



February 2020

AFTERWORDS

Newsletter of Active Retired
Members



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.

News of interest to retired teachers changes more quickly than February weather these days - so we've striven to provide for you some solid information and some ways that you can join the action:

- ⇒ Direction and a site from which you can Email your school trustees
- ⇒ A similar tool for contacting your MPP with your thoughts on Ford/Lecce education policy
- ⇒ Joe Wilson's informative article on the ideals (and Ontario reality) of collective bargaining
- ⇒ Some photos of picketers posted by our former students who are now teachers themselves!
- ⇒ If you WANT to get away from it all, some hints on choosing an All-Inclusive from your editor
- ⇒ Great advice on insuring your valuables from our friends at OTIP

Raise your voices for public education!

And here's the place to do it!!

https://www.buildingbetterschools.ca/trustees?sp_ref=621072233.392.203691.f.0.2

To defend public education from Ford's cuts and get a fair deal, everyone needs to stand up and add their voice. School trustees are the people we elect to oversee and protect public education, and they have an important role: the Ontario Public School Boards' Association (OPSBA) acts on your trustee's behalf at the negotiating table with educators and the Ford government.

Email your local trustees today and ask them to send a strong message to OPSBA - get back to the bargaining table and secure a deal that stops Ford's cuts to public education.

Your school board Trustee is elected by you, and they are your voice in this process. Email them now and ask them to use their influence to fight against education cuts:



*And if you're fired up about writing...
Here's the link to the website that will let you connect to your MPP*
<https://www.hereforstudents.ca/classroom>

Ontario's students deserve the best education possible. But increasing class sizes and reducing the number of classes puts our students' ability to learn and succeed at risk.

Follow the link- and you'll have access to text and addresses

The Ontario Government wants to increase class sizes. This cut to funding means 25% fewer teachers, resulting in a 25% reduction in the number of classes with no reduction in the number of students.

In a crowded classroom, it's easier for our students to get left behind; there will be fewer resources to go around and less time for individual students to get the help they need. This also means less time for educators to communicate with parents.

If you think our students deserve the best education possible, use the button below to email your MPP today! Let them know that you **do not support** cuts and crowded classrooms. [Send a letter to your MPP today!](#)

**ARM Chapter 11
Executive 2019-20**
President: Mary Lou Cunningham
Vice President and
Newsletter Editor: Daina Janitis
Secretary/Treasurer: Kae Ackland
PAC Representative: Bryan Smith
Facebook Administrator: Wendy Anes Hirschegger
Member-at-Large: Joe Wilson



And there has been a change in the District 11 OSSTF
office location

OSSTF District 11- Thames Valley

Ontario Secondary School Teachers' Federation
3232 White Oak Road - 3rd Floor
London, Ontario
N6E 1L8

Phone: (519) 659-6588
Fax: (519) 659-2421

MARK YOUR CALENDARS

On Wednesday, April 22nd, 2020, be sure to attend the

ARM Spring Luncheon at the Lamplighter!

Our speaker on that day will be Peter Bergmanis

With over 30 years of experience in public and charitable sectors, Peter has extensive experience in complex situations requiring knowledge of dispute resolution techniques. Most of his career has been focused on the resolution of workplace conflict in health care settings with particular emphasis in such areas as human rights, harassment, occupational health and safety, worker's compensation (WSIB), and labour law. As a Union Counsellor and former Labour Staff Representative with the United Way, he is familiar with the negative consequences of conflict.




AND...we already know Peter as London's spokesperson for

The Ontario Health Collation

Peter is a graduate of the University of Western Ontario's Alternative Dispute Resolution Program and is Co-Chairperson of the Board of Directors of Neighbourhood Legal Services of Middlesex and London.





I know that our Chapter 11 president, Mary Lou, shared Joe Wilson's scholarly article on Collective Bargaining-knowledge our very active member-at-large has gained in a lifetime of political action. Here is the full text of his article. File and consult your electronic copy. It was submitted to our local newspaper as well, but...

Collective Bargaining in Ford's Ontario

The teacher expected the union representative to support him. He had been ordered by an administrator to do lunchroom supervision one day a week. Instead of using the noon-hour to mark, prepare lessons, give extra help – or just recover from the morning's rigors - he would be standing around a noisy cafeteria, trying to enforce order, decidedly not using his professional skills.

