

AFTER SCHOOL

Volume 23, Issue 3—October 2021 • www.armch12osstf.ca

KALBARRI NATIONAL PARK
AUSTRALIA

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AFTER SCHOOL

VOLUME 23, ISSUE 3, OCT. 2021

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 author 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—ED PRESTON, ASSOCIATE EDITOR

Reflecting back since the spring issue, we can't help thinking what a summer it's been. And we haven't gone anywhere. We're betting that we're not alone feeling this way. Hopefully this issue will provide some relief from the fourth wave, and the hangover from all of the election hype. It's packed with items guaranteed to pique your interest.

What gets us up in the morning is the desire to be as active and involved as our minds and bodies allow. This issue seeks and encourages your involvement through a variety of venues: the photography contest, recipes, encounters with fame, reminiscences, an appeal to help organize events, and the always open door for your creative work.

As for our feature articles, ARM C12 President, Manfred Netzel, opens things up with critical comments pertaining to the national election, and the upcoming provincial election in the spring.

Our cover photograph is an introduction to Michelle Barraclough's travel piece on Australia, a country

close to her heart, and to which she hopes to return.

Leslie Wolfe has retired as President of OSSTF Toronto District 12, and her former position is now in the very capable hands of Michelle Teixeira. Her debut article for ARM C12 is included here, casting more light on the issues still outstanding with respect to the opening of schools this September.

We came across an article in the ARM Thames Valley C11 newsletter that we thought our readers would find stimulating: "Lessons From COVID-19." Joe Wilson expands, with very vivid and opinionated prose: "the confirming, the surprising and the ugly."

Christos Aslanidis, vice-president of ARM C12, has provided a chilling book review: *Midnight in Chernobyl*. As we wean ourselves off fossil fuels, and look to alternatives to satisfy our exponentially growing appetite for power, and if sustainable "green" ones can't fill the demand, nuclear may continue to be part of the mix. Chernobyl is a warning, as are Three Mile Island and Fukushima, to proceed into the

future with extreme caution. ([List of nuclear power accidents by country.](#))

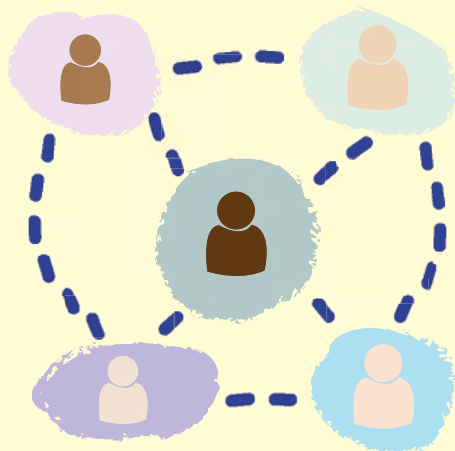
As you know, there are three things that are inevitable: death, taxes and "shit happens." This editor has put together a piece entitled "Let's face it," addressing the preparations that one can make in advance of the first one, or a debilitating accident or medical issue. Our lives are very complex, and what you leave for those who will be looking after your affairs can be extremely helpful. The article is filled with tips and links to guides for assistance.

If you want a snapshot of how OTPP is diversifying its investments, then take a look at the incisive brief provided by Paul Headdon. Interesting.

Finally, don't overlook the announcements page. There's important information about upcoming "luncheon" meetings, visiting an optometrist, and congratulations.

And, to close...any doubts about the efficacy of vaccinations, masks, and passports? Ask Alberta or Saskatchewan, but not Maxime Bernier.

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PRESIDENT'S REPORT—MANFRED NETZEL

As the often steamy and inferno-like temperatures of July and August give way to more pleasant conditions in September, I hope you all enjoyed the summertime and now look forward to a resumption of some routine with family and friends before autumn rains and chilly conditions take hold. The ARM C12 Executive has already met online to plan activities and meetings for the coming year, cognizant of the ever-present COVID-19 Delta variant which is leading the charge of the 4th wave of this ongoing pandemic. Consequently, we all missed the return of so many loved annual Toronto festivals and activities such as PRIDE, the CNE and the Labour Day parade, although the latter had a scaled-down version starting near Queen and University then ending at Queen's Park. We can only hope that these events will take place as has been the tradition next year.

Of course, the expected (but unnecessary) calling of a federal election by PM Justin Trudeau did not seem to fully take the pandemic into account. As I write this, the opinion polls show that he will not be rewarded with a sought-after majority government, and may even have a slimmer plurality of seats than the Liberals had at the dissolution of Parliament in late August. OSSTF/FEESO and ARM have not actively been involved in federal elections in the past and this is the course we are following again. Nevertheless, we still encourage our members to stay engaged.

I do believe that the focus of our political goals and activities must remain toward the next provincial election in June and the defeat of the Ford government. The current federal election has given Doug Ford the perfect excuse to avoid public scrutiny and accountability by deciding to prorogue the Legislature until early October, avoid regular press



conferences and delay the enactment of key guidelines and policies related to technological pandemic vaccine monitoring (i.e. passports), have detailed school year planning and bring about reform to the deficiencies of the Long-Term Care (LTC) system in Ontario. As one journalist recently described the Premier's political instincts "...they are painfully wrong...like Wile E. Coyote, they never accomplish what they are meant to. Think of it as his gift...an unerring ability to see his decisions blow up."

In fact, in July the Auditor-General reported that the PCs had spent about \$10B less than they had planned for in the 2020–21 fiscal year. This situation, and the problems facing the TDSB and other large school boards, was the motivation behind our latest political cartoon found in this issue. Specifically, the TDSB Chair in late July made clear the underfunding the Board faced last school year and will be facing again in 2021–22.

These include:

- * \$42.6M was drawn from reserves to pay for COVID-19-related expenses;
- * \$80.5M in reserve funds has been used since the start of the pandemic; and
- * the operating budget approved on June 30 has a projected deficit of \$59M which will need another draw on reserves to balance the budget, as required by law.

This seems to be the provincial strategy to enable a school "recovery plan" by Queen's Park. At the same time, the Premier vowed to "drive every school bus himself" to ensure that in-class instruction was available to every Ontario student for the new school year. Hence our cartoon...we hope you enjoy it.

As mentioned in my last report in June, your Executive and I are committed to continuing to follow several priorities for 2021–22. Firstly, we all want, like you, to be able to offer an interesting and engaging series of events and meetings...hopefully, even

in-person sometime in early 2022. Secondly, we remain determined to keep the crisis in the Long-Term Care (LTC) system in Ontario on our radar by vigorously supporting the Ontario Health Coalition (OHC) in its educational and advocacy efforts. Those of you who are online will continue to receive updates and event notifications from the OHC through regular email 'blasts.' Thirdly, we will continue to work energetically in concert with our Provincial and local OSSTF/FEESO colleagues and social justice partners to prepare for the provincial election next June. That's why I'm very pleased to have the new local OSSTF Toronto President, Michelle Teixeira, provide her introductory article for the benefit of our members and readership in this issue of *After School*.

Hope to "see" many of you for our upcoming planned online presentations in October and November.

