



# November 2018

## AFTERWORDS

Newsletter of Active Retired Members  
Chapter 11



*AfterWords* is the official publication of the Active Retired Members of OSSTF, Chapter 11 Thames Valley (ARM C11). Opinions expressed are those of the author and do not necessarily reflect the policies of ARM C11 or OSSTF.

In this November 2018 Issue...yes, it's highly political... but your Chapter 11 colleagues have been doing terrific work on behalf of us all. Their observations, suggestions, and analyses are of enormous benefit in safeguarding democracy in perilous times:

- ◆ Bryan Smith's report on what was learned at the latest CPAC meeting, with some suggestions for getting involved
- ◆ A perk of membership! - access to Columbia sales for our members
- ◆ The OSSTF speaks out about threats on labour rights
- ◆ To help sift through world news- a list of dependable fact-checking sources
- ◆ Yes, it IS long- but an Oxford presentation on several parts of Bill 47 analyzes, critiques, - and provides an incentive for writing to our own MPP's about that nefarious bill
- ◆ AND...helpful words about car insurance from our OTIP insurers.

### President's message from Mary Lou

It has been a very busy November for your Executive! I would be remiss if I didn't profusely thank **Kae Ackland** for obtaining our Columbia Sportswear invitation to sales with employee pricing, **Daina Janitis** for her extraordinary organizational skills in sorting and collating all of the articles and activities that I send her way to publish in a coherent newsletter. As well, we owe a debt of gratitude to **Bryan Smith** and **Joe Wilson** for representing Chapter 11 at the local and provincial level and for keeping us current with the concerning and often alarming activities of our provincial government. We also thank **Wendy Anes Hirshegger** for her time and commitment in administering and managing the posts on our Facebook page. Visit her: [www.facebook.com/groups/ARMChapter11ThamesValley](http://www.facebook.com/groups/ARMChapter11ThamesValley) and also visit [www.armcouncil.org](http://www.armcouncil.org) to see other Chapters events at which you'd be welcome.

Both Joe and Wendy continue to represent us as members of the 100<sup>th</sup> Anniversary book group. The book will be ready for AMPA 2019!

Despite this dose of November wintry weather, **MARK YOUR CALENDARS** for the spring luncheon & AGM date of **APRIL 25, 2019**.

If you are renewing house or auto insurance in the next 60 days, OTIP has a contest for FREE gas for a year or a \$250.00 prize and you can find details at [https://www.otipinsurance.com/promotion?utm\\_source=eneews&utm\\_medium=email&utm\\_campaign=gas&utm\\_content=english](https://www.otipinsurance.com/promotion?utm_source=eneews&utm_medium=email&utm_campaign=gas&utm_content=english)

## Cats and Politics

The howling and hissing of the neighbours' cats competing for territorial dominance over my yard reminded me one morning of the election south of our borders. Fur is flying there. It will continue.



Meanwhile, in Ontario, part of what we choose to believe “a kinder, gentler” nation, educators deal with the aftermath of a provincial election in which voters shredded the former reigning Liberals, resulting in a Conservative victory. Southwestern Ontario now hosts a litter of cabinet ministers. Whatever your view of the election or your political affiliation, the recent election has provided ARM 11 and their active colleagues with unprecedented access to the top Toms in the government. Cabinet ministers who live in our ridings are obliged to see us when we call. Others live in adjoining ridings so can be visited at their constituency offices by friends or at Queen’s Park by MPPs closest to them, your representatives.

***You might want to go see your MPP.*** The much-disputed debt that the government has used to justify the cancellation of three satellite campuses, may lead them to look for other money related to education. They and others eye with envy our pensions and the funds that provide them. Soon is a good time to work with some retired and active colleagues on a plan to persuade MPPs of the value of education. Chopping opportunities for college and university students also affects fellow OSSTF members in their staff. The government’s claws are out. Who’s next?

ARM 11 has a trio of attendees at Political Action events – Joe Wilson, Wendy Hirschegger and Bryan Smith, the author of this piece. With our active partners at District 11, knowledge and skills from the recent CPAC conference will be used in an action plan to increase awareness in the public and among MPPs of our priorities. When the call comes for volunteers to join in the planning, consider your future as well as your past when answering.

***Don’t be caught during a cat-nap when the province comes marauding.***



### Who are your friends?

At a November Political Action Conference, two OSSTF presenters, one from Hamilton, the other from Sault St. Marie, led a discussion on working with labour councils. Those are places where labour used to represent lots of steelworkers but where union numbers have been shrinking.

