



# FEBRUARY 2024 AFTERWORDS

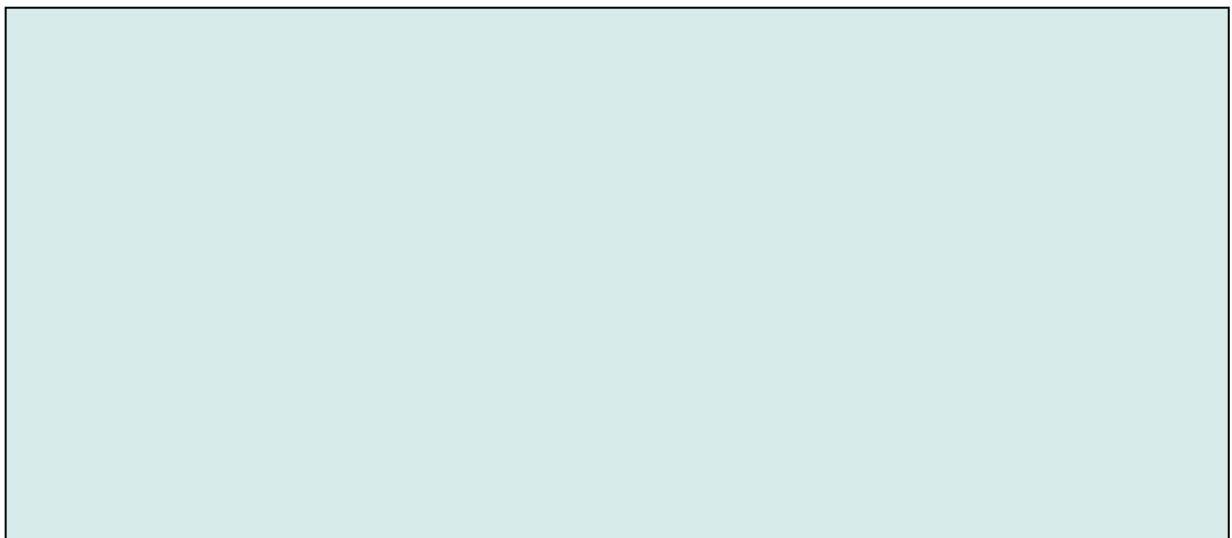
Newsletter of Active Retired  
Members  
Chapter 11



It's an especially long February– 29 days—but since January felt like 374 days ... it's time to share some information and some cheer. In this issue, please find

*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.

- A reminder of the ARM get-together planned for March
- Some suggestions for reading, especially if fiction is not your thing
- An article about Canada now– and back in the 1970s—by our own Joe Wilson
- An introduction to a Substack group of writers who specialize in exposing corruption in our own province- “Corruptario”
- And from our friends at OTIP: have you stood in front of an aggressive rental car salesperson right after an exhausting flight? Here's what's worth paying for– and what is not.



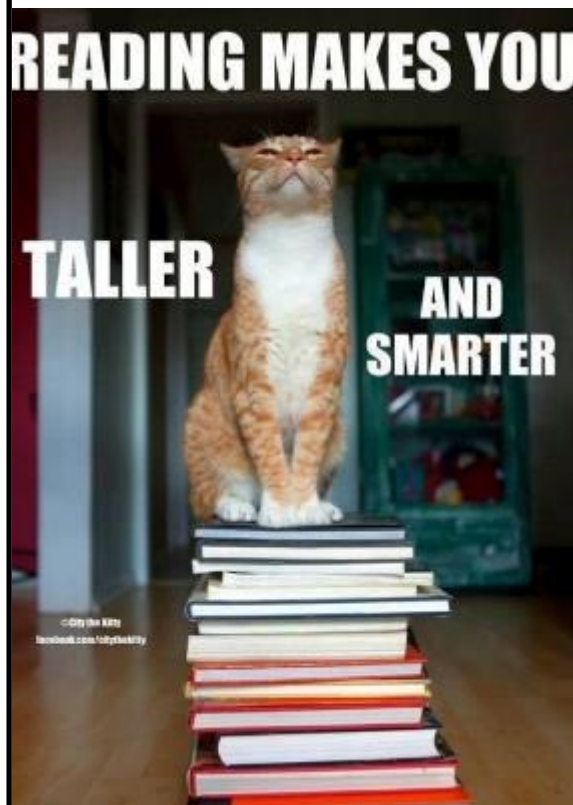
Mark your calendar for this one!