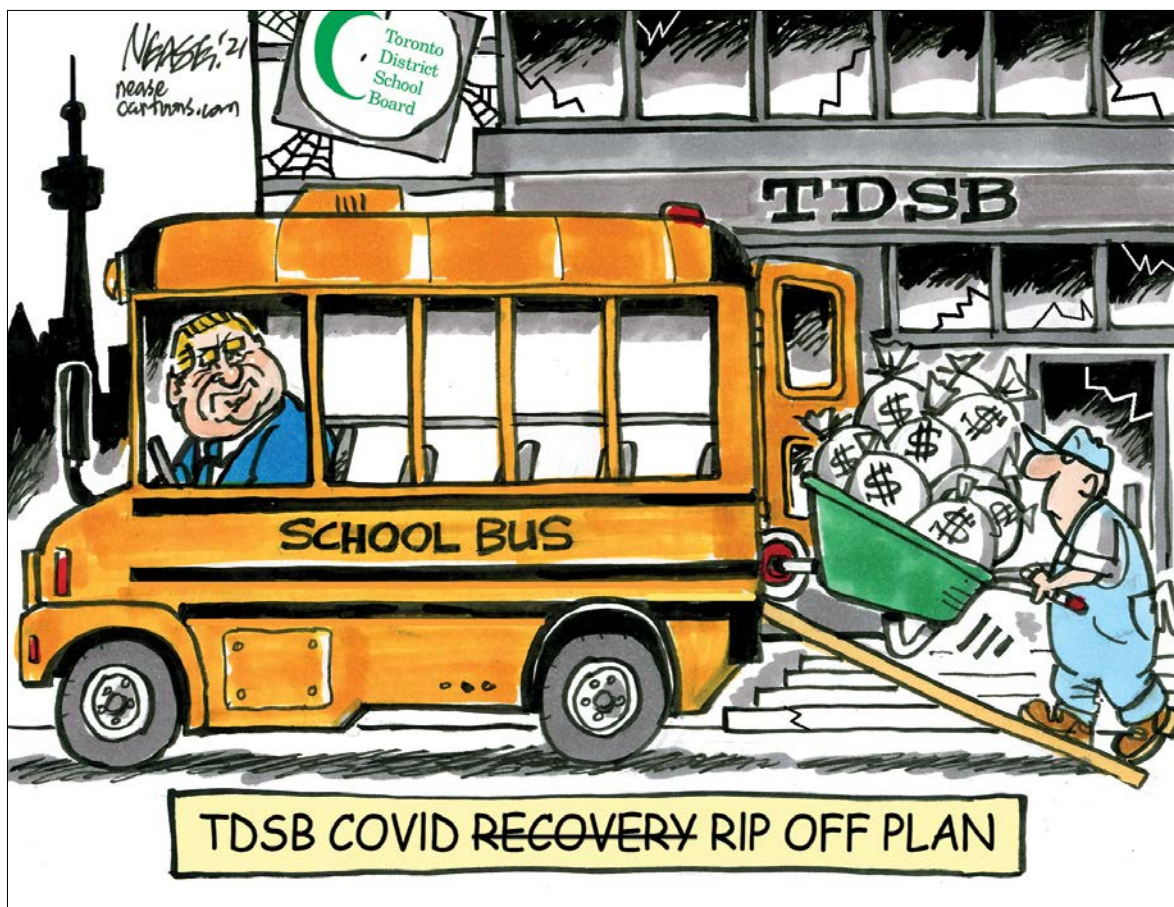
Manfred

ORGANIZERS WANTED

ARM Chapter 12 is looking for organizers for member cultural, recreational and social activities and events.

Are you interested in golfing, curling, attending museums and/or concerts, playing euchre, bridge, poker, learning about or making art, poetry, dance, dancing, hiking, walking, socializing etc. (anything that you think our members would want to participate in)?

Do you have a bit of spare time and some experience in organizing an event? Then, [contact us](#). 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.



A MESSAGE FROM OSSTF TORONTO

—MICHELLE TEIXEIRA, PRESIDENT, OSSTF TORONTO

When school ended in June, we were all hopeful for an easier start-up in September than the chaos that hit us last year. With vaccines widely available and loosened public health restrictions, it certainly seemed likely. As summer progressed, however, it became apparent that a fourth wave of COVID-19 was upon us and that a return to school would be anything but normal. So, once again, teachers and education workers faced a summer of uncertainty, anxiety and fear as they awaited news of what the plan was for back to school.

When that “plan” finally came from the Ford government, it was woefully inadequate. It provided little direction to school boards, and what direction it did provide seemed to ignore the fact that COVID-19 cases were going up. Suddenly singing indoors was permissible and the notion of cohorting was laughable given that assemblies, sports, and communal lunches were all allowable. There was no mention of mandatory vaccines, no funding for smaller class sizes, and no mention of Adult Learners and their specific circumstances. Luckily, the TDSB has chosen to implement measures that go beyond what is required under Ontario’s plan and are taking a more cautious approach.

Where the TDSB falls short, however, is in its failure to prevent simultaneous online learning (hybrid) at the secondary level. Though they have indicated to OSSTF/FEESO the trustees and principals that this is to be a last resort, we know that principals have already shared with their staff that due to the limitations associated with timetabling secondary students, there will likely be simultaneous learning classes in almost every single secondary school. This is unacceptable. The TDSB could

have chosen to implement a smaller version of last year’s Virtual School. They could have chosen to implement virtual school hubs by Learning Centre. They did not, and they dismissed our suggestions that these options be explored. Instead, they chose the easier, cheaper option despite the fact that is a pedagogically unsound and inequitable model of learning.

OSSTF/FEESO believes that an important step in a safe return for our Members is a mandatory vaccine program. On August 18, 2021, provincial OSSTF/FEESO along with other education affiliates issued a joint statement on the matter. The following week, the Ford government announced a vaccination policy that fell short and provided little direction to school boards about the implementation of such a policy. To that end, TDSB trustees met on Wednesday, August 25, 2021, and unanimously voted in favour of developing a procedure that would require all TDSB staff, trustees, and visitors to disclose and provide proof of vaccination status and to be fully vaccinated similarly to those policies reported in the media for federal employees, municipal employees, health-care workers, TTC employees, police and other public sector employee groups. At this point, the TDSB is still in the process of developing and implementing the policy and there are still many unanswered questions in terms of testing, privacy, and consequences for non-compliance.

OSSTF/FEESO also believes that to ensure the utmost safety for our members, and for students, a mandatory



Michelle Teixeira, OSSTF Toronto President

vaccination program should also be in place for all eligible students. Provincial OSSTF/FEESO has called for the vaccine to be added to the list of mandatory immunizations for students. Locally, in Toronto, we are exploring various options, such as making recommendations at the Joint Health and Safety Committee to advocate for such a program.

While in some ways, dealing with the reality of COVID-19 has become normalized in terms of our behaviours and the ways in which we interact to keep each other safe, in many other ways, we still face tremendous uncertainty about what lies ahead. Teachers and education workers are happy to back in the class to be sure. But they are also anxious about what they may face around the corner as case numbers continue to climb and the Ford government continues to insist schools are safe. As always, OSSTF Toronto will continue its pushback and advocacy in the hopes of securing a healthy and safe return to school for students and workers alike.

PENSION REPORT—PAUL HEADDON

The Ontario Teachers' Pension Plan (OTPP) had a return of 3.8 per cent on their investments ending June 30, 2021. The assets grew to \$227.7 billion and the 12-month return was 13.2 per cent. The other major pension plans had better returns over the last six months. Caisse de dépôt et placement du Québec had a return of 5.6 per cent and the Ontario Municipal Employees Retirement System (OMERS) had a return of 8.8 per cent. The plan invested in a broad basket of commodities to increase its exposure to inflation-sensitive assets. The investments in commodities made up 12 per cent of its asset mix. Last year it was eight per cent. Bonds represented 15 per cent of its portfolio and 20 per cent in fixed income investments.