Industrial jobs there and here are disappearing while many new enterprises are averse to unionization. In health care, creeping privatization has resulted in less permanent jobs, more contracting out. That results in a wage squeeze for many workers but also for an opportunity for retirees. Fewer members in the active workforce mean fewer people to fill the roles in their unions, in the labour movement and in their communities. Skills and knowledge possessed by ARM 11 members and others like them become premium commodities. It is partly this and partly the fact that there is not a Canada-wide union of teachers which leads to the recognition on a national scale of OSSTF, the Elementary Teachers' Federation of Ontario, Ontario English Catholic Teachers (as well as BC's Teachers' Union. Likewise, retirees delegated by their local unions can fill posts on labour councils. ARM members can join these bodies to lend a hand.



What we share with Steelworkers, Postal Workers, and other organized trades is the experience of living in an environment where some government officials and their ilk like to characterize us as led by “union thugs” to represent our “special interests”. One way to fight against those who would undermine educators’ unions and education with them is to join forces with labour more generally. When Unifor in our area endorsed the \$15 and Fairness efforts of a grassroots coalition, ARM educators joined them in picketing at a local MPP’s office. Those low-paid workers may well have been our students or may be our children or grandchildren. Similarly, several ARM 11 members and OSSTF 11 staff were on the lawn of Queen’s Park among the thousands demanding improved health care. That is something we all want. As an extra benefit to us, the local and long-distance picketers have new or renewed loyalty to their former teachers.

A Steelworker once said “wherever you see an injustice, you need to oppose it”. Educators as great levelers in society know that social justice is achieved through education. In retirement, there are opportunities for us to help educate our colleagues, fellow citizens and politicians. June Callwood, the legendary social activist talked about how engaging in work in communities benefits our places of residence but how too it benefits us in camaraderie, in confidence and in growing personal knowledge. Enjoy that as you join in your communities. For all you know, you too might find yourself on a field trip, but this time as a participant not the organizer, on a coach not on a rickety school bus, with a great group of adults not among teens.





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- Shop the latest styles from our entire brand family: Columbia, Mountain Hardwear, SOREL and prAna
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- An exclusive invitation multiple times per year
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### Store Location:

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### Store Hours:

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\*Store hours will vary on statutory holidays and during holiday season - refer to invitation for proper hours

Please direct any questions to [LondonEmployeeStore@columbia.com](mailto:LondonEmployeeStore@columbia.com)



November 12, 2018  
D/BU #55/2018-2019



## GOVERNMENT ATTACKS ON LABOUR RIGHTS

To: Presidents and All Members  
From: Lori Foote, Associate General Secretary – Professional Services

### For Information

The PC government is attacking the labour rights of Ontarians. Many of these rights were recently achieved, through a great deal of hard work by the labour movement across the province, with the passing of Bill 148 earlier in 2018.

On October 23, 2018, the Ford government introduced Bill 47 for First Reading. This regressive bill will erase almost all of the important gains that we collectively achieved. Improvements like 2 paid sick days, equal pay for part-timers and full-timers, fairer scheduling laws, and the January 1 increase to the \$15 minimum wage could all be lost. It is again time to take up this fight to protect Ontario workers from this Bill 47 and any future attacks.

On November 15, the Ontario government is holding their only day of committee hearings on Bill 47 and OSSTF has registered to present at this hearing. The Bill will appear before the Finance and Economic Affairs Committee on November 15 between 9-10 am and again between 2-6 pm.

The Clause-by-clause consideration is scheduled for Monday, November 19, with Third Reading to be completed by November 20. The bill may pass as soon as November 20.

It is important that this work to oppose Bill 47 happen in communities across the province and the Ontario Federation of Labour is moving forward with a series of canvasses and outreach efforts at ridings where PC MPPs won by a small margin across Ontario. Several of the targeted ridings include members of the committee that will be leading the Bill 47 hearings.

As soon as actions are scheduled, the OFL will add the events to their [oflevents.ca](http://oflevents.ca) website. It is important that PC MPPs feel the pressure against these changes. The following links offer ways to keep the pressure on: call, email, show up at MPP's offices, or distribute flyers in a key riding near you.

In addition, the 15 and Fairness movement is also posting activity information at [www.15andfairness.org/events](http://www.15andfairness.org/events).