## ARM 11 BOOK LUNCH

Catch up with friends and colleagues. Talk up a book. Share some play.

### The Chef's Table

Located in the heart of Fanshawe's London Downtown Campus, The Chef's Table delivers an outstanding guest experience and service. This Fanshawe restaurant offers a fun, relaxing and inviting atmosphere to the public. Join us for lunch March 19, 2024



ARM 11 Book Club meets again!

Date: March 19, 2024

Time: 11:30 to 2:30ish

Place: 130 Dundas St, London, ON N6A 1G2

Cost: ARM 11 will pay up to \$15 for each member's meal. Additional changes and all alcoholic drinks are your responsibility.

Did you know that ARM 11 has 4 or more published authors?

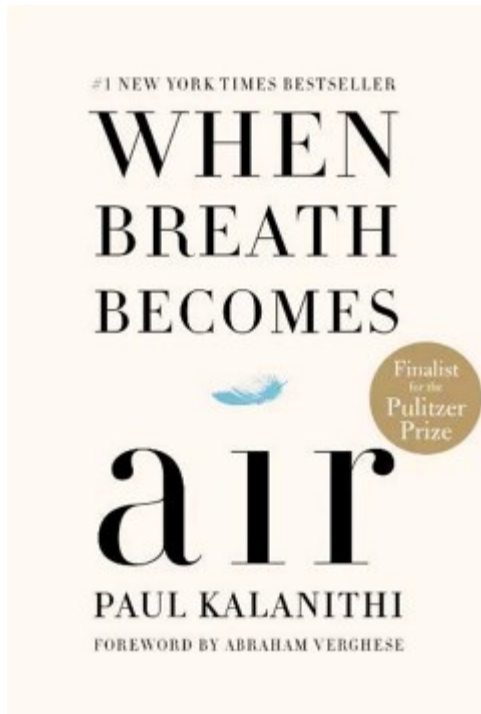
Did you know that a previous book club has inspired a member to dig back into her book, requiring she travel to research the book's setting?

Do you have a secret draft of an unpublished work that you are bringing to March 19<sup>th</sup>?

To reserve, please email Bryan at [Armpresident@osstf11.com](mailto:Armpresident@osstf11.com)

And do you need some recommendations for what to read next? Recently, a blogger on *Medium* shared the Ten Best Non-Fiction Books - chosen by James Clear, the author of *Atomic Habits*—a book I have not read, but 15 million people have!

Let me introduce you to TWO of his choices:



Paul Kalnithi was a neurosurgeon. He knew death was coming.

He was diagnosed with stage 4 lung cancer. Staring death in the face, he decided to write his memoir.

His memoir starts from his childhood. His mother was very concerned about her kids' education and did her best.

**“Life wasn’t about avoiding suffering.”**

Kalanithi initially wasn’t interested in being a physician but eventually enrolled in medical college.

The book also details his life after the diagnosis. Kalanithi and his wife decided to have a child. They were blessed with a daughter, Cady, whose birth Kalanithi was able to attend despite his illness.

**“I began to realize that coming in such close contact with my own mortality had changed both nothing and everything.”**

The author shares his thoughts about life, death, and more. The literary references in the book give it charm.

Journey of humankind to the top. This book starts with the formation of the universe i.e. the Big Bang.

The writer gives us a brief overview of how life formed on Earth before humans. He then goes on to trace the evolution of different human species and the journey of Homo Sapiens to become the top.