He was shocked and disappointed when the union representative did not support him: it was a management right to assign such supervision, and there was nothing in the collective agreement to stop it. Indeed, union representatives often deliver such messages: you may have an argument in terms of the best, most professional use of your time, but the final arbiter is that often misunderstood but so-very-important document, the collective agreement.

Does the matter stop there, in the example above? Not necessarily. When the union leadership next polled the membership about bargaining priorities for the upcoming round of negotiations, perhaps one of them would be management hiring (at a much lower salary) lunchroom supervisors. But, what would the teachers give up in exchange? A slight reduction in salary demands? A requirement that all teachers would, one day a week, staff a noon study hall (where they could assist student learning)?

Notice some key features about bargaining and collective agreements:

- Bargaining maintains a balance between the priorities of each side: you give something to get something;

- Bargaining focus on specific items – a lot of them, not just salary;

- The collective agreement is binding, on both sides. Once a good collective agreement has been signed, both sides know what is allowed, what is required, where matters stand in all key areas;

- A good collective agreement will have effective dispute mechanisms for issues that might arise during the term of the collective agreement: Cell phones in the classroom? Unforeseen problems with new curriculum requirements? Emerging social issues like social media bullying? The dispute mechanisms would usually include regular union-management meetings, where issues such as the ones above could be discussed in a professional and respectful manner. Good compromises can be found, and perhaps items for the next round of bargaining can be identified.

- Collective bargaining starts with the terms of the last collective agreement. No outrageously exaggerated demands, no devious surprises, no stripping of what has been achieved gradually over a period of time, and which has generally worked well.

- And, crucially, collective bargaining is done in good faith. Both sides may fight tenaciously to achieve their goals, but they bargain honestly, and both sides want to achieve a collective agreement that is acceptable to everyone.

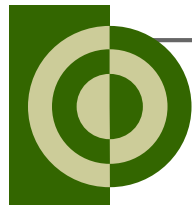
The central problem with the current demands of the Ford government on Ontario's teachers and education workers, and so also on the education unions that represent them, is that this is not collective bargaining at all, but rather the attempted imposition of political priorities and values. Some specifics:

Previous Liberal governments have created a two-part bargaining process: a central agreement between the government and the education unions on most of the major issues, such as class size and salary templates, with smaller items left to the actual bargaining between local school boards (which actually ratify and sign the collective agreement) and the teacher unions. This has created a rather bizarre situation where there are individual collective agreements for all 76 public school boards in Ontario, but overwhelmingly the key issues are out of the hands of the local school trustees elected by communities to serve and protect the interests and needs of their students. The Ontario government, both the current Conservative one and the previous Liberal incarnation, have taken much of the responsibility, accountability and power away from the local collective bargaining process and have put it squarely into the political arena. The reality is that Ontario education unions are really fighting the Ford government, but their strikes are technically against the local school boards with whom they signed collective agreements. This is a particularly devious form of downloading, that certainly gives the provincial government significant power, but at the cost of local autonomy, comprehensively effective collective bargaining and, it could be argued, the rights of students and their parents.

The Ford government originally announced that they would, among other extensive cutbacks and substantial changes, give only a 1% increase in salary, would drastically move the average class size to 28 from 22, and would impose 4 mandatory e-learning credits. They later tempered some of these demands, but this is NOT collective bargaining. Rather, it is the attempted imposition of an ideologically based political agenda, one on which they did not campaign, and which was presented in a purely arbitrary and unilateral way.

OSSTF's initial bargaining position was a 2% salary raise, equaling the current cost of living, and so not a real increase. It was not a "take it or leave it" declaration, but rather a starting point, a key feature of good-faith collective bargaining. Would they accept a 1% raise if other conditions were acceptable? Good-faith collective bargaining would reveal the answer. And note that teachers and education workers have already lost, in the current rotating one-day strikes, more salary than their 2% request would have given them.

