters our living rooms entirely unchecked. How does a brick-and-mortar jail cells stop a global cyber-syndicate? To dismantle this multibillion dollar extortion architecture we need a 21st-century blueprint built on three immediate structural pillars:

First, statutory evolution. The law completely fails to recognize the "Puppeteer Effect"—the acute state of terror where the amygdala hijacks the

prefrontal cortex, causing a "deer-in-the-headlights" paralysis. These scams mimic a transnational hostage taking tactic. While Canada's recent Bill C-15 brought consumer data updates, it remains dangerously murky on "coerced authorization." The Criminal Code must explicitly codify psychological coercion so multibillion dollar banks cannot use self-serving semantics to deny liability.

Second, enforcing financial and retail accountability. Canada must adopt international benchmarks like the UK's mandatory reimbursement rules, which force financial institutions to compensate fraud victims up to £85,000 (\$161,000) unless gross negligence is proven.

Simultaneously, we must legislate a strict, synchronized daily cap of \$250 to \$500 on retail gift card sales to freeze the cash-out pipeline, and mandate that manufacturers of these gift cards return to the victim what is stolen wealth rather than pocketing it as corporate profit.

Third, civilianizing cyber-defence. Police forces must abandon the myth that a uniform qualifies an officer for digital combat. We need heavily resourced cybercrime units staffed and led by civilian tech experts positioned at the exact same senior executive rank and salary scale as uniformed commanders. Globally, if we have Interpol, why not a dedicated "Cyberpol?"

Seeking systemic reform, I wrote out and sent the three parts of my story, "A Victoria Day Special," to every MP, senator, MPP and city councillor, alongside Toronto's mayor and organizations representing municipalities, police boards and police chiefs, includ-

ing the FCM, CAPG and CACP.

Out of hundreds of system leaders, I received exactly two responses—one from a Senator, one from a City Councillor. This absolute wall of silence reveals a shameful, cross-partisan choice to prioritize institutional comfort over civic protection, leaving everyday citizens to navigate sophisticated interna-

tional crime rings entirely alone.

The state has fundamentally abandoned its primary social contract: the duty to protect its citizens from being preyed upon. As civic activist Ralph Nader reminds us, institutions never concede anything out of benevolence; they only bend when the alternative becomes too loud to tolerate. We can-

not afford our own silent complicity any longer. It is time for everyday citizens to reject passive agreement, relentlessly badger their representatives and shatter this institutional evasion. Our public safety apparatus must be forced to defend Canadians on the very screens where we live our lives.

THE SPREAD—JIM MILE

I was running, as fast as an old man could; my heart & breath bursting in my chest. But they were gaining, closing in on me. “No! No! Leave me alone!”

The trees and bushes in the park would be my hiding place. I tripped on a tree root and fell on my face. I looked up to see a stone slab with chiseled block letters, some name, date and “Rest in Peace”.

He/she/they and another were on top of me, young and strong. They pressed a small carton thing like a cigarette box into my face. My attacker had a strange alien look yet sounded reassuring “Relax, Gramps. Just look and let it happen. You’ll be fine.”

I yanked myself free, jumped up and ran. I saw crowds of others running too, a few young but mainly old. I recognized friends and neighbours. Some were cornered, pulled down, screaming. Many near collapse, stopped, exhausted and turned to submit to their pursuers. The same small plastic gadgets were forced into their hands and pushed into their faces.

In desperation, one senior pulled out and pointed his RTIP card at them, then his ARM 12 ID; all in vain. Nothing worked. There was no escape.

I glanced back again. Further back, there were many who had been captured earlier. I knew some of them. They were different now. They wan-

dered aimlessly, ceaselessly up and down streets, sidewalks, school yards blank engrossed looks at their cartons yet eerily content.

But now I was cornered; there were too many to resist. I was tired, worn down, unable to fight anymore. Maybe I should accept the inevitable as so many had. They pointed several gadgets at my face. There were all sorts of images, smiling, scowling, angry, threatening, enticing, seductive, fast and slow, so bewildering. And there was an aggressive rap by some guy called “Gander”. It was spreading everywhere.

