

AFTER SCHOOL

Volume 25, Issue 2—January 2024 • www.armch12osstf.ca



AMRITSAR,
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AFTER SCHOOL

VOLUME 25, ISSUE 2, JAN. 2024

After School is the official publication of Active Retired Members of the Ontario Secondary School Teachers' Federation, Chapter 12 Toronto (ARM Chapter 12).

Opinions expressed in *After School* are those of the authors and do not necessarily reflect the policies of ARM Chapter 12 or of the Ontario Secondary School Teachers' Federation (OSSTF/FEESO).

Submissions are always welcome but will not be returned. All submissions are subject to editing for length and style while respecting the author's intentions.

Editorial team:

Editor: Ronda Allan

Associate Editor: Eileen Markwick

Reports Editor: Eileen Markwick

Advertising Editor: Michelle Barraclough

Editorial Board: Charles Hawkes, Allan Hux, Jim Mile, Manfred Netzel

AFTER SCHOOL CONTACT:

afterschool.armch12@gmail.com

ACTIVE RETIRED MEMBERS CHAPTER 12 TORONTO EXECUTIVE

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Political Action

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IN THIS ISSUE

Happy New Year and welcome to *After School* Volume 25–Issue 2, our winter issue of your newsletter.

It's a jam-packed issue with useful information, good reads, a participatory activity and articles we hope will be helpful and of interest to you.

Of note, read President Manfred Netzel's report (pg.4) letting you know what has been going on with ARM and Michelle Teixeira, President of

OSSTF Toronto (pg.6) giving us news on bargaining and the cellphone issue in TDSB classrooms. This leads into a great op-ed "The Scary Truth about Ontario Education Funding", written by OSSTF/FEESO President, Karen Littlewood (pg.7). It may give many of you a sense of déjà vu. And Charlie Hawkes provides a sombre look at the Health Care situation in Ontario, (pg.10). Happy reading!

UPCOMING EVENTS:

Be Cyber Wise, Be Safe! Join us online on Tuesday, February 13 at 10:00 a.m. for an informative presentation on cyber security, from the Toronto Police Services. Thanks to Donna Preston for organizing. Other dates to mark in your calendar and TBA: April 17, May 8 and June 5 (AGM). Hope to see you online or in person at these events.

ARM CHAPTER 12 NEEDS YOU

ARM Chapter 12 is only as good as the participation of its members.

There are lots of ways, big and small, to get active in ARM Chapter 12:

- **Join the *After School* Editorial Board:** The Editorial Board meets online four times a year and helps determine the content of the magazine.
- **Submit to *After School*:** We are always looking for, opinions, reviews, poetry, art, photography and even short fiction. Send your work to afterschool.armch12@gmail.com. Deadlines for submission and the submission guidelines are on the ARM Chapter 12 website.
- **Organize an event for members:** Are you interested in golfing, curling, attending museums and/or concerts, playing euchre, bridge, poker etc. Do you have a bit of spare time and some experience in organizing an event? We have the resources to promote and support member events, and, depending on if there are costs involved, we may even be able to arrange subsidization or sponsorship. For more details on how to submit a proposal, just go to our website, www.armch12osstf.ca and look under Events.
- **Join the ARM Chapter 12 Executive:** Executive members are elected at the Annual General Meeting. However, there is no limit to the number of Executive Members At Large position, so, if you want to take a bit more of a leadership role in ARM Chapter 12, this is how you do it. Check out our Constitution on the website.



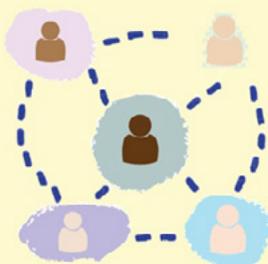
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PRESIDENT'S REPORT—MANFRED NETZEL

On behalf of your local ARM Chapter 12 Executive I am wishing you a Happy 2024 filled with good health, prosperity and more fun travel or vacation experiences with family and friends. Hopefully, both the ongoing COVID and/or influenza infections will spare you and your loved ones.