"Average class size" is really a pupil-teacher ratio (PTR). It generates the number of staff hired (total number of students divided by the PTR = the number of staff hired by the board). This staffing allotment typically includes such professionals as administrators, guidance personnel and librarians. A PTR of the current 22 does NOT mean the average size of actual classes is 22. When you include the need for small classes in areas such as technical education, challenged learners and behavioral classes, most academic classes are significantly larger than 22. The imposition of a PTR of 28 would have a devastating, draconian effect on our schools. For a school of 1000 students it would mean a teaching complement of 36 rather than 45 – 9 fewer teachers. Many programs could no longer be offered, there would be classes with very high numbers (far higher than the purported 28), and there would be far fewer teachers and education workers to respond to burgeoning student needs. Rural and other smaller schools are particularly vulnerable to the drastic effects of this proposed policy. E-learning can be effective and useful in certain ways, especially for motivated, mature and self-reliant learners. But what of students from poor families or rural areas where the financial and technological demands of e-learning cannot be met? Accountability? Recognition that adolescent learners need the direct, personalized supports that only qualified teachers and education workers can provide? The current government position on e-learning is ludicrous and insulting. If the possibility of e-learning were investigated in a professional way, in the context of collective bargaining, would there be comprehensive research, solid pilot projects and accountable professional assessment of its challenges and effectiveness? With the bull-headed approach of the Ford government we'll never know.



The comments above focus largely on teachers, but a whole separate area involves all the other education workers who contribute so much to our students: educational assistants; specialized professional service personnel, such as psychologists; office staff; custodians and others. These dedicated employees provide a key component of the caring professionals there in our schools to care for our students. Under Ford's proposed initiatives (too inchoate to call a plan) the children of wealthy parents might be okay, in the private for-profit schools likely envisaged by Ford and his inner-circle, but for the great majority of students – decidedly not so.

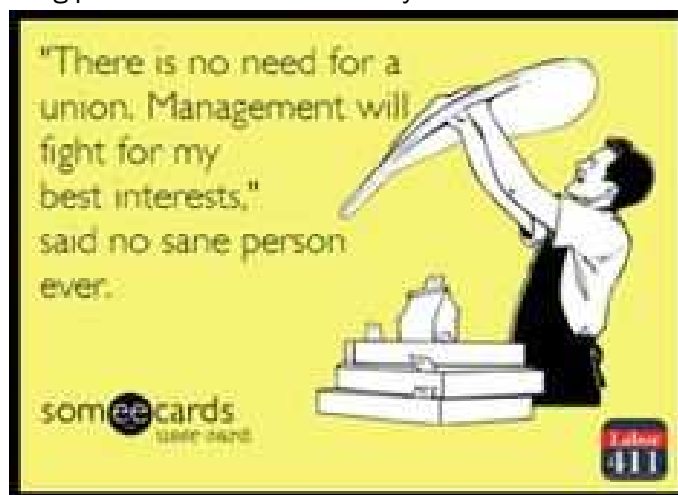
We currently have a system of public education which is widely acknowledged to be one of the best in the world. It respects the right of parents to be assured that their children are educated in a professional, respectful and effective way. It fully honours what has been called “the student's right to learn”, and the democratic commitment of our society to give everyone an equal chance.

However, our system is far from perfect. One of the great tragedies of the Ford government's widespread cutbacks, arbitrary attacks, active misrepresentations and politicizing of education is that it prevents the sort of accountable, professional and effective changes and reforms any system needs if it is to adapt and prosper. Trying to improve our education system now is much like trying to renovate your backyard when someone is rampaging through it with a bulldozer.

Imagine a system of public education featuring the following:

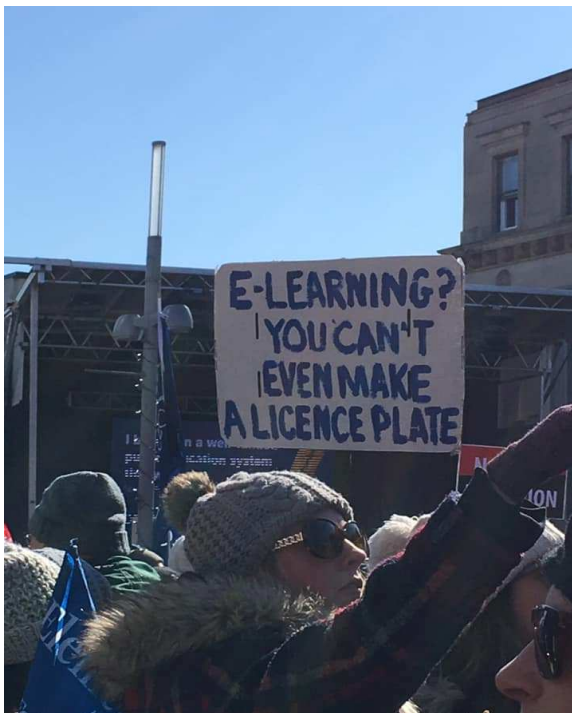
- A Ministry of Education accountable to the government and public, but staffed by non-political professionals able to work at arm's length to pursue the most effective education system possible for Ontario;
- Influential and independent education research institutions, like the Ontario Institute for Studies in Education;
- Education unions, like OSSTF, ETFO, OECTA and AEFO, that do not have to focus most of their energy on fighting unnecessary and arbitrary battles with an intransigent, ideologically driven government, but rather are able to continue, unhindered, to carry out the sort of widely-respected professional initiatives that have long been part of their DNA;
- Strong local trustees, elected by and accountable to parents and their communities, who are able to work with their school board administrations and education workers to achieve the best for their students and communities;
- A government truly devoted to ensuring the best public education system to serve the needs of all students. A government that does not politicize education, but rather nurtures it. Note that much of the most effective and progressive growth in Ontario education occurred under progressive Conservative governments led by Bill Davis and John Robarts;
- And last, but far from least, good faith collective bargaining where strong and fair collective agreements are negotiated and ratified by teachers and education workers, represented by their unions, and by trustees and school boards representing parents and the community.