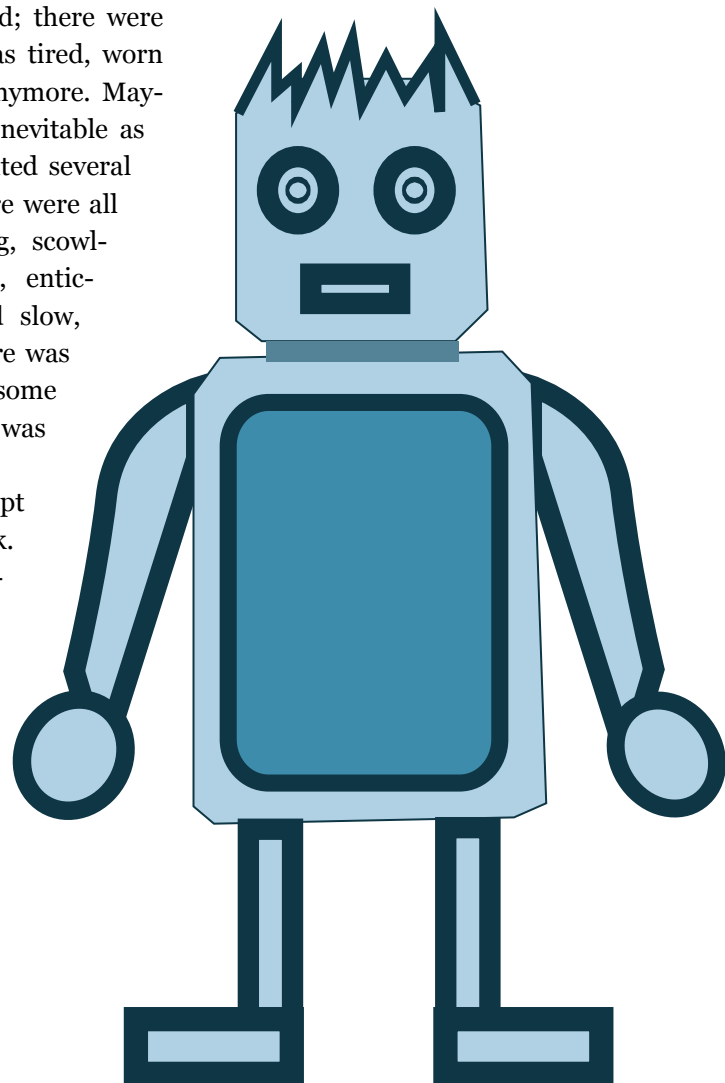
A voice in my head kept repeating “Relax, it’s ok. You’ll be happy like everyone else” But then, another voice weakening said in barely a whisper “No, never”!

writhed, twisted & groaned. I could feel a powerful surge swirling and beginning to grow in my brain.

I was being mutated.

Suddenly, with a shriek, I jumped awake in my bed.

It was over! My cell was ringing loud and got me up. I was safe.



ARM EVENTS

ARM GOLF DAY—PAUL KOSSTA

After the success of our first ARM Chapter 12 Golf Day in 2025, the Chapter 12 executive decided to expand our community involvement and dedicate future golf days to a charity. With an already well-established relationship with the Daily Bread Food Bank, initiated by our immediate Past President Manfred Netzel, we contacted them to confirm their involvement.

We also contacted our main spon-

sors OTIP/RTIP and Educators Financial Group to participate. We also received support from Teachers Life, OSSTF Toronto (D12), Toronto Education Workers (CUPE 4400) and local realtor Jason Schmidt-Shoukri.

We had 40 golfers registered for Tuesday September 1 at the Richmond Hill Golf Club. We had glorious, sunny weather, sandwiched between two very rainy days. Prizes were

awarded to the foursomes with best score, the most honest score and the longest drive.

We are buoyed by the success and look forward to next year's Golf Day scheduled for Monday August 16, 2027, again at the wonderful Richmond Hill Golf Club. We encourage your future participation so that we can contribute even more to our community.