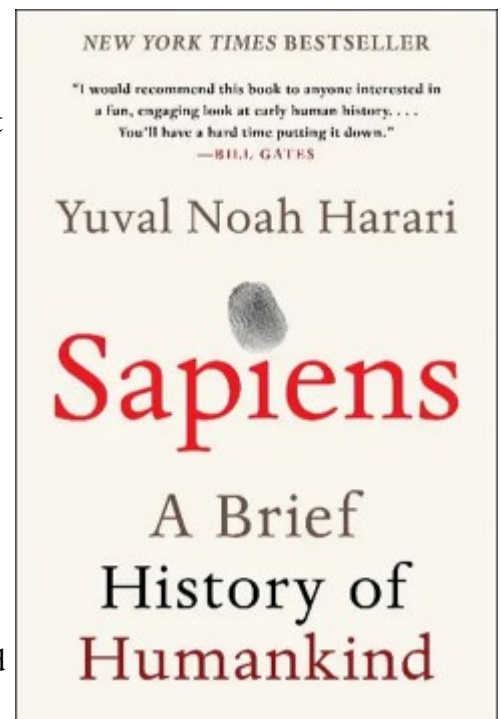
**“History is something that very few people have been doing while everyone else was ploughing fields and carrying water buckets.”**

Harari tells us about the various revolutions humankind has gone through. The history of humans includes the formation of money, religion, ideologies, etc. The author labels money as the most efficient means of mutual trust.

**“The romantic contrast between modern industry that “destroys nature” and our ancestors who “lived in harmony with nature” is groundless.”**

The author says that way before the Industrial Revolution Homo Sapiens had driven many species to extinction. I understand what he is saying but I have a slight disagreement.

There is a difference between a bunch of humans hunting for food and industrialized hunting. Like in the case of Codfish. Sadly, the latter is much more efficient in bringing species to extinction.





## We live in a troubled country in a troubled world.

Let us imagine a simpler and kinder Canada, one where:

- Most people with moderate ability and energy could hold a permanent, secure job, with a livable salary, and perhaps even benefits and a pension plan;
- Most workers could own a house and car, could take care of their families and enjoy a few extras, like a yearly vacation;
- Students could graduate from university or college without crippling debt loads;
- There were few homeless people;
- There was sufficient affordable housing;
- In general, it was a safe, stable and satisfying place to live.

A pipe dream? Not really. In broad strokes, this was Canada around 1970.

So, what fundamentally changed, to bring us to the much different Canada of 2024? May I suggest the central factor was the post 1970 growth of neoliberalism. Wikipedia offers this definition:

Neoliberalism is contemporarily used to refer to market-oriented reform policies such as "eliminating price controls, deregulating capital markets, lowering trade barriers" and reducing, especially through privatization and austerity, state influence in the economy.

Think of Margaret Thatcher, economist Milton Friedman and the people behind Ronald Reagan. Think of the laughable theory of trickle-down economics, the belief in economic austerity, endless cutbacks in services, the faith in deregulation, the incessant calls for tax cuts which benefit the wealthy.

In summary, the utter devotion to unfettered capitalism. This is a system where profit making trumps everything: social cohesion, building strong communities, affordable housing, simple fairness. Some specifics:

- Profits are maximized if workers have insecure employment, often on a contract basis, and with limited salaries and benefits;
- Social services are profit-based, with no universality. Health care, education and all social services are seen as areas for profit, not ways to build strong communities benefiting everyone.
- Affordable housing is not seen as essential for strong communities, but rather as an arena for financial speculators to make money. House prices and rental rates should be driven as high as possible to increase profits, whatever the social cost.





Who benefits from all this? Corporations and big business for sure, but especially a class of financial speculators and operators who do not build and maintain our economic and social infrastructure, but rather gain huge profits by financial trading, manipulation and exploitation. They work in the financial institutions that caused the 2008 economic disaster by promoting such schemes as out-of-control and insecure mortgage and real estate speculation. They have no interest in building actual homes for real people to live real lives, but rather just seek unearned profits and greed-created personal wealth.

Why were we surprised during the early days of the COVID outbreak at the many deaths in nursing homes and seniors' facilities. It was NOT the fault of their overworked, overwhelmed and unsupported workers, but rather of the owners who saw such institutions as a way to make substantial profits. Why properly respect and care for their patients if it cuts into profits. Surely such institutions should be run on a non-profit basis and should emphasize proper care for their patients.