Many of these activities are being planned daily and often with little lag time, making it impossible to communicate the details in a timely manner. Checking the OFL, and 15 and Fairness websites frequently is the best way for districts and members to stay informed about

**Protecting and Enhancing Public Education**  
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Fédération des enseignantes-enseignants  
des écoles secondaires de l'Ontario  
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TEL 1.800.267.7867  
FAX 416.751.3394  
[www.osstf.on.ca](http://www.osstf.on.ca)



## TOP 5 FACT-CHECKING RESOURCES

The search for factual information is endless in the digital age. Here are five fact-checking resources we rely on to help us tackle rumors and misinformation.



### ■ **SNOPES**

Snopes.com investigates all types of information online, including urban legends, myths and rumors.

### ■ **POLITIFACT**

PolitiFact uses the Truth-O-Meter™ to evaluate statements made by elected officials, political candidates, activists and more.

### ■ **FACTCHECK.ORG**

Factcheck.org seeks to combine aspects of both journalism and scholarship to provide accurate information to media consumers.

### ■ **AMERICAN PRESS INSTITUTE**

The American Press Institute's new project provides vetted resources for fact-checkers and journalists.

### ■ **WASHINGTON POST FACT CHECKER**

Journalist Glenn Kessler responds to questions from the public and rates statements on a scale of one to four "Pinocchios."

A Submission to the  
Standing Committee on Finance and  
Economic Affairs from  
The Oxford Coalition for Social Justice

Regarding Bill 47: Making Ontario  
Open for Business Act, 2018



The Oxford Coalition for Social Justice is a group of individuals, employees, business owners, retirees who work to improve the quality of life in Oxford County, Ontario and the world. Our support of food and hunger alleviation, anti-poverty planning, workers' rights to fair wages as well as the good health and well-being of adult and child populations in our area lead us to comment on the "Making Ontario Open for Business Act" of 2018 which this panel is considering.

**This submission will target only some aspects of the Bill 47 as follow:**

**Section 23.1** is amended to eliminate an increase to the minimum wage as of January 1, 2019. The section is also amended to provide that the minimum wage is subject to an annual inflation adjustment on October 1 of every year starting in 2020.

**Section 50** (personal emergency leave) is repealed. New sections 50, 50.0.1 and 50.0.2 establish separate entitlements to sick leave, family responsibility leave and bereavement leave.

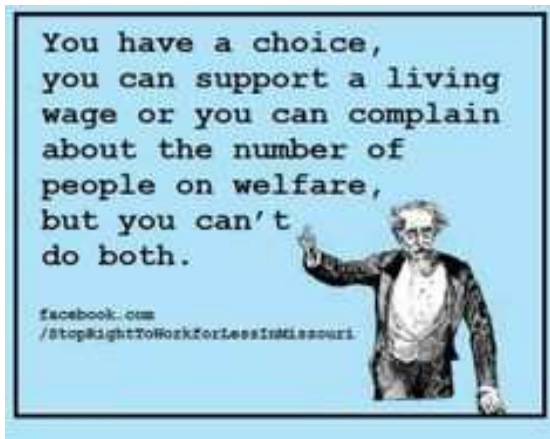
**Section 6.1** of the Labour Relations Act, 1995 permits a trade union to obtain a list of the employees of an employer and certain related information. The Schedule repeals that section.

**This submission does not mean that we endorse or disapprove of other sections of the Bill. That fuller examination will be your task, helped by the responses of many other groups who believe in fairness.**

***Section 23.1 is amended to eliminate an increase to the minimum wage as of January 1, 2019. The section is also amended to provide that the minimum wage is subject to an annual inflation adjustment on October 1 of every year starting in 2020.***

Section 23.1 proposed an increase to the minimum wage in Ontario. The elimination of this increase condemns workers to enduring poverty. In rural Ontario, where housing costs are appreciably lower than urban centres, the current minimum wage is not a living wage. In fact, the proposed increase still kept the earnings of a worker with 40 hours of weekly regular employment below the living wage.