In reviewing the standing and activities of our local Chapter, it's been both eventful and challenging due to many political and social justice movements that we were involved in. Specifically, our ongoing support of the Ontario Health Coalition (OHC) resulted in participation at several Days of Protest @ Queen's Park and hospital row downtown to protest the ongoing cuts to our public health-care system. These cuts have seen unacceptable wait times in ER Departments, attacks on the salaries and working conditions of nurses, PSWs and LTC facilities...especially those which are profit-motivated. The staffing shortages are a natural consequence across Ontario, again leading to full or partial closures of hospitals, ER services and growing numbers of private clinics double-dipping both the OHIP-related fees and extra-billing charges for those who can pay. Special thanks to Executive members Charlie Hawkes and Allan Hux for their ongoing commitment to monitoring the ongoing cuts and privatization by the Ford government.

At the same time, the funding cuts to existing Home Care services are becoming more onerous for family loved ones caring for aging parents, siblings and other family members. Due to the expected higher demands of our aging society, ARM Council has decided to undertake a voluntary **online** survey of our members who have had recent



personal experiences (both positive and negative). The results will then be compiled and shared with the other ARM Chapters for analysis and production of a lobbying report that can be used locally and provincially by OSSTF/FEESO in upcoming municipal and provincial elections. The 25 question survey has been distributed to our members through email and some by mail; we guarantee absolute anonymity for all participants. Again, this is a **completely voluntary** exercise, so please participate with no pressure.

Finally, we continue to stay engaged with our District 12 OSSTF Toronto colleagues both for political initiatives such as the successful Mayoralty By-Election in June, or promotion of ARM through local Retirement Workshops organized by the District Treasurer, *David Pickering*. I have already attended, by invitation, two of such events and plan to represent us at the remaining two in February and April.

This PR activity in the recent past was likely a factor in seeing our local C.12 membership increase during 2023 by some 50 after taking deaths and relocations of existing members into account!

The next Executive Meeting and Educators Financial Group sponsor's workshop in January will have occurred by the time you received this latest issue of *After School*, so please continue to monitor our very creative webpage armch12osstf.ca (thanks *Christos*) and the email blasts for updates and new member information courtesy of *Bill Pryde*. Of course, we are always looking for feedback about both our activities and publications, so let us know what you think. Better still, if you have some skills or ideas to contribute to running this volunteer organization, please consider giving some time and efforts to the cause.

Best regards in Federation,

Manfred

TRIP TO THE DAILY BREAD FOOD BANK—CANDICE PHOENIX

On Monday, December 11, 2023, representatives from ARM, including Manfred, Michelle and Candice, visited the Toronto Daily Bread Food Bank. We had the privilege of making a much-needed donation and gaining insights into the operations of this vital institution. From the moment we stepped into the food bank, the warmth and dedication of its staff and volunteers impressed us. The Toronto Daily Bread Food Bank serves as a beacon of hope for individuals and families facing food insecurity in the city.

Our tour of the facilities painted a vivid picture of the growing need for their services. Currently, 1 in 10 people in Toronto are relying on food banks, twice as many as the previous year. The shelves were filled with canned goods, fresh produce and essential items reminding us of the ongoing challenges faced by our community.

What stood out to us was the food bank's commitment not only to supplying meals but also offering assistance programs such as job training and education. This holistic approach left a lasting impression on us. During the tour, we were delighted to discover numerous volunteer opportunities available for ARM members. From sorting and packing donated goods to assisting with outreach initiatives, there are countless ways for us to contribute to the important work being done at the Toronto Daily Bread Food Bank.

Witnessing the impact firsthand instilled a sense of purpose within us and ignited a desire to mobilize our resources and rally our fellow ARM members to make an even greater difference. When we left the Food Bank, we felt a profound sense of gratitude for the opportunity to support such

a crucial organization. Our visit reinforced the importance of community, empathy, and the power of collective action. With renewed determination,

we are committed to expanding our involvement with the food bank and raising awareness about the pressing issue of food insecurity in our own backyard.