The bullet points above describe what we once had in Ontario, and could have again. Remnants of it remain, but, left unchecked, the Ford government will surely leave Ontario's proud system of public education a smoking ruin.



The current conflicts in public education are complex and destructive. It will take strong, responsive and informed leadership if it ever is to be truly resolved. A key part of this is respect for education unions, their leadership and the members they serve. There must be an appreciation of the crucial value of collective bargaining, where issues are hammered out at the bargaining table, where effective compromises are achieved, and where collective agreements, to which all parties can adhere, are created. Collective bargaining is often an extremely difficult, complex and grueling process. But it leads to effective compromises, good solutions, success for everyone. It is better by far than the deceit, division and chaos which the Ford government has arbitrarily inflicted on our province.

What a proud moment in retirement when we see our students - now teachers themselves - on the picket lines with their colleagues:



All-inclusive? Here are a few things to consider

I once thought I'd never be in a position to give this advice. We were die-hard "travel should be educational and character-building" advocates, taking long canoeing trips through wilderness areas and trundling our kids through Europe with their backpacks like stoic little turtles. Flopping on a beach seemed too sybaritic- too sissy and boring- for us. And then retirement happened – and our first February at home in Canada. Since then, it's been at least one per year – and the choices grow endless.

Deciding how to book is the tricky part. Canadians are fortunate to have a wide array of packaging companies who create the total experience- flight, shuttle to the resort, room, all meals and drinks (premium brands may be extra\$) and entertainment. My current favourite online agency is www.TripCentral.ca. On their site, you can click on as many southern destination as you like, plug in a number of days, choose a departure date (and be immediately offered four or five days around it- sometimes a great price saving when you're not dependent on a specific vacation week). And then you are invited to select your top three "must have's" – mine have been Food, Scuba, and Beach for the past few trips. The magic of algorithms then brings up your best possibilities based on preference plus value. When you click again where room types and prices are listed, this site even gives you the name and extension of an agent who has been to that resort- ready to answer the most picayune of questions.



FOOD (AND YES, THOSE ARE GILDED PECANS ON MY MOUSSE)

Food sometimes gets a bad rep at resorts – especially from people who say "You don't go to Cuba for the food". Hey- I LIKE the food in Cuba! With so many sanctions placed on Cuba, you're sure to get local vegetables and fruits- organic and pure in flavour- and meats that need gentle cooking in old *ropa vieja* ways for tenderness. And the butter and eggs!! For those concerned with food quality and selection, some chains like Iberostar and Karisma pride themselves on offering outstanding food.

Some things you may want to ask before you arrive:

- Do I need to make reservations at the a la carte restaurants (Although they are interesting- we've found the relaxed atmosphere and great choice at the buffet often outshine the specialty restaurants at resorts ... and you are listening to a person who does NOT enjoy shrimps and chicken doing acrobatics in the air over a hot grill.)
- Is there a limit to the number of a la carte restaurants I can visit in a week? Is there a specific time (or a best time) to reserve an a la carte restaurant because of limited space (for example, each morning or upon arrival for the entire week)?
- Is there a dress code? Men may need to bring long pants, a collared shirt, and closed-toe shoes for elegant dining. (And they DO enforce it- it may seem tiresome on a vacation, but if the place is full of Old Farts like us, revealing too much crepe-y skin is not conducive to appetite).
- Any there any extra fees at the a la carte restaurants? Sometimes there will be a gourmet restaurant at an extra charge, or premium menu items such as lobster or steak that cost extra.
- Are there premium liquors and wines available for purchase? (In Cuba, the imported wines were inexpensive- in Mexico- ridiculous! The house wines at lunch and dinner tasted just fine.)
- Are the mini bar items free? Is room service free?