Unfortunately, there are many other examples where profits trump fairness, social strength and community welfare. This class of financial profiteers are essentially parasites, who ignore the reality that our society is built and maintained by those who work in and support it. Rather than do their fair share they are content to exploit and profiteer at the expense of the citizens who do the actual work.



In contrast, workers devoted to providing social services are not primarily in it for the money. They essentially want to contribute to strong, fair and equitable communities. They want to help, and should be respected, valued and properly compensated for what they do. Front-line workers, often those in menial positions, were the ones who got us through the COVID pandemic. But the profiteer classes? Their wealth actually grew during the pandemic; they cynically declared front-line workers to be heroes while

continuing to exploit and disrespect them. Said many front-line workers: "Don't call us heroes. Just give us secure jobs, fair treatment and proper pay".

Is it inevitable that our society should be so stratified and unfair? Why are countries like Norway and Sweden so financially and socially secure while (because of?) treating their citizens so fairly and well? During the 2008 financial crisis world financial regulators called for the imposition of widespread austerity in Iceland. The Iceland government resisted these calls and actually moved to prosecute some of the financial speculators whose recklessness caused the crisis. They took care of their citizens, not the international financial community.

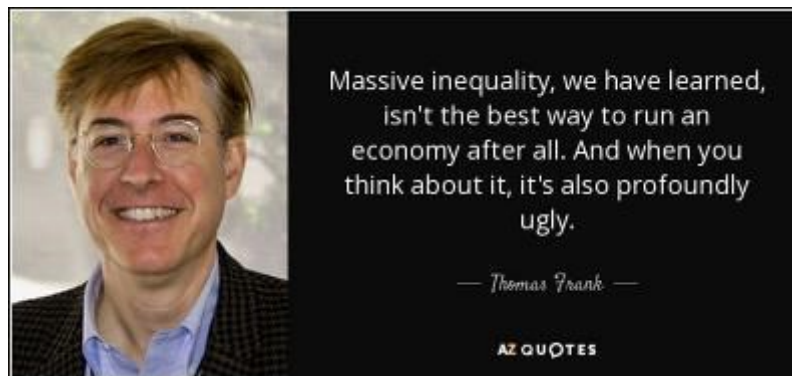


In summary, I want us to reinstate the Canada of 1970. I want us to be more like Iceland and Scandinavia.

I freely admit this has been an informal, selective and incomplete discussion of what created the Canada of 2024. However, I remain convinced that it has been no accident. Specific actions of specific actors have largely brought it about, to benefit themselves whatever the social cause.

We will not easily stop being a capitalist society. Indeed, capitalism in the context of strong government oversight, standards and controls can be the most efficient way to organize our economy. It is certainly better than the various disastrous attempts at centrally controlled economies. But it does not have to be predatory capitalism. In socially democratic countries like Sweden, Norway and Iceland capitalism works hand-in-hand with their governments to create economically and socially strong countries. Everyone benefits.

Is it possible to have capitalism with a heart and soul? The battle to get there is a chronic and dishearteningly difficult one. But I believe winning the battle is our only real hope.



## ARM Chapter 11      Executive 2023-24

President: Bryan Smith

Past President: Mary Lou Cunningham

Vice President and Newsletter Editor: Daina Janitis

Facebook Administrator: Wendy Anes Hirschegger

Member-at-Large: Joe Wilson

PAC Representative: Patti Dalton

## May I introduce you to **CORRUPTARIO**

Never having considered myself a writer, despite a lifetime of teaching English, I remain besotted with platforms where independent writers today can polish their craft and share it with others for comment and guidance. I subscribe to various platforms for independent writers such as *Medium*, *Substack*, *Linked In*, and, of course, *Conversation*—both the US and Canadian versions.

I stumbled upon Corruptario and checked its “About” page:  
**What’s Corruptario?**

We take a closer look at Ontario “news” to explore and explain corruption.