Manfred Netzel; Candice Phoenix; Michelle Barraclough and Neil Hetherington (TDBFB Exec. Director)



Photos credit: Michelle Barraclough

OSSTF TORONTO REPORT—MICHELLE TEIXEIRA, PRESIDENT, OSSTF TORONTO

For most of us in the field of education, it is Labour Day that tends to signify a new year. And yet, January 2024 also promises to bring new energy into our classrooms. There seems to be a renewed sense of hope and optimism this year as we more fully emerge from the depths of pandemic teaching and learning.

A major focus, as this new year begins, for the Bargaining Units in District 12 is local bargaining. All three Bargaining Units are actively engaged in local bargaining with the TDSB. Under the Voluntary Interest Arbitration agreement between OSSTF/FEESO and the Ministry of Education, local bargaining must conclude by March 28, 2024. If agreements are not reached by then, the parties will engage in binding interest arbitration to resolve any outstanding issues.

Another issue that received great media attention prior to the Winter Break was a so-called “cell phone ban” at the TDSB. By way of clarification, what was being discussed at the December TDSB Board meeting was a notice of motion that calls for development of a new cell phone/mobile device policy. The motion asks that the Board develop a new cell phone/mobile device policy to support student success and well-being; and that the new policy “be based on the growing body of research on cell phone use and child development, as well as a jurisdictional scan of how school boards and individual schools are approaching this challenge to determine the most productive way forward to support student academic success, mental health and well-being, including considerations of social media restrictions.”

The motion will be debated and vot-



Michelle Teixeira, OSSTF Toronto President

ed at the January Board meeting. If it passes, Board staff will be assigned to draft the policy and as is the practice, they will consult with the unions. The final policy will then be presented to the trustees to be voted upon.

There is no indication that the new policy will mean a banning of cell-phones in schools. In media interviews, and in eventual consultations, we will make clear that while OSSTF Toronto does welcome a policy that sets out clear guidelines and expectations for students and parents, it will be equally important that there is follow-through and support for education workers on those guidelines and expectations when necessary. It is also key for us that a teacher’s professional judgment about the use of devices in the classroom be a component of any policy, and again, that teachers will be supported in their decisions.

Looking ahead to TDSB budget issues, The TDSB had a difficult time balancing its budget last year, in part because the provincial government withheld 69 million dollars of pandemic funding that they had initially promised to repay. Over the next few years, the TDSB will face major economic challenges. A new budget cycle will begin soon, and together with Toronto and York region Labour Council, Elementary Teachers of Toronto, CUPE 4400 Education Workers, trustees and parent and community groups, we are about to embark on a broadscale, multi-pronged campaign that will highlight the underfunding of our schools, and provide ways for people to take action. We are in the initial planning stages, but we are excited to launch soon. Stay tuned for information about the campaign and ways in which you can participate.

THE SCARY TRUTH ABOUT ONTARIO EDUCATION FUNDING

—KAREN LITTLEWOOD, PRESIDENT OF THE ONTARIO SECONDARY SCHOOL TEACHERS' FEDERATION (OSSTF/FEESO). Reprinted with the permission of the *Toronto Star*, Dec. 17, 2023

As a teacher, I've had many opportunities to read great fiction, often from students looking to advance their skills while finding new and interesting ways to express themselves.

But over the last four years, I've been struck by a much more dangerous, yet all too effective kind of fictitious storytelling, courtesy of the Minister of Education, Stephen Lecce.

One of Doug Ford's most visible and trusted cabinet ministers, Lecce has been tasked with selling the merits and values of the Ford government's disastrous education policies to the Ontario public.

And how unwavering he has been in this task!

Earlier this month, Lecce was the guest speaker at the Empire Club, sharing his vision for the future of Ontario's public education system. Attendees listened to the minister describe how this corporate-friendly, elitist government is best positioned to improve the public education system through less consultation and centralizing their power.

While nothing he shared was particularly new or revelatory, it was disturbing in an understated kind of way. It reminded me of one of my favourite stories, "The Wizard of Oz," and how as you don't look behind the curtain, everything seems to be great, a shining Emerald City.