OTPP has also invested \$375 million in ApplyBoard, a Canadian educational technology company based in

Kitchener Ontario. The company connects international students who want to study abroad with schools in North America, the U.K., and Australia. The students can connect with 1500 schools with various platforms developed by ApplyBoard.

Burton's Biscuit Company has been sold by OTTP. This is a U.K.-based biscuit company that was acquired in 2013. A Belgium-based holding company called Ferro purchased the company.

OTTP has acquired the majority interest Acorn Health. It provides Applied Behavioural Analysis (ABA) therapy for children with Autism. The company operates 51 clinics in 7 US states. Home and centre-based services are provided.

Brookfield Asset Management Inc. has raised seven billion dollars for its new impact investment fund called Global Transition Fund. OTTP and Sin-

gapore's Sovereign Wealth Fund have provided some of the funds.

Several Canadian Pension Plans, notably C.P.P. Investment Board, B.C. public sector Pension and OTTP have all made investments in some Chinese Companies linked with military and human rights violations.

OTTP had \$740 million invested in shares of Alibaba and \$200 million in shares of Tencent. Alibaba has developed facial recognition software which has been used against Uyghurs in China. Tencent owns the social media application called WeChat used for taking technological surveillance.

Jo Taylor, the CEO of OTTP wants our fund to become more open-minded in their investments He is interested in using a more international focus when investing. As approximately 70 per cent of our investments are in North America as of December 2020.

LESSONS FROM COVID-19

—JOE WILSON, POLITICAL ACTION COMMITTEE OFFICER, ARM, CHAPTER 11 (LONDON/THAMES VALLEY)

As someone devoted to life-long learning I try to embrace new information and perspectives whatever the source. Is it any wonder, then, that two years of living under COVID-19 would provide a variety of lessons? Some reinforced things I always knew or suspected; some were quite confounding; some were depressingly negative. Call them the confirming, the surprising and the ugly.

The Confirming

1. I've always enjoyed having quiet time to myself. Back in my working days when I was often incredibly busy I welcomed those odd days when there was nothing I had to do. Living in a beautiful, quiet forested area near Ilderton, idle days are not an issue for me. So two

years of reading, building things, cooking, wine-making, writing a 130,000 word novel (my first!) and generally relaxing was not a major burden. It did get slightly boring at times, but I have to admit COVID-19 ironically confirmed for me how much I enjoy quiet isolation.

2. The ultra wealthy are parasites and predators. There is wide-spread confirmation that many of the ultra wealthy got even more wealthy during the pandemic. How many of them ponied up any significant amount of their vast resources to ease our way through the pandemic? They live off and benefit from a world created and run largely by working people. But do they rec-

ognize and celebrate their shared humanity with the rest of us? Or rather, do they look down from the lofty fortresses their often ill-gotten riches have built for them, ignoring what COVID-19 is doing to our world, immune in their smug, protected, entitled and mostly undeserved wealth?

One telling example: Jeff Bezos, after his sub-space voyage, "thanked" Amazon customers for providing the [obscene!] wealth squandered in the name of his narcissism. Worse, he also "acknowledged" the unintended contributions of his Amazon employees, those notoriously overworked, underpaid and exploited workers who do the work

Continued on page 20

MEMORY LANE

Reminiscences from the first 25 Years of ARM

MADIS TAMBRE...

Memories: members, and those who became friends, from D12 Active, to D12 Active Retired. I enjoyed the ARM 12 luncheon meetings, Christmas lunch, and AGM. Once I started taking part in it, the Labour Day Parade was always a great way to start the school year: re-connect with friends, and get re-energized for the new year knowing that there is a solidarity of purpose among our members; this held true even after retirement. One very memorable event came in the second or third year after District 12 started to use the Gladstone Hotel for its post-parade venue. It was a beautiful day for a stroll along Queen Street. When we came to the Gladstone, those members returning to school veered off into the comforting arms of the Gladstone, while a determined five to seven ARM 12 members proudly escorted our banner past the reviewing stand and into the CNE grounds. Some of us then retraced our steps back to the Gladstone. Subsequently, ARM 12 continued to make the effort to finish the Parade.

CHARLES HAWKES...

Food for our chapter luncheons is prepared by the excellent cooks at the Latvian Centre located across the parking lot from OSSTF headquarters. Several years ago, Jim Mile and me were delegated to bring over the food over to the Federation to be ready for our members when our luncheon speaker finished his talk.

We entered the Latvian Centre kitchen and one look at the spread ready for pickup told us that there was not enough food for an unusually large turnout of ARM members. Quelle catastrophe! The kitchen could not cook more. Members had paid good money for a full lunch. Immediate action was necessary. Jim and I leaped into the car, crossed three lanes of heavy traffic to a pizza place, bought several pizzas, and retraced our route at an unsafe speed back to the Federation.

The crowd had polished off the short supply of Latvian food including desert that had been delivered while we were gone. But we sensed their unfulfilled hunger. We announced pizza was now available. In a silent but irresistible movement the crowd moved in on the pizzas. Five minutes later, only the large orange boxes remained.

We learned two things from this. Always overestimate the amount of food when planning a luncheon. And-everyone likes pizza.

After School

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Editors: Jim Mile and Al Williams

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Jensen, Bruce Johnson, Bea Lewis,
Jim Loftus, George McClintock,
Sally Penney, Al Williams

President's Report

by Ian Cameron

When I was re-building our deck in the city, it made common sense to perceive of the world as being flat. Cause and effect ruled. I turned the screw and it went into the wood. I thought of the wood as a material thing, not as a spiritual being. I was interfering with the connectedness of all things in order to establish a new, more comfortable equilibrium. I was relatively motionless and anchored to the ground by some mysterious force called gravity. I did not feel as though I was flying through space as the earth rotated and circled the sun at great speed. This common sense outlook enabled me to use the 3-4-5 triangle etc. to build the deck.

Friends tell me that my model or paradigm is outdated. They have traveled further than I. They say that the only way to common sense to explain why the mast of a sailing ship comes over the horizon first before the hull appears is to conceive of the earth as curved. So I checked this out in my old copies of the Reader's Digest and the National Geographic, and I am forced to conclude that my friends are right. Pictures do not lie. There is a picture in the American Geographical magazine from outer space. It makes the earth look like a big blue marble. There aren't even any countries coloured on it.

And my friends say that I am relying on an outdated and narrow conception of cause and effect. Newtonian physics which makes sense to me has been ousted. Multi-causality. And then in one case, say a bomb thrown into a room, could have multiple effects. One person might run. One might throw themselves on the bomb etc. And then there are positive and negative feedback effects. For example, a growing food supply could be the major cause of increased population which would result in less food per person which would reduce the population. And time comes into cause and effect simultaneously. To one of my friends I said, "Look at my finger touching this coffee mug. I am causing it to move across the table." "Oh, he said, to move across the table."

I have not heard of ideas of "force fields". He put a piece of paper on top of a bar magnet, and sprinkled some iron filings on it, and they show you force fields. So you do not have to be next to something or touch it to affect it. People say, have auras like force fields. "Do you mean to say that I could use my mind to cause my deck to be built while I was causing my deck with my feet up in the drinking coffee with my feet up in the living room?" "Well not quite like that," he said, "and anyway, you are too skeptical. These things will not happen unless you believe."