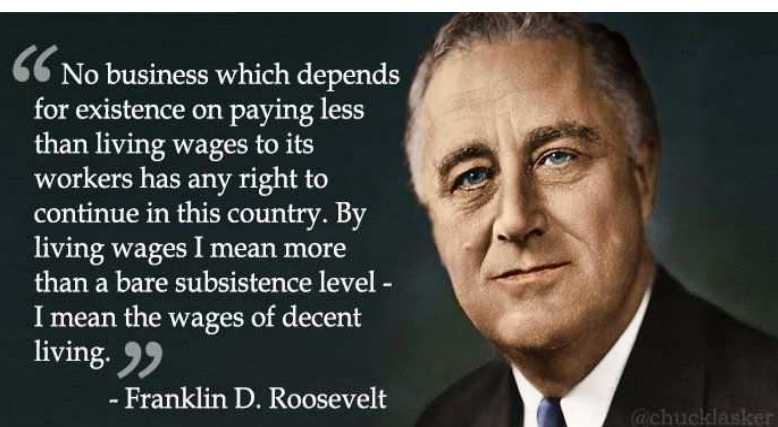


That means that expenses for workers and their families are moved to public agencies and non-profits who try to fill the gaps through which working families inevitably fall. That is clearly counter-productive. It does mean that Ontario would be Open to Business in the predatory loans sector, and subsequently for bankruptcy lawyers. Growth in either of these sectors is undesirable. Rather productive employment and stable families would be preferable.

The American experiment in increased minimum wages and/or living wages shows an immediate and enduring bump in the economy of the states that have enacted these measures. While economists have described it in depth and detail, the logic is accessible to the public and laypersons: A family or individual earning minimum wage buys less, rents less, leases less than those with a higher purchasing power. Similarly, while minimum wage families buy only necessities, higher wages result in purchases in sectors represented by local production or service industries. A raise in pay results in more purchases by people who have postponed necessities, and even some pleasures. That boosts the local economy as well as reducing the costs to public and non-profit agencies to support these families. That in turn releases more spending.

Statistics show that Ontario's economy added jobs after the past increases in minimum wages. This fits the American pattern and leads us and economists to predict that at \$15 minimum wage will lead to better growth of the economy. In recent months, despite the uncertainty produced by the absence of a trade deal with the USA or of a logical president of their nation, Ontario's economy has added jobs. That market resilience to turbulence should provide jobs in good numbers. They need to be well paid too. Any adjustment to a \$1 hourly increase will be barely perceptible to most businesses; In most cases, the adjustment will be in improved revenues.

Adjusting the minimum wage to inflation is a good idea, especially if the wage begins at a level where workers can afford to live, house, feed and clothe themselves and their children as well as provide other necessities. If, however, wages merely follow inflation while keeping people below the poverty line, it is a bitter promise of an impoverished future. Research by Dr. McIntyre of the University of Calgary shows that there are biological markers on the children of workers who cannot regularly provide healthy, filling and appetizing meals. As our understanding of generational trauma of other kinds increases, we should be looking for a solution to this one which is more susceptible to elimination through fair wages.





**Section 50 (personal emergency leave) is repealed. New sections 50, 50.0.1 and 50.0.2 establish separate entitlements to sick leave, family responsibility leave and bereavement leave.**

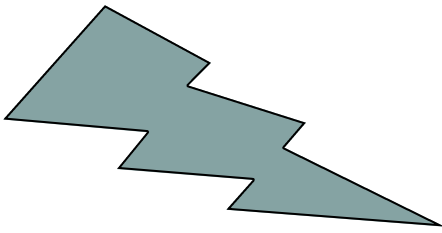
Sick leave is one of the elements which help employers have stable work forces. Businesses need to know that the availability of days of sick leave keeps trained employees returning to the job. In instances where a person is sick or injured and requiring care for more than the allotted number of days, added stress does not speed healing. In cases where a bacterial or viral infection last longer than the allotted number of days, spreading germs because of a forced return has negative impact on the health of co-workers and initiates a cycle of illness at the workplace. In the service industry, there can be broader public consequences – germ and negative. Further, where workers feel themselves pushed from a job by insufficient sick leave, employers lose the cost and value of training on the job.

Sadly, women in Ontario are often subject to abuse that requires that they leave the family home. Relocation to a safe place can require time. Care for children who have been subjected to direct and indirect abuse requires time. It is only reasonable then that employment law recognize the reality of working women and their children and provide for them. Emergency leave is a vital inclusion in labour law and promotes well-being, but also assures stability to the work force which may not otherwise exist. Business employers benefit by this.