But as a devoted educator for over 30 years, and the president of a federation that represents more than 60,000 dedicated front-line education workers, it's my job to pull back the curtain and let the public know what's really happening in Ontario's schools.

And let me say unequivocally that when you know the truth, you realize just how far-fetched and misleading the minister's storytelling has become. The minister loves to say students deserve stability. But what they're actually attempting to deliver is chaos. Manufactured chaos.

You might be interested in

Since taking power in 2018, the Ford government has cut per pupil funding by \$1,200 dollars when adjusted for inflation and increased enrolment. What does \$1,200 less per student look like? It looks like thousands of dollars missing from every classroom and some schools operating with over a million dollars less in funding than in 2018.

It means that every single day in Ontario, students are going without the essential supports and services they need to reach their full potential.

School boards across the province are sounding the alarm over their slashed budgets and serious staffing shortages because boards can no longer afford to pay proper living wages to attract and retain staff. And it looks like increasing violence in the classroom due to inadequate staffing and a lack of qualified, caring adults in the building.

But every single one of these issues is preventable.

We know how to keep students safe in



Karen Littlewood, OSSTF/FEESO President

Ontario. We know how to keep them learning and engaged. And we know how to deliver world class public education for all.

What we are missing are the investments to bring it all to life.

At the Empire Club, Lecce said an educator can have a huge impact on a student's life. But while Lecce has been spinning his stories, he forgot to check in with the very people who are responsible for making that impact in Ontario's classrooms and schools.

I invite the minister to come meet with OSSTF/FEESO teachers and education workers, to hear directly from those working on the front lines on how to deliver quality public education for all. Together, we can turn the narrative around, and deliver the happy ending that Ontario students deserve.

PENSION PLAN REPORT JANUARY 2024—PAUL HEADDON

Clayton, Dubilier and Rice (CD&R) have agreed to acquire Shearer's Foods, a leading contract and private label supplier serving the snack industry in Canada and the US, from our pension plan. Terms have not been disclosed. The Ontario Teachers' Pension Plan (OTPP) initially invested in Shearer's in 2012 and became a significant majority owner in 2018.

OTPP and its Australian subsidiary AustOn Corporation have entered into a partnership with Montague. As part of their partnership, Pomona Valley a subsidiary of OTPP, will acquire a majority equity interest in Montague. Pomona Valley grows and packs significant volumes of pomme and stone fruits in Victoria's Coulburn Valley. Montague is a vertically integrated grower, packer and marketer of fruit in Australia. It has been in operation for 70 years. It is a category leader in apples, supplying higher quality fresh produce, to major supermarkets and wholesalers nationally, and into export markets. AustOn, the Australian agriculture arm of OTPP, has operated in Australia since 2018.

OTPP has made an investment of USD \$80 million in Xpresbees, one of India's market-leading and fastest growing third-party end-to-end logistics platforms. This investment will be used to help drive further growth for the Xpresbees platform. This is our pension plan's first investment in India for the Teacher's Venture Growth Subsidiary. Xpresbees is a full service logistics provider. The company is present in over 5000 Indian cities and towns, serving over 20,000 pin codes and delivers over 1.5 million packages per day. It has over 100 hubs across India, and more than 3 million sq. feet of warehouse capacity and, operates across 52 airports

in India. Source OTPP

There is a move afoot to see Canadian pension plans invest more of their funds in Canada instead of more exotic foreign locations. Our finance Minister, Chrystia Freeland has generated a list of Canadian asset classes she wants domestic pension plans to favour. "Canada is one of the safest and most attractive investment destinations in the world: whether it is for clean economy and major infrastructure projects, or new housing, or supporting innovative companies". She also mentioned in her fall economic statement that "The federal government believes that continued domestic investment by Canada's pension funds have the potential to boost Canada's economy and to create good careers for people across the country." There were suggestions that pension plans disclose their asset mix by jurisdiction.

Quebec's pension plan Caisse de dépôt et placement du Québec works with the Quebec government to boost the Quebec economy while aiming for the highest returns on the Quebec Pension Plan assets it manages. In 2022 Caisse de dépôt et placement du Québec had \$ 78.4 billion or 19.5 per cent of its net assets invested in Quebec.