So I am curious. I began to read Einstein's notion of reality is different than mine, but experimentally, his ideas checked out predicting happenings in the universe. Then too, his equation of $E=mc^2$ equals Mass times the speed of light squared checked out with the development of the atomic bomb. Imagine! If you can split up the atoms in something as small as your finger nail, the energy released is the mass of the fingernail times the speed of light squared (670 000 000 times 670 000 000). How you use that knowledge is a big question. I may be wrong, but Einstein's idea of reality suggests to me that the coffee table in front of me is composed of a lot of atoms like a lot of bricks, tightly packed. But the atoms and table have a locality. Although the predictions of quantum mechanics check out, I find their view of reality hard to accept. They say that electrons or other small particles do not have locality. They are in like a kind of a fuzzy cloud of possible positions. They say that when you try to observe a particle, it is only then that it fixes its position out of a lot of possible positions. If I understand correctly, all other particles in the universe then fix their positions out of their realm of possible positions. This, to me, is like saying that if I turn my back on the moon, it is no longer there. But their predictions check out in areas other than deck building.

Continued on page 2

BIRTH OF AFTER SCHOOL

Right from the beginning, ARM12, members wanted a newsletter. Many names were suggested but *After School* was picked. First editors were Al Williams and Jim Mile who served until 2010. The look and format called for a colourful front page frugally selected from Staples paper stock, often a pastoral scene. Regular features were columns from President Ian Cameron and vice presidents Paul Rook and Jim Loftus. Like today, we invited our members to contribute, and we received book reviews, accounts of local trips (to Stratford, to Muskoka river cruises, walk and talk), sports (bowling, curling, golfing) events, health advice, political comment and much more. To save money, photos were in black and white. The printing, envelope stuffing and stamping were carried out by a crew of several executive members at District 12's office using their photo copier and stamping machine. There always was and still is a lot of entertaining and interesting reading in *After School*.

PUB REVIEW—ALLAN HUX



Safari Bar & Grill
1749 Avenue Rd.
Toronto, ON M5M 3Y8
705-215-9898
safariбарandgrill.com

The shutdowns over the past year have postponed my pub review column. As patio places began to slowly open in the late spring, I have been looking for good spots. I found a great one at St. Germain and Avenue Rd. Ed Preston kindly offered to come along and take pictures and Ed's wife, Donna, joined us, along with President Manfred Netzel on August 4.

Safari has small seating areas indoors on the ground floor, but a large patio between the sidewalk on St. Germain and the building. There are three rows of tables that can be configured in sets of two, four, six or more people to match the size of your party with lots of space in between. There is a large awning that provides good coverage on sunny or wet days, and they have

erected plastic barriers along the roadways. The noise from Avenue Rd. is not noticeable as the seating area stretches east along St. Germain Ave. The washrooms are on the second floor and there is no elevator so if you have mobility issues you may want to limit your liquids consumption. The second floor also has three pool tables and a ping-pong table in addition to the washrooms. Two fellows were actually playing pool on this Wednesday afternoon.

As you know, I believe there are at least eight key criteria that must be considered when reviewing a pub. These include the location, atmosphere, design/layout/décor, brews, fare, service, price, and accessibility. I have already addressed the location, layout and accessibility, and I will address the rest in random order.

The lunch time menu is quite good. Donna had the fish taco and fries [\$15.00], Ed had the Safari burger and fries [\$17.99] and they said the fare (along with the company) was excellent. There is a lamb burger on the menu as well and it is terrific. Manfred and I had the club sandwich which was tasty and quite large with fries [\$15.99]. There was a bit of a mix up with Manfred's order, but young Robert eventually sorted it out. Ed and I

had the large Creemore draft [\$7.65], Manfred the Steam Whistle lager, and Donna had a coffee with refills [\$2.99]. I was the only one who weakened and had dessert with a butter tart and side vanilla ice cream [\$4 + \$2]. They also have apple crumble, gluten free chocolate brownies, and cashew butterscotch cheesecake, and all are delicious.

Safari has eight Canadian and four European beers on menu and six white wines, 11 red wines, and one rosé wine, which is quite an acceptable range of choices.

I must confess that this was the fourth meal that I have had at Safaris this summer. Earlier I had lunch with Jose Brandao, a friend who was actually in my Grade 13 class during my first year of teaching in 1975. Joe went on to earn his B.A, M.A. and PhD. In History from U of T and York, and is currently a Professor of History at Western Michigan University. Joe and I had the caesar salad, fried calamari, chick wrap fries, wings and sweet fries, apple crumble with vanilla ice cream and two large beers, and a two-hour visit for \$100. It was wonderful.

If you are looking to go out to a fine patio meal in midtown Toronto, I highly recommend Safari Bar and Grill! Enjoy!



PHOTO CONTEST: IMAGES OF A CHANGING WORLD



The very least that can be said about our world is that it is changing.

Environmentally, politically and socially, we have seen major disruptions over the past decades, not to mention that we are still in the midst of a global pandemic. Wildfires and floods ravage Europe and North America; governments collapse as other nations rise to be superpowers; democracy seems to be giving way to autocracy; with greater recognition of our tainted national history, statues topple and the names of those we were told to admire are being removed from the signs of streets that bore them. And yet, flowers still bloom, brooks and rivers continue to flow. Our sylvan retreats whether the backyard, a local park, or the family cottage still offer comfort. Friends and family are starting to gather in greater numbers, and the joyful squeals playing children echo in playgrounds.

Can you still find beauty in this world? Of course. Do you find the drama fascinating? We hope so. Tell us in pictures.

You have until the **spring of 2022 (May 13, 2022)** to submit photographic images that express your views of our changing world. There are three categories: **People, Places, Things**, and any member of the Chapter can submit up to three images in each category. A **prize of \$100** will be awarded to the photographer whose work is deemed the best both artistically and thematically in each category, with a **\$50 prize** for each runner-up.

Winners will be announced at the 2022 AGM. As well, winning entries and a selection of runners-up will be featured in the summer edition of *After School* and on the chapter website.

Full details of the photo contest are available on the website at:



armch12osstf.ca/photo-contest

The contest is open, now. It's time to get out there and capture/create images that are meaningful to you.

While visiting the Hadfield farm, owned by the parents of Chris, to view his father's collection of antique cars, Chris and his siblings performed some "down home" music. Chris and his brother stopped playing and looked up when a fighter jet flew over. They didn't see it but Chris was able to identify it by its sound. I already had my camera focused on Chris waiting for the right moment. It happened! (Editor)

One response to the photo: "Sure, we're indulging in the comforting tradition of music playing, but there's something worrisome out there."

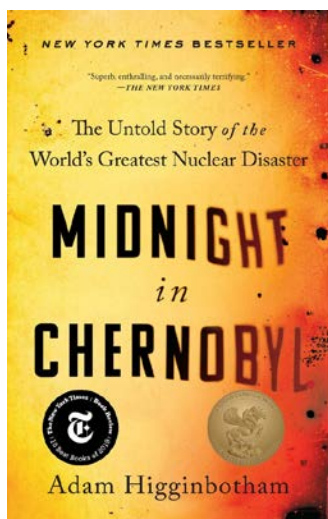
What does it say to you?