SERVICE

The level of service at a resort can make or break its reputation. The difference between a 3-star resort and 5-star resort is in large part, the difference between attentive, welcoming staff and disassociated staff. A service-oriented resort can compensate for other sub-par aspects of the property, whereas a resort with inferior service can cause a 5-star resort ground-wise to lose points.





Is this recent? Most resorts now offer an “elite” level of service – your own butler or concierge, chocolate strawberries on arrival, a pool just for the big spenders. Ignore my NDP advice if you will- but I’m STILL put off by this kind of temporary exclusivity. We tried “Diamond Club” for a day at a Royalton and found too little difference to pay \$100.00 per person per day extra!

. Of course, the level of service is usually related to the price: you get what you pay for. **Reading reviews is often a good way to get a feel for the service.** Trip Advisor and TripCentral offer verified reviews by people who have been to the resort. And you will know where to give credence if the reviewer laments not having peanut butter or Frank’s Hot Sauce for seven days...

Remember that tipping is appreciated for services, though it shouldn’t be required for good service. **Exchange currency at home, at the airport, or at the hotel into small bills for tipping bartenders, servers, housekeepers, etc.** Know the culture or the resort’s tipping policy; be discreet. Many people in the industry depend on these tips for their income. In Cuba, for instance, the universal pay is the equivalent of \$43.00 a month. Imagine how welcome one extra CUC on the tray will be for a waiter with an M.D. and four kids.

ATMOSPHERE

There’s nothing like wanting a relaxing holiday away from your kids and ending up surrounded by screaming kids at the [waterpark](#) or wanting to enjoy loads of activities and socializing only to find you booked an intimate, quiet property. Choosing the right atmosphere for you, whether that is adults only, family friendly, romantic, quiet, or lively, means doing a little bit of research.” Know thyself” is the best advice I can give when asking about a resort. We love unamplified local music groups- and can do very well without a disco. But be sure to find out what is happening on the beach and in pool areas all week. Information is often difficult to find and worth the trouble. You could come back semi-fluent in Spanish or limber with salsa steps at the end of the week.



ACTIVITIES

Find out which watersports are included. Usually non-motorized water sports like kayaking and paddle boarding are available free of charge for an hour per day. Scuba diving is typically extra and requires training in the pool.

Be specific if you want a resort with great golf, scuba, spas, fitness centers, **night-life**, sightseeing, etc. If all you want to do is lie on the beach – or walk along it – you’ll want to make sure the beach is up to par – whether it be long, wide, clean, seaweed-free, no rocks, etc. The Mayan Riviera beaches are battling seaweed recently – but since it’s cleaned up and used for compost on inland farms, I find it ecologically appealing.

LOCALE

Whether you’re still deciding on a country, city, or down to the resort level, thinking about where you’ll spend your luxurious week away is part of the fun. Your destination will affect things like the price point, travel distance, health concerns (like Zika), and weather (hurricane season is more prevalent in some islands than others). In Mexico, for instance resorts are cheap in September and October- but choose them only if you find torrential rain soothing.

Keep in mind that star ratings differ between destinations too. Since they are subjective and there is no central rating system, a 5 star in one destination may not be up to par in another. A 5-star in [Cuba](#) is not the same quality as a 5-star in Jamaica.



When choosing a resort, you may also want to think about how far it is from the airport. Do you dread 2 hour transfers with the kids after a long flight? Do you prefer to be close to a city center for excursions and cultural visits?(In Cancun, the inexpensive, clean city bus runs along Kukulcan Blvd. And takes you into town or to the ferry in minutes. And...with no meters in taxis, consult the staff at the door for a list of approved taxi companies and prices.

EXTRA COSTS

Most services at a resort are included in your vacation package, but there may be some you'll want some extra cash for – or at least know the price before you go.

Spa treatments are usually extra, but can you use the facilities like hydrotherapy pools and sauna for free?

Non-motorized sports are usually free, but are there limits in the fine print (i.e. an hour each day?)

Is Wi-Fi free? Is it only available in the lobby? Is it a destination with a secure connection?

Do you have to pay for a hotel safe, premium beverages, upscale menu items like lobster and steak, room service, etc.?