The CPP has only \$80 billion of its net assets invested in Canada. However in 2022 the CPP had a ten year annualized return of 10 percent, compared with a 9.8 per cent return for Caisse (Quebec Pension Plan) Source *Globe and Mail* Nov. 29, 2023

Alberta Investment Management Corporation (AIMCo), Alberta's public sector pension has 44 per cent of its assets invested in Canada. The CEO of AIMCO, Evan Siddal, believes that if the government of Canada wants pension

plans to invest in Canada, it will privatize some of its infrastructure assets i.e. airports, toll roads, bridges, ports and pipelines (e.g. Trans Mountain pipeline) Source *Financial Post* Dec. 28, 2023

Canadian pension plans are not opposed to investing in Canada, but their main goal is to make the best returns for their pensioners (clients). There has been a concern that if pension plans were forced to repatriate hundreds of billions of dollars to Canada, that would raise the value of investors' portfolios managed by investment management companies and banks etc. to their financial advantage. This tilts the financial advantage to some Canadians over pensioners. One investment management company Leko Brothers and Associates said "If you take big chunks of capital out of country, you are robbing the country of a great source of capital that is an essential ingredient of economic growth." Source *Globe and Mail* Dec. 2, 2023

Pension Plans invest outside of Canada to earn a higher rate of return and to maintain diversification. Obviously there are two different opinions relating to Canada pension plan investments (global vs 100 per cent Canadian)

There are several tax changes to be made in 2024. First the TFSA contribution rate is increased from \$6,500 in 2023, to \$7,000 for 2024. The basic personal exemption has been increased to \$15,705 for individuals with net income up to \$173,205. The basic personal exemption is a refundable tax of \$2,356.

There are also changes in the OAS and CPP. Monthly old age security payments January to March 2024 increased by .08 per cent. The maximum

monthly payments are:

- ages 65-74 - \$713.34
- ages 75-older - \$784.67

The OAS payments are increased every three months. It is good to keep in mind that when your net income reaches \$90,997 there is a 15 per cent clawback of the OAS. Also be advised that eligible