We are a small (tiny) collective. We’re former hacks, former flacks, and long time observers (sometimes up close) of the Ford family. Our interests are corruption, the intersection of capitalism and government, and media manipulation.

### **Why subscribe?**

Most content will be free, with additional access and material available for paid subscribers, to come in future.

With the promise that I would recommend this Substack choice—and my own subscription to it—Jason and his friends were open to my sharing some of his articles with my retired teacher friends in ARM—hoping that some of them would become readers and commenters. You can read for free (love that!) and there are various rock-bottom subscription rates to give you broader access and input.

**Bill 124 was written to enrich healthcare staffing agencies**  
**Putting the healthcare workforce into private hands sets**  
**the stage for private hospitals**

Last week, the Toronto Star’s Queen’s Park reporter, Rob Ferguson, wrote about the use of “temporary nurses” in Ontario hospitals, noting that Liberal MPP Adil Shamji had asked the Auditor General for a “value-for-money” audit, citing price gouging. Last month the AG reported that Ontario hospitals and nursing homes are over-reliant on expensive staffing agencies.

In addition to credulously running some dubious claims from the Minister of Health’s spokesperson that Ontario hospitals are actually using fewer agency nurses than in the past, the article included a call from NDP leader, Marit Stiles, to cap pay for agency nurses at 10 percent above hospital rates. (According to the ONA, Ontario hospitals spent more than [\\$168 million](#) on agencies in the first three quarters of 2022, a 341% increase over \$38.1 million spent in all of 2020-21.)

By framing the issue in this way, including no voices advocating to ban the use of private agencies (and not mentioning that Quebec passed a law [banning](#) their use by the end of next year), Ferguson and the Star (and the NDP) did nursing agencies a solid, reinforcing the idea that agencies are a necessary evil, an unfortunate byproduct of the struggling public system.

In reality, Bill 124, wage suppression legislation passed by the Ford government in 2019, was written to enrich and strengthen private healthcare staffing agencies. Indeed, the concentration of agencies owned by senior conservatives, their families and donors is noteworthy. Mike Harris Sr. and his wife, Lauren, [opened one](#) in 2012, for example. (At the same time, Harris was chairing the board of private long term care operator Chartwell, having made private long term care legal in Ontario as premier.)

Bill 124 was declared unconstitutional in 2022 by an Ontario superior court judge, but is still in force as Team Ford files an appeal, with hearings still ongoing. By severely limiting wage increases to a maximum of 1% for three years, the Ford government handed private nursing agencies a gift, meaning they didn't have to offer much in order to improve on their pay. At the same time, the government was strategically starving hospitals of funds in order to make sure the remaining hospital workforce would be stressed and overworked, in addition to being underpaid.

By the time Mike Harris left office in 2002, the long game to privatize healthcare in Ontario was already underway, and the introduction of private, long term care was a key pillar as it spurred a flurry of private agencies offering personal support workers.

Making Ontario's public hospitals into for-profit hospitals will be the jewel in the privatization crown for Team Ford and the investors lined up to profit. In that regard, the Ford government has made great progress. Last winter, Ottawa's largest hospital allowed a [surgeon-run corporation](#) to use its operating rooms for orthopedic surgeries. On January 10th, the Minister of Health announced an [expansion of private clinics](#) that can offer publicly-funded tests and procedures like MRIs, hip and knee replacements.

The Ford government's goal for Ontario hospitals (soon to be for-profit entities) is to have them employ no clinical staff at all, with all clinical roles being supplied by agencies. **This is effective union busting, for both hospitals and the government. Healthcare workers from agencies have no union, meaning they enjoy fewer worker protections, and they don't get benefits or a pension. By deploying healthcare workers in this way, Ontario essentially turns highly educated, highly skilled, unionized healthcare workers into gig workers and contract workers.**







Healthcare workers, for now, make more money working for an agency, but go without benefits or a pension. Once full-time staff positions don't exist in hospitals anymore, and agencies have monopolized the market, history shows that agencies will squeeze what they pay healthcare workers to juice their profits. With no union protection, agency healthcare workers will have no organized labour to protect them or fight back against what private agencies impose on them.