Chris Hadfield

To the right you will find two more photos, submitted by Chris Aslanidis, to help illustrate the theme for the contest. Hopefully you'll find some inspiration and encouragement from these three images. Grab a camera and go for a walk. Walk and watch. Editor.





BOOK REVIEW—CHRISTOS ASLANIDIS

Midnight in Chernobyl: The Untold Story of the World's Greatest Nuclear Disaster

by Adam Higginbotham

560 pages

Paperback \$27.00, eBook \$18.99

(Simon & Schuster)

On the morning of Saturday, April 26, 1986 an accident occurred at the Chernobyl Nuclear Power Plant near Pripyat, a town in the northern part of Ukraine. A test of the reactor's cooling system's ability to continue in the event of a power outage went awry leading to an uncontrolled chain reaction. The core of Reactor Number 4 overheated, causing a massive explosion, and then a nuclear meltdown which included an open-air reactor fire that burned for nine days. The consequent release of radioactive contamination into the atmosphere eventually spread over much of western Europe.

Although, the actual number of deaths as well as serious illnesses associated with the disaster is in dispute, there is little debate that this was the worst nuclear accident in a civilian setting in history.

Adam Higginbotham's riveting *Midnight In Chernobyl* offers a detailed and dispassionate exploration of what lead up to the event, the specifics of what happened, and the consequences. It is a deep dive told from the perspective of the seemingly hundreds of scientists, engineers, soldiers, firefighters,

workers, bureaucrats and politicians involved, stretching from the early days of the Soviet nuclear program, through the fundamentally flawed design of the RBMK reactors used at Chernobyl, the construction challenges and shortcomings, the bureaucratic structures of the Soviet system that ultimately abetted these flaws, to the cascade of mistakes and futile efforts to reverse the catastrophe on that fateful night. It also tells us in excruciating detail of the consequential destruction, pain and suffering of the disaster, and describes the heroism of the hundreds of engineers, technicians, firefighters and soldiers, many of whom sacrificed their lives to avert a greater disaster.

It is a non-fiction epic; Leo Tolstoy meets Truman Capote. And much like how the reading of Capote's *In Cold Blood* may not have changed the reader's opinion on the issues of capital punishment, *Midnight In Chernobyl* certainly sharpens one's thinking on the risks and benefits of the use of nuclear technology to sate our modern society's needs for energy.

In Ontario, today, 58.3 per cent of our electricity is generated by nuclear reactors, and about 23 per cent by hydro. The rest is sourced from wind, solar and biomass, as well as purchases from outside the province. Presently and for the near future sources of electricity such as wind and solar power are not, and will not be able to satisfy more than a small fraction of our energy needs. Whether we like it or not, we depend on nuclear power. Remarkably, in Russian, as many as 10, now modified, RBMK reactors continue to operate today.

Midnight in Chernobyl, is not only a fascinating exploration of the worlds worst nuclear disaster, but a sobering reminder of the complexities and awesome challenges of nuclear power. It is highly recommended for those who prefer their technology horror stories via the written word instead of in visual form, as there is an excellent television mini series, *Chernobyl*, available on HBO.

Midnight in Chernobyl is available from your local bookstore or at the public library.





Photos: Pripjat, the Chernobyl disaster, Ukraine

AUSTRALIA: THE LAND OF OZ—MICHELLE BARRACLOUGH

The land down under, Australia, has been fabled to contain mystical creatures and wonderful landscapes. I finally got to travel there after I finished university and have enjoyed visiting there multiple times over the years. Fortunately, I have many family members there, distributed over the continent. If you have wanderlust after this pandemic, Australia is definitely worth the time for exploration.

Most flights from North America touch down in either **Melbourne** or **Sydney**. Mine landed in **Melbourne** and from there I had a choice of what I wanted to visit. Starting with the **Yarra valley**, a trip to **Healsville** allows you to visit some wonderful wineries. There are also good walking trails in the local national parks, if exercise is your interest.

If the beautiful coast is more to your liking then take the **Great Ocean Road from Geelong to Warrnambool**. Here the coast is spectacular and includes the rock formations called the **Twelve Apostles** and a variety of beaches. The road follows the coast, with its beautiful beaches



to **Apolo Bay**, where it then glides into the **Otway Ranges** and the **Shipwreck coast**.

The first time I visited Australia I rented a camper with some friends and we camped around. There were some great campgrounds and the general convivial ambiance of the people, made the trip memorable. However if you would prefer, Australia has some cheap local airlines which would allow

you to choose your destinations and get there quickly. On my last trip, I chose the later, so my next stop was **Sydney**. It does not disappoint with all the characteristic city entertainment, including the iconic Sydney Opera Hall. Sydney has its share of beaches, Manly being one of the best known. A word of warning, when I was there, there was a sign: "shark proof net not intact." It definitely gave an added zest to my swim.

From here, my next port of call, was **Bundaberg**, a small town north of **Brisbane**. Its claim to fame, was the local rum, produced from sugar cane. Brisbane is lively with lots of festivals and entertainment. All along the coast there is plenty of snorkeling and diving but of course everyone would like to see the **Great Barrier Reef**. **Cairns** is the undisputed capital of underwater sports, whether you are a snorkeler or diver, you will enjoy this town. Because of global warming the reef has tragically suffered coral bleaching due to the warmer more acidic waters and sediment from river run-off which hinders photosynthesis. Recently there have been projects that are trying to regrow some of the reef. They have, to an ex-



tent, been successful but further work needs to be done.

My last stop, was to fly to **Perth, in Western Australia**, and visit some of the least known parts of Australia. If given the opportunity, Western Australia, is well worth the visit. A world class city, Perth, has everything one could ask for, from a beautiful, hilltop, botanical garden at Kings Park, to a very interesting Art Gallery of Western Australia. Close by is **Fremantle**, with all its sailing clubs, lovely vistas, and artistic community. Western Australia has its own vineyards at **Margaret River**, which are a lovely way to spend the day. Then on to **Cape Llewwin** where the Southern and Indian Oceans meet. Very dramatic winds of 35 knots, surf crashing, and pouring rain greeted us, but we did manage to stop for tea and scones after visiting the lighthouse—it's all in your priorities—before heading home.

I hope this article has encouraged you to put Australia on your bucket list. So much to explore, so little time to do it.

Photos: 1— Start of the Great Ocean Road in Victoria; 2— Twelve Apostles on the Victoria coast; 3— Vineyard in South Australia; 4— Emu; 5— Kangaroo; 6—A lookout off the Great Ocean Road in the state of Victoria and 7—A beach in the state of Victoria



Photos credit: Michelle Barraclough

THE RECIPE PAGE



As mentioned earlier, this is the debut of a new feature in *After School*. Two of our members gave it a kick start with two recipes from each of them. Also have a look at the link to a CBC web page at the bottom of page 17, where you'll find 30 free recipes.

If you like this idea, send us your faves. You've got a hungry audience.

MANGO SALAD (Submitted by Eunice O'Mahony)

I literally just throw this together, so no firm measurements.

INGREDIENTS

- mangoes (not too ripe—just firm)
- cucumbers (sliced)
- red onion (sliced)
- red peppers (sliced)
- yellow peppers (sliced)
- carrots (julienned)
- coriander leaves (to taste)
- garlic (2-3 cloves mashed)
- 1 jalapeno pepper (omit if necessary)
- a little crushed red pepper (again omit if you need to)

Dressing:

- extra virgin olive oil
- lime juice (lots!)
- a little vinegar (optional—I've used Balsamic, white Balsamic and ordinary white vinegar at different times and all were great)
- sugar (I like brown but white is just as fine)
- salt (I use Kosher salt but any will do just fine)
- freshly ground black pepper

INSTRUCTIONS

Throw everything together, taste and adjust the flavouring if needed. Allow to macerate for a few hours or just go ahead and eat right away!