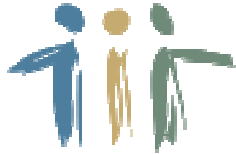
PERSONAL TIPS

There are a few things I've found indispensable for being happy in an AI resort

- My KOBO reader with the nicely lighted screen for reading at all light levels
- My smartphone to take pictures and send them instantly to people back home
- A pair of soft earplugs in case there's more nightlife near your room than you wished for
- Water shoes- rubbery things that fit firmly on the feet and make the occasional underwater rock less of an enemy
- A few pairs of large plastic clips – like clothes pins but bigger- that secure your beach towel to a chair and also can clip any laundry or scuba gear to a balcony railing or chair for drying.
- A blow-up pool toy for comfortable floating and tanning on the water.
- I don't need to mention a hat, sunglasses, and sunscreen, do I? - and don't think mosquitoes are averse to Canadian blood down south, either!



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



OTIP RAEQ.



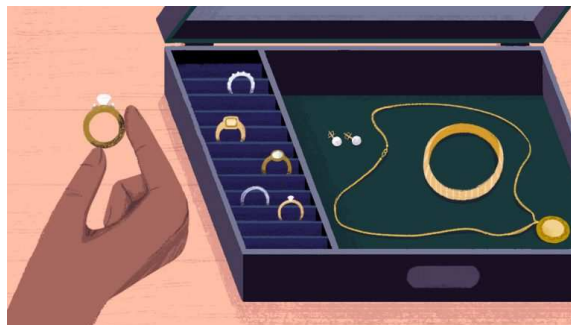
A thoughtful gift from a loved one may be priceless but replacing it can be pricey. What happens if the diamond falls out of your diamond earrings, or your designer watch is lost or stolen? Will it be covered under your home insurance policy?

What a typical home insurance policy covers

If you don't schedule valuables in your home insurance policy, there are limits to the amount your insurer will cover. A scheduled item is an appraised piece of property which is specifically identified on a policy. These are sometimes called jewelry riders or valuable item endorsements. Whether you are insured on a Homeowners, Renters or Condo policy, there is a line item for personal property coverage.

Home insurance policies generally have a low limit of liability on loss of jewelry or other valuables in the event of a claim. This means that there is generally a limit to the maximum value that will be covered for a single item, and that the value of valuables, such as jewelry, watches, gems, and furs, are often grouped together with an average combined limit of \$3,000-6,000. You'd be surprised how quickly the worth of your collection can exceed that limit, in which case you won't be covered for the full value of your belongings should something happen.

A typical home insurance policy also only covers damage in certain circumstances. If your valuables are damaged by a fire, car accident, theft or a windstorm, they would typically be covered. However, if you lose or damage jewelry or other precious possessions outside of these situations, their loss or damage may not be covered by your insurer.



Advantages to scheduling your valuables



When you schedule a valuable item under your home insurance policy, you purchase additional coverage specifically for that item. This means its replacement value is fully covered under your home insurance policy if you lose or damage the item anywhere in the world.

Coverage of a scheduled item will also cover repairs or replacement if a jewel falls out of a piece of jewelry, one of the most common jewelry related insurance claims. Most of the time when you schedule an item no deductible will be applied.

How to schedule your valuables

Many types of valuables can be scheduled, including jewelry, furs, expensive electronics or cameras, art and instruments. To schedule your valuables, follow these steps:

- **Keep your receipt:** it may not be very romantic to ask your sweetheart for the receipt of a gift, but it's necessary if you want to make sure it's covered for its full value. You can either let them know you need the receipt for insurance purposes or ask them to hang onto the receipt for you. They'll likely be touched that you value their gift enough to protect its worth.
- **Have your jewels appraised:** If you have jewelry that wasn't purchased recently, you should get its value appraised by a professional appraiser. Jewels tend to increase in value, so it's a good idea to get a new appraisal every five years so your coverage is up-to-date. Be sure to research the appraiser's credentials and make sure they're certified. The value of artwork, antiques and furs can also change and should also be appraised periodically.
- **Review your policy limits and talk to your broker:** If the value of your gift exceeds the limits in your policy coverage, it's a good idea to give your broker a call and chat about adding additional coverage for the item.

Do you have questions about your home insurance policy coverage limits or want to learn more about scheduling coverage for a specific valuable?

Call an OTIP insurance broker at [1-833-615-9326](tel:1-833-615-9326).