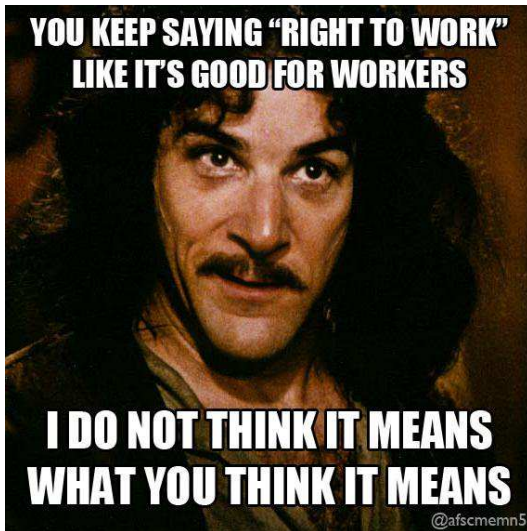
Family responsibility leave and bereavement leave are necessities. Workers in Ontario's economy are largely a sandwich generation – caring for children and aging parents simultaneously. Bereavement is its own kind of burden which while lifting the burden of care, does not reduce the responsibilities of families to the dead or the living. A celebration of life is intended to be reaffirming, but reassuring others in the family and process some portion of grief requires some time. Those times need to be adequate. Bill 47's underestimates them.

## **WORK RULES**

1. **SICKNESS:** No excuses will be acceptable. We will no longer accept your doctor's statement as proof of illness as we believe that if you are able to go to the doctor, you are able to come to work.
2. **LEAVE OF ABSENCE FOR AN OPERATION:** We are no longer allowing this practice. We hired you as you are, and to have anything removed certainly makes you less than we bargained for.
3. **DEATH. YOUR OWN:** This will be accepted as an excuse, but we would like at least two week's notice, as we feel it is your duty to teach someone else your job.
4. **QUANTITY OF WORK:** No matter how much you do, you'll never do enough.
5. **QUALITY OF WORK:** The minimum acceptable level is perfection.
6. **ADVICE FROM THE BOSS:** Eat a live toad the first thing in the morning and nothing worse will happen to you the rest of the day.
7. **THE BOSS IS ALWAYS RIGHT**
8. **WHEN THE BOSS IS WRONG. REFER TO RULE 7.**



The definition of those for whom a worker can access leave seems long. The inclusion of the following is advisable: *The employee's spouse; a parent, step-parent or foster parent of the employee or the employee's spouse; a child, step-child or foster child of the employee or the employee's spouse; a grandparent, step-grandparent, grandchild or step-grandchild of the employee or of the employee's spouse; the spouse of a child of the employee; the employee's brother or sister; a relative of the employee who is dependent on the employee for care or assistance.* So long as the act recognizes the common-law definition of marriage, the informal family relationships common in today's society and the possibility of overlapping relationships – an aunt who acted as a parent alone or in conjunction with other parents, a spouse of a parent who did not acquire legal responsibility but undertook it with and in the absence of the legal parent – then it reflects our society and will work to make Ontario a viable place for workers to live.



***Section 6.1 of the Labour Relations Act, 1995 permits a trade union to obtain a list of the employees of an employer and certain related information. The Schedule repeals that section.***

If Ontario is going to be open for business, then transparency and openness needs to extend to those businesses as well. Employees and their unions need to know who their co-workers are. They need to know names, contact information and the sheer number. While rare in Ontario, recent news tells us of workplace safety violations that have resulted in death. In such cases, workers need to know how to reach out with warnings and/or condolences. Further, when workers wish to address working condition through unionization, they need to be able to communicate across shifts and outside of work to assure privacy. In seeking certification, labour needs to have an assurance that the number of employees in a workplace is relatively stable and not subject to arbitrary increases during or after a ratification vote. This provision is the equivalent to knowing how many votes might be cast in a riding. Election fairness requires this knowledge. Open business also requires it.