I've varied the salad by using zucchinis, apples, and once I even threw in some bananas and raisins! Not for everyone!

FLOURLESS NUTELLA BROWNIES (Submitted by Eunice O'Mahony)

servings: 12 prep time: 10 MINUTES cook time: 16 MINUTES total time: 26 MINUTES

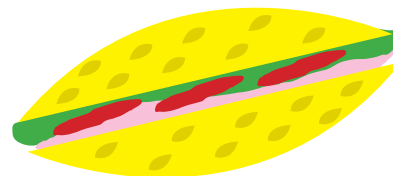
INGREDIENTS

- 1 ¼ cup Nutella
- 2 large eggs
- ½ - ¾ cup finely ground almond meal or almond flour

INSTRUCTIONS

1. Preheat oven to 350°F. Grease a 9 inch x 9 inch metal baking pan.
2. In a large bowl, add all ingredients. Stir until batter is smooth. (I use a Danish whisk for this as the dough can be rather stiff. No worries if you haven't got one. A wooden spoon works quite well too!)
3. Pour batter into prepared baking pan, spreading and leveling it evenly with a spatula. Bake for 15-25 minutes until knife inserted comes out clean. Let brownies cool and set a few minutes before cutting and serving.

Hope you like these!



FRENCH TOMATO TART (Submitted by Pat Hawkes)

INGREDIENTS

- 12 tart shells store bought or homemade
- 3 medium tomatoes
- 1/2 tbsp. Kosher salt
- 1 3/4 c. shredded Gruyere cheese,,,about 7 oz.
- About 3/4 tsp. Each of salt and pepper
- 1 tsp. dried basil
- 3 tbsp butter melted
- 1/2 c. freshly grated Parmesan cheese

INSTRUCTIONS

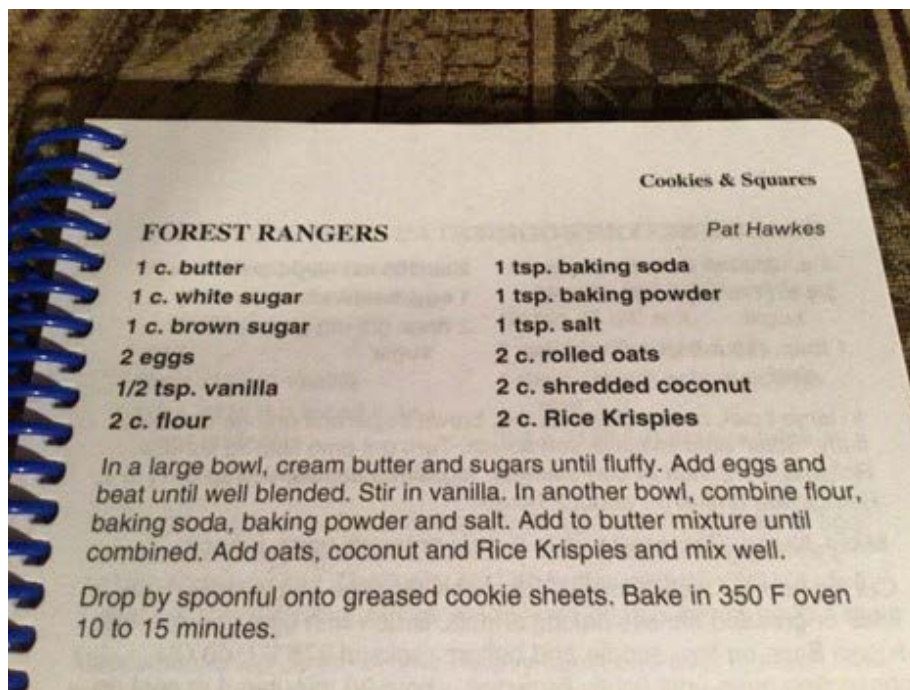
- Oven at 375
- Slice tomatoes slightly over 1/4 inch thick. Place slices on a rack.
- Sprinkle both sides with salt and leave the tomatoes to drain...about 1/2 hour.

- Prick tart shells and bake about 12 minutes or till partly cooked and just beginning to brown. Remove and let cool. Keep the oven on.
- When the shells are cool, fill them with Gruyere pressing down a bit.
- Shake water off the tomato slices and place 1 on each tart.
- Sprinkle with bit of salt and pepper then basil and then grated Parmesan.
- Spoon about 1 tsp of melted butter on each tart.
- Bake about 35 minutes or till crusts and Parmesan are browned. Sometimes I put them under the broiler for a minute or two to brown.

Serve warm or cold.

This recipe is versatile. You can use mini tarts with Campari tomatoes to make appetizers or use a full pie shell and adjust ingredients accordingly.

FOREST RANGERS (Submitted by Pat Hawkes)



[Click here](#) for 30 recipes available on the CBC website, which are in the public domain. They look great for the Fall and Winter. (Editor)

LET'S FACE IT—EDWARD PRESTON, ASSOCIATE EDITOR

If you're reading this article, you've made it this far in life. However, if you're like me, the best of your life is behind you, and with the limited years that we each have left, we endeavour to make the most of them through second careers, travel, hobbies, fitness programs, creative pursuits, time with family, and so on. But, the day will come when we won't need a mask ever again, or anything else for that matter. There's no escaping.

So, when you have passed on, or have developed debilitating physical or cognition issues, what have you left those called to step in to look after your estate? Having a will, powers of attorney, and an executor are preparations that most, if not all, of us have put into place. However, what about all of the things that we use and rely upon on a daily basis? Bank accounts, investments, financial advisors, credit cards, passports, car information, insurance carriers, passwords, medical records, and so on; all of those things that we rely upon, and which connect us to the wider world. We've done this for our son, and when it comes time, it will all be at his fingertips.

Mary Lou Cunningham (President of ARM C.11, Thames Valley) has prepared an extensive package of checklists, charts and suggestions to help everyone organize their important personal information.

As she puts it:

"Fire, flood, theft, sudden injury or illness...are you prepared? Organize and prepare so that you minimize the impact quickly. Store originals in a safe place (safety deposit box) and securely keep copies in a fire + water proof portable box. Create a Master Checklist with location of document info and store it with your will. Give a checklist copy to adult children, or close relative. Keep a copy with your "grab & go" emergency kit. You need to organize: personal records, home and property records, auto records, electronic records and pet records."

For an expanded version of Mary Lou's checklist of important personal information, access [Just In case...are you prepared for an emergency?](#)

Once there, click on LINKS and scroll down. You can download it directly from there. However, when I

tried, the table didn't open as intended. (Perhaps this is because I work on a MacBook Pro. Maybe WINDOWS will be more cooperative.) That being said, you can still see lists of everything that you should consider compiling. Using this as a reference, you'll still be able to quite readily create your own Master Checklist. It'll take some time, but others who are called upon to look after your affairs will thank you.