The deplorable state of Ontario hospitals has been strategically cultivated via Bill 124, and the pandemic was an additional gift for the government and private care lobbyists. Team Ford is counting on dire conditions in hospitals in order to make Ontarians more susceptible to lies and misinformation about privatization. Specifically, Team Ford hopes Ontarians will believe that introducing profit into this system will make it all better, despite no evidence to support the claim and a mountain of evidence indicating [otherwise](#). In the meantime, terrible working conditions and moral injury for healthcare workers in the public system is a highly effective recruitment tool for agencies. (Private agencies wait in [parking lots](#) to recruit workers coming off their latest depressing, stressful shift.)

As we can see already with the involvement of Telus, [Loblaws](#) and the banks, private, for-profit healthcare here will be dominated and monopolized by the same oligarchs and mega-corporations holding Canadians hostage in so many industries already, such as telecommunications, banking and groceries. The rise of private healthcare staffing companies will, inevitably, evolve into a wave of "consolidation" as well, eventually putting our entire healthcare workforce into the same few wealthy hands.





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

## What you need to know about protecting yourself when renting a vehicle



You're at the rental office, ready to pick up your rental vehicle and be on your way. But will it be insured in the event of an accident? Do you have coverage in your current auto insurance policy, or should you purchase it from the rental company? Is it required? Here, we'll walk through your options to help you make the best choice for your needs.

### **The rental vehicle company**

Most rental vehicle companies offer a “collision damage waiver” or “loss damage waiver” that covers damage to the rental vehicle in your care<sup>1</sup>. This protection is usually charged at a daily rate on top of the rental charge. If you purchase the collision damage waiver, the responsibility for the cost of the damage will be transferred from you to the rental vehicle company<sup>1</sup>. However, the protection you get can vary from company to company and often comes with exclusions. Always read the fine print before making your final decision.

### **Your credit card**

Your credit card may already provide collision damage coverage on your rental vehicles. To be eligible for this coverage, you'll likely need to charge the total rental amount to your credit card and decline the rental vehicle company's collision damage waiver<sup>1</sup>. Your credit card coverage may have certain conditions, such as renting vehicles from preapproved companies. Check with your credit card company to learn more about their coverage limitations.

### **Your current auto insurance policy**

Most insurance companies offer additional optional liability coverage for damage to vehicles you don't own. It comes in the form of an endorsement called "Legal Liability for Damage to Non-Owned Automobiles," also known as "Rental Vehicle Insurance Endorsement" or "OPCF 27"<sup>1</sup>. This endorsement enhances your protection and covers damage to rental vehicles in your care. The yearly cost of this add-on to your policy is reasonable, making it a cost-effective alternative to a rental vehicle company's collision damage waiver.

It's important to note that the OPCF 27 is only valid for driving rental vehicles in Canada and the United States, so you'll have to purchase coverage elsewhere if you travel outside Canada and the U.S.

### **Keep in mind**

In the event of an at-fault collision with your rental vehicle where you're 50% or more at fault, the accident will still count towards your driving record regardless of who pays the claim<sup>1</sup>.

Suppose you're not covered under your current auto insurance policy, through your credit card, or otherwise, and you choose to decline the rental vehicle company's collision damage waiver. In that case, you will be responsible for paying the costs that result from any at-fault damage to the rental vehicle in your care<sup>1</sup>.

Be sure to speak with your insurance broker to understand your coverage level before visiting the rental office. If you're a current OTIP policyholder, contact us at [1-833-494-0089](tel:1-833-494-0089) to review your existing auto insurance policy, and discuss additional optional coverage such as OPCF 27. If you're not insured with OTIP and are shopping for auto insurance, call us at [1-833-615-9326](tel:1-833-615-9326) to get a quote and receive a \$20 gift card of your choice!

[Financial Services Regulatory Authority of Ontario – Protecting yourself when renting a vehicle](#)

Related article: [What you need to know about loss of use coverage](#)