Municipal Election 2026 ENDORSEMENTS

Toronto District School Board



Matias de Dovitiis
Etobicoke North &
Humber River-Black Creek



Tim Ellis
Etobicoke Centre &
Etobicoke-Lakeshore



Alexis Dawson
Parkdale-High
Park & Davenport



Brandon Choi
York Centre
& Willowdale



Jennifer Volk
Spadina-Fort York
& Toronto-Danforth



Deborah Williams
Toronto-St Paul's,
University Rosedale
& Toronto Centre



Farzana Rajwani
Don Valley East &
Don Valley West



Christopher Mammoliti
Don Valley North &
Scarborough-Agincourt



Karen Emerson
Beaches East York &
Scarborough South West



Anu Sriskandarajah
Scarborough Guildwood &
Scarborough Rouge Park

York Region District School Board



Cindy Hackelberg
Markham



Bill Radia
Aurora &
Whitchurch-Stouffville

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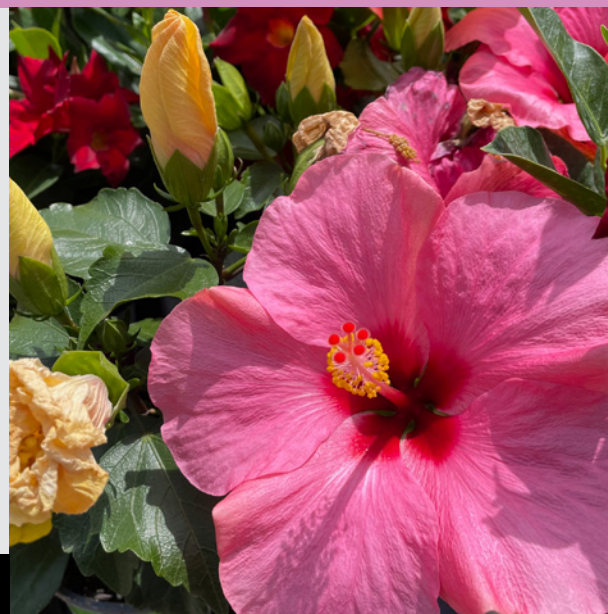
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Why OTIP?

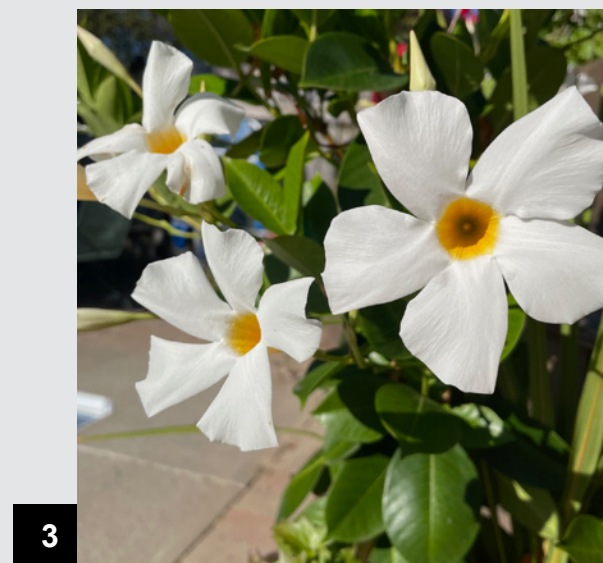
- OTIP has been an advocate for the education community for nearly 50 years
- As a not-for-profit broker, our revenue is invested back into the community through a variety of support programs and services
- Save up to 25% on car insurance, and up to 50% on your home insurance when you bundle your home and auto with OTIP*
- Comprehensive and affordable coverage for motorcycles, boats, RVs, ATVs and more
- Access to our in-house claims experts, Curo Claims, available 24/7, 365

* Restrictions apply. For more information, please see our [Privacy Policy](#).

ARM SUMMER ACTIVITIES

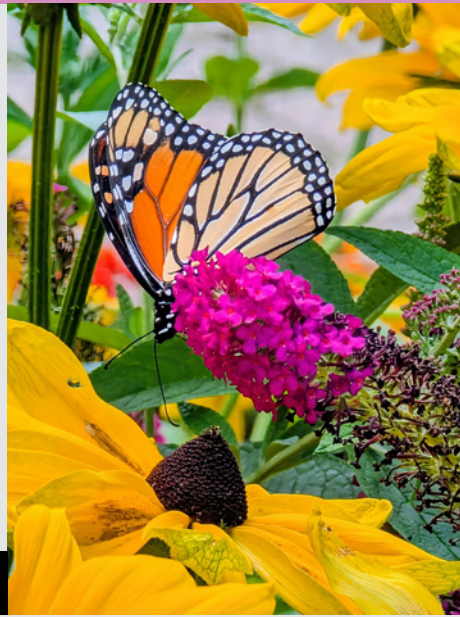


1. Manfred celebrating Germany's World Cup win over Ivory Coast
2. Flowers by Christos
3. Christos gardening
4. Bill tending his roses
5. Don in Kingman's Cove Nfld.
6. Michelle—Monarch Butterfly tagging
7. Candice in Warsaw with her granddaughter
8. Cathe Green at Lake Huron cottage watching storm coming in
9. Domenic installed a hot tub.
10. Eileen rug hooked a pillow for the Newfoundland house





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