If you want further assistance or advice with all of this, here are some useful websites:

- [Estate Planning: 16 Things to Do Before You Die](#)
- [Estate planning checklist](#)
- [Estate Planning: 11 Things to Do Before You Die](#)
- [Getting Your Affairs in Order](#)
- [12 key documents you need to gather](#)
- [It's ok to die when you are prepared](#)
- [C.A.R.P.](#)
- [A Checklist Before Dying](#)
- [The Ultimate Guide: Executor Resources For Planning Ahead Your Death](#)





PLANNING



INVESTING



BORROWING

Will your retirement savings cover the cost of care as you age?

According to the OTPP, there are currently 135 retired educators in Ontario over the age of 100. With the potential for a longer lifespan, there's a chance you'll have to cover the cost of care at home or in an elder care facility for yourself and/or your spouse, and those costs aren't cheap.

Many seniors today want to stay in their home as long as possible. The average home care billing rate in Ontario is between \$20.00 and \$30.00/hour for in-home support, personal care or companionship. For professional services, like nursing, that cost can jump up to around \$50.00 to \$60.00 per visit. However, this can depend on the services provided and level of care required – whether you're looking for daily visits, or 24-hour, live-in care.

To put things into perspective, here are the average monthly costs in Ontario for elder care facilities based on level of care (courtesy of Comfort Life):

- Independent living (active retirement living facilities): \$3,038/month per person
- Assisted living (retirement homes/lodges): \$3,433/month per person
- Memory care (dementia/Alzheimer's): \$1,620-\$2,167/month per person

Which brings us back to whether your retirement income will cover your needs in the future. An Educators financial planner can answer your questions about your retirement income and offer strategies to maximize it to ensure you enjoy the retirement you planned for.

Call us today at 1.800.263.9541 or visit:
educatorsfinancialgroup.ca/ARM/F2209/get-started

which continues to provide his wealth. As an observer has pointed out, in a previous time the vanity projects of the ultra wealthy were endowing libraries, universities and cultural institutions. Now it's gratuitous flights in to sub-space. Bezos and his ilk have created whole new levels of irresponsible gloating and perverted exploitation.

3. Working people in fact are the central fabric of our society. It was not elites such as the wealthy who got us through the last two years. It was health care workers, education workers, truck drivers, grocery store workers: numerous "ordinary" Canadians who took the risks, did the work and made sure we survived.

It has been an ironic insult to brand these people as "heroes". It's an insult because their contributions were extraordinary only in the risks they took on. To brand their contributions as heroism is to imply it's a short term aberration. Rather, contributing to our community is what workers do, all the time.

Note that to patronize them as "heroes" allows the powerful to portray themselves as being appreciative while they are actually increasing their traditional levels of disrespect for workers. Do you think health care workers will now see long-overdue pay raises, an easing of their unnecessarily stressful working conditions, and a recognition of the need to listen to them when it comes to maintaining an effective health care system? Ask any nurse you know how likely this is. As an American EMD paramedic was quoted as saying, "I don't

want to be called a hero; I want to be paid [and not criminally over-worked]".

The Surprising

We are in a profoundly anti-intellectual age, where for a depressingly huge portion of our population science, fact, proof and verifiable validity are easily trumped by such notions as "it's my opinion", "I have rights" and "I read it on the internet". We have COVID-19 ignoramuses like Trump, Doug Ford, Jason Kenney and virtually all American Republicans ignoring the recommendations of medical and scientific experts if said recommendations interfere with their ideology or re-election plans.

I fear simmering anti-intellectualism has always been a human reality, but previously it could fairly easily be suppressed and ignored. My unfortunate COVID-19 surprise was just how far this anti-intellectualism has come. I thought the relief at having effective COVID-19 vaccines would win the day. Unfortunately, not now, even in an ongoing global pandemic. All too many loud and tireless proclaimers who failed grade ten science (like the entire staff of Fox News?) often have more influence than our most renowned scientists. It is to weep.

The Ugly

1. If you have read much of the material I have written for "Afterwords" you'll know I strongly believe in giving voice to everyone in our society, creating a more full and representative democracy. I've lost count of the number of demonstrations I've been at, in support of the OSSTF, The London and District Labour Council and any number of social justice initiatives, most recently the July 2 London march in honour of residential school victims and survivors. An underlying belief behind such activism is that

the various privileged and self-entitled ruling elites work primarily to benefit themselves and only pay lip-service to democratic ideals and practices.

To fight for some semblance of fairness and social justice we have institutions like the legal system and our parliamentary democracy, and organizations like unions and social justice groups, but it is always a fight, and the powerful win far more often than they lose. Without OSSTF and the Labour Movement, would we have earned as much as we did, enjoyed good working conditions, and ended up with generous pensions? We are among the blessed, but it didn't come easy.

In a fair and truly democratic world workers would not so routinely be disrespected and exploited. So-called ordinary citizens would have not so consistently and tellingly been betrayed and abused by big business, religious institutions, political parties and aristocracies. So, as that great philosopher John Lennon said, "power to the people."

It might seem to someone like me, then, that anything that stopped the suppression of individual voices would be good. But what happens when this actually occurs, like now, when we are trapped by the uncontrolled growth of social media?

I have long had considerable doubts about the efficacy and overall benefits of social media. Now, people who previously might have been the neighbourhood crank, or the ranting drunk at the end of the bar, or the lazy, aggressively ignorant kid at the back of the classroom can actually be widely and

instantly heard. We've always had conspiracy theorists, ranting idiots and ignorant one-issue ideologues, but now they can unite through Twitter, Facebook and other social media platforms. Why commit to many years of post-secondary education to master a particular area of knowledge when you live in the era of "my opinions Trump your knowledge"?

Donald Trump surely would have remained merely a crooked, degenerate grifter and C-level TV host if not for social media. He learned (indirectly, of course: he doesn't read) from Orwell: tell the big lie; shamelessly appeal to people's baser emotions and fears; never admit you're wrong; constantly abuse your power. You then can prove, in a horribly ironic way, that truly anyone can become American president.

Many had the hope that Trump was a one-off, that American institutions were strong and normalcy would return, that good sense would prevail. Social media would become more accountable, positive and beneficial. We'd survive this dark time. Well...

The ugly COVID-19 surprise I got was just how virulent this social-media fuelled anti-intellectualism has become. One might hope that in an emergency like the current pandemic people would look to leaders in science and health care for truth, direction and solutions. Initially it appeared it was just a matter of getting the vaccines, and we'd defeat COVID-19. Almost miraculously we quickly got them. But now we have anti-vaxxers, conspiracy theorists and ideologically-driven politicians blocking the way to full immunization.

By ignoring the immense historical success of vaccination (think of polio, small-pox and other once greatly feared afflictions), their ignorance and intransigence becomes COVID-19's greatest ally.

To oversimplify, in previous times the entrenched and closed institutions that ran our society could/would have overridden this sort of resistance to mass vaccination. The information the populace got could/would have come from authoritative and knowledgeable official sources. Expert opinion from reliable experts, supported by compliant governments could/would have controlled the public narrative. Mass vaccination surely could/would have been achieved, despite the odd dissenting, but largely ineffective, negative voices.

Conclusions

At this stage of my life I know I'm going to be okay. My biggest fears are for my children, my grandchildren and future generations. Would it be better to have a more closed and controlled society such as many were down through history? They traditionally have provided a type of security and predictability to life, but have also perpetrated or enabled huge atrocities and wrongs. These traditional power brokers (religion, closed government, capitalism, aristocracies) have proven they don't protect the rights of all, have, among many other failings, no idea of how to protect our precious environment, and have blundered our poor world into great jeopardy.