**ARM Chapter 11 Executive 2017-18**

**President: Mary Lou Cunningham**

**Vice President and Newsletter Editor: Daina Janitis**

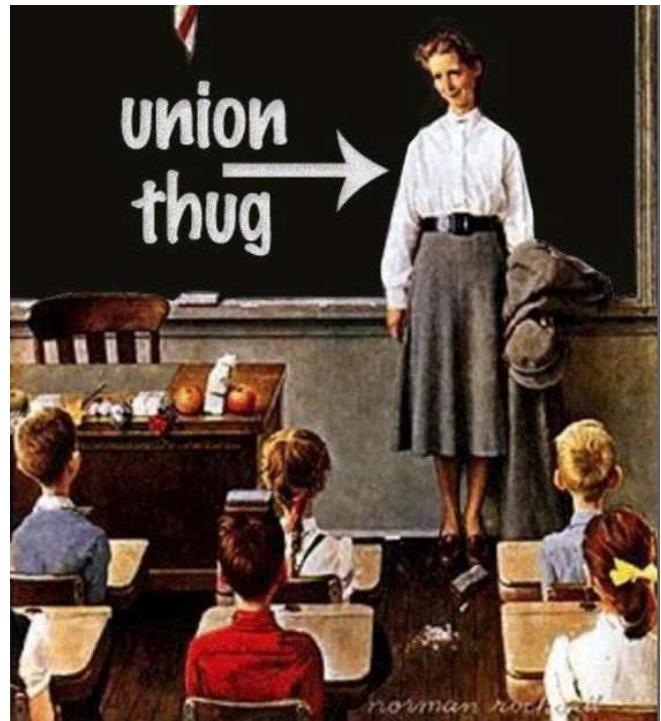
**Secretary/Treasurer: Kae Ackland**

**PAC Representative: Bryan Smith**

**Member-at-Large: Joe Wilson**

. The provisions for the destruction of co-workers' information is antithetical to any notion of fairness. *If a trade union obtained a list of employees in accordance with a direction of the Board under this section, as it read immediately before the day section 1 of Schedule 2 to the Making Ontario Open for Business Act, 2018 came into force, the trade union shall, on or immediately after that day, destroy the list in such a way that it cannot be reconstructed or retrieved.* This provision is clearly unnecessary, unproductive and even punitive. It needs to be deleted from any revised labour laws. Open to Business does not mean the closure of the means for workers to organize. In fact, where open relations between business and labour are legislated in ways that exceed even our current practices – the German model comes to mind – there is significantly higher productivity and lower strife. That practice would be worth emulating to make Ontario open to businesses which will improve our collective wealth.

The Oxford Coalition for Social Justice is well aware of the role that businesses of various kinds can play in creating a prosperous province. We are convinced that workers provide knowledge, skills and effort that are vital in prosperity. The protection of workers' ability to bring that knowledge, those skills and their efforts to productive enterprises is contingent on a fair and just sharing of the results of the work. That means fair wages now and into the future. That means fair treatment of workers individually so that they can continue to contribute to their families, to their communities and to sustaining Ontario. That also means a fair treatment of workers as collectives when they choose to unionize and negotiate with employers. Bill 47 as it currently stands undermines those three things and requires revision. A government that is open to business needs to be open-minded. We invite you to reconsider provisions to Bill 47 that would be detrimental to well-being and well-paying jobs in Ontario as well as its prosperity.



For further clarification or discussion, do not hesitate to contact the Oxford Coalition for Social Justice via [www.oxfordsocialjustice.org](http://www.oxfordsocialjustice.org), [bry-asmit@oxford.net](mailto:bry-asmit@oxford.net) or 519 456 5270.

And now, helpful words from the insurers  
that take such good care of us!



## How a car accident can impact your insurance premiums



Car accidents can happen to anyone on the road, even great drivers. Whether it's a sudden stop causing a fender bender or failure to break at a red light, accidents happen and can impact your insurance premium.

In Ontario, we have a "no-fault" car insurance system that outlines how insurance companies handle claims. Within this system, regardless of who is at fault for an automobile accident, you will deal with your insurance company and the other party will deal with theirs. Although the system is called "no-fault", that doesn't mean both drivers are off the hook. Each insurance company is responsible, by law, to assign levels of fault to each driver in the accident based on the [Fault Determination Rules](#).

If you are determined to be more than 25% at fault, your premiums will likely increase at renewal unless you have accident forgiveness on your policy. Accident forgiveness is additional coverage you can purchase that allows your first at fault accident to be forgiven. This coverage will protect your premium from increasing at renewal and can only be used once. If you have a second at fault accident within 6 years, the accident forgiveness protection will not apply.

Not to panic, should you be determined at fault, here are a few tips on how you can minimize your premium increase.

### **Tell your insurer about the accident, no matter how small.**

Even if you were not at fault, it's best to let your insurance company know that the accident happened. If the other party decides to sue you down the road, your insurer would already have the knowledge of the accident and may have already investigated on your behalf.

### **Increase your deductible.**

This could reduce your insurance premium up to 40%. Prior to doing this, ensure you are able to pay the deductible, should another accident occur.<sup>1</sup>

OTIP offers home and auto insurance for Ontario residents. To learn more about car insurance or accident forgiveness, contact an OTIP insurance broker at [1-888-892-4935](tel:1-888-892-4935). We would be happy to provide a detailed quote or answer any questions you may have.