But are we any better off with the current populist-fuelled reality? The problem with a seemingly more open society, fuelled by such realities as the internet, social media, rogue media like Fox News and rampant populism, is that the uninformed, the ignorant, and those blinded by anger and unde-

served resentments can do immense harm. I naively thought getting the vaccines would be enough to defeat COVID-19. The ugly reality is the least qualified in our quasi-open society may help COVID-19 and future such afflictions remain a dangerous and chronic reality.

I'm proud that I've worked to fight the oppression of the elites I've referenced above. Pre-COVID-19 I would have said don't let people like big pharma, right wing governments and the various profiteers that plague capitalist societies call the shots in fighting a global pandemic, but frankly it would feel better to me now if vaccination were mandatory, or at least some form of vaccine passport was needed to function in our society.

Should our world be run by privileged elites, who claim to know what's best for everyone and essentially run things as they wish, or should we strive for a more pure and open democracy? COVID-19 has taught me the ugly lesson that this is a profoundly complicated question, and right now I fear we are nowhere near any sort of solid answer.

Excuse the rampant generalizations I've made in composing this piece, but I hope that I've explained adequately why these COVID-19-revealed realities are troubling me so much. I wish had had more answers and fewer questions, but right now the most accurate thing I can say about these issues is that I just don't know. I really don't.

*Editor's Note to ARM Chapter 12
Members: We'd love to receive
your response to this well-crafted,
thought provoking, opinion piece.*

ANNOUNCEMENTS

FROM EDWARD PRESTON,
ASSOCIATE EDITOR



Our October 13 “luncheon” meeting will feature **Pauline Shirt** as our guest speaker. Pauline has been a lifetime advocate for greater understanding of the issues affecting Indigenous peoples in Canada, and actions necessary to address them. Here, she will be addressing the need for more in-depth inclusion of indigenous culture and history into the Ontario education curriculum.

On November 10, **Bill Rakovitis** from Educators Financial Group, will be presenting the latest news and advice from Educators Financial Group. If you’re not aware of the services offered, tune in. I’ve been with them for over 20 years, with much satisfaction, and always find something new.



Bill Rakovitis,
Educators Financial Group

Watch for email blasts, and postings on our website for any changes. The October 13 meeting will be a ZOOM event, while the one in November may very well be in person.

Considering getting a vision test at your optometrist? Prior to September 1, OHIP covered the cost for people ages 0–19 and over 65, but only up to \$47.00, or about 55 per cent of the average actual cost. The remainder had to be absorbed by the optometrist, because the OHIP coverage was insufficient to cover rising salaries and other office costs. The provincial OHIP coverage had not changed in 30 years, and as a result, Ontario is now the lowest jurisdiction in Canada for vision test coverage.

As you well know by now, Ontario optometrists withdrew their services for eye tests previously covered by OHIP on September 1, after their petitions to the Ontario government went largely ignored. They are now in a deadlock in their negotiations, subsequent to the province walking away from an attempt at mediation.

If you think that you need a vision test, and are a subscriber to ARM OTIP, or RTIP, there is some confusion. Quoting from the OTIP coverage manual: “Vision tests are covered at a rate of 80 per cent to a maximum of \$125 in any two calendar years. Heidelberg Retina Tomograph (HRT) are covered at a rate of 80 per cent to a separate maximum of \$125 in any two calendar years.” The latter is becoming an important inclusion into vision tests, but is not recognized by OHIP. However, it’s my understanding that people under 19 and over 65 years of age, must be covered by OHIP, and only OHIP, thus negating OTIP insurance vision test coverage. Clear as mud? You’re not alone.

Before going for an eye test, talk to your optometrist and to a representative from OTIP: 1-877-260-3892. If you wish to follow the progress of the OAO with the Ontario government, you can check into... optom.on.ca/news or optom.on.ca/media.

Last, but not certainly not least, our **ARM C12 President, Manfred Netzel**, has recently assumed the cloak of **Chairperson, ARM Council**, the governing body for all ARM chapters. His past experience with OSSTF/FEESO and ARM makes him well qualified for this new responsibility. Join us in wishing him much success.

ENCOUNTERS WITH FAME—CHRISTOS ASLANIDIS

This is another new addition to *After School*. Many of us have brushed up against people of renown for a brief spell, leaving us with lasting memories and impressions. How about you? We're inviting ARM C12 members to share personal experiences with some well known person, and maybe not so well known. It could be a musician, actor, athlete, author, artist, a business professional, a politician, etc. The length of the description of your encounter should be 100 to 200 words. An accompanying photo—not necessarily of you with the person—would significantly enhance your submission.

Here are a couple of examples:

BILL DAVIS INTERVIEW

Back when I was still a teacher, I had an opportunity for a recorded interview with Premier Bill Davis for a filmstrip about government that I was writing. We met and talked in his corner office at Queen's Park for a bit more than a half hour. Davis was warm, friendly, and relaxed. He gave his

views freely on wanting to be premier, enjoying Question Period, respect for the media, campaigning and several other topics. I couldn't help but like the man and the politician. I promised him a copy of the completed filmstrip though I'm not sure I did send him one. —Jim Mile

RUSS JACKSON

The summer after I graduated from the Faculty of Education I answered a number of ads for teaching jobs which were published in the *Globe and Mail* at the time. The interview for one of those jobs took me to a high school deep in the heart of Etobicoke. I walked into the principal's office and a tall man with a charismatic smile stuck out his hand and said, "Hi, I'm Russ Jackson." I stopped, dumbfounded at meeting a CFL football legend face to face. (All-star quarterback for the Ottawa Rough Riders: 1958-69) I was so star-struck that I couldn't answer his questions to the best of my ability despite the fact that he was a very nice and genial guy. Needless to say, I did not get the job. —Christos Aslanidis

Protect yourself against insurance fraud

Simply put, the impact of fraud on the car insurance industry is staggering. It's easy to dismiss insurance fraud as something that will never impact you, but in reality, it ends up costing insurers \$1.6 billion each year. These costs ultimately are paid for by the insurance company and the policyholders – many of which are completely innocent.¹ Can you believe that on average, \$236 of your annual car insurance premium goes towards paying for the illegal activities of fraudsters?¹ Being informed and learning how to recognize fraud is one way to help reduce these costs.

Learn more at <https://www.otipinsurance.com/article122>.



NO MORE PROFITING FROM PAIN

**Cross-Ontario
Protests
Mon Oct 4, 12pm
Queen's Park, Toronto**

Thunder Bay

Mini Queen's Park,
436 James St

Ajax

MPP Rod Philips'
Office 1 Rossland Rd

Ottawa

Human Rights Statue,
City Hall, Elgin and Lisgar

Sudbury

Front Gates of Civic
Memorial Cemetary

Chatham

MPP Nicholls' Office
111 Heritage Rd

Woodstock

MPP Hardeman's
Office, 12 Perry St

Hamilton

Gore Park, Corner
of King and James St

Beamsville

MPP Oosterhoff's Office,
King St and Wagner Ln

Kingston

Corner of Princess and Concession,
Princess and Gardener,
and Sydenham and 401



All events will be limited to 100 participants and safety measure will be followed
**If you're protesting for a loved one in LTC, please bring
a large photo of them and help make a statement.**

www.ontariohealthcoalition.ca