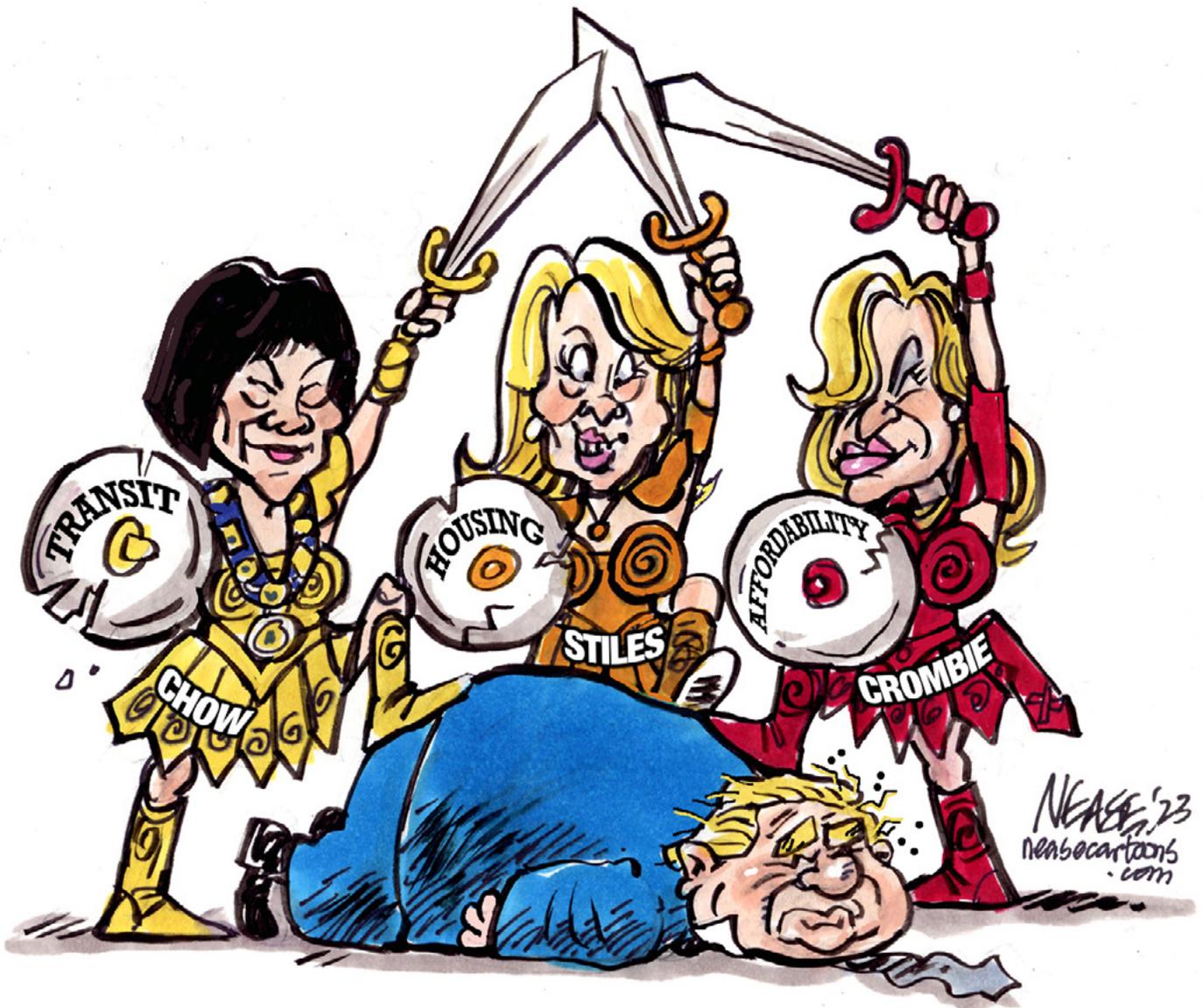
Canadian dividends increase the value of a dividend for income tax purposes. For example a \$100 dividend is grossed up to \$138.00 taxable dividend. The bonus is a 25 per cent tax credit for the grossed up amount.

The maximum CPP monthly payment is \$1421.22. The CPP disability payment is increased to \$1645.54.

The average monthly payment is \$814.17. CPP payments are linked to the cost of living on an annual basis. Source Services Canada.

The first payment for CPP and OAS is January 27, 2024.

All the OTPP pensions will increase by 4.8 per cent commencing on the January 2024 payment date.



THE CASE AGAINST FOR-PROFIT HEALTH CARE—CHARLIE HAWKES

Introduction

In early December 2023, CBC News revealed that the Ford government was paying rates to a for-profit clinic in Don Mills for medical procedures at double or triple those paid to public hospitals. The clinic is owned by Clearpoint, a company with a chain of medical clinics across several provinces. Clearpoint aims to expand its corporate reach, aided by the Ford government's stated intention in Bill 60, passed in May 2023, to expand the number and use of for-profit clinics in Ontario. With former Health Minister and Deputy Premier Christine Elliott now an active lobbyist for Clearpoint, it appears they will have little difficulty advocating with this government.

For profit clinics: good or bad?

The government claims that for-profit clinics relieve the backlog of orthopaedic, ear, nose and throat, and cataract surgeries that have caused long waiting times for treatment in Ontario hospitals. Ford asserts that the clinics don't undermine medicare's promise of free medical care for all citizens and has said Ontario patients "will only ever pay with their OHIP card, never with their credit card" and that people "don't care where they receive treatment, as long as it's speedy and effective." There is also a perception that these smaller clinics may provide a more personalized and better level of care for patients than large public hospitals.

The other side of the argument:

The basic argument against for-profit clinics is based on a simple demand and supply model.

Demand for medical treatment has increased rapidly due to immigration, an aging population, and the COVID pan-

demic. However, the supply of medical personnel has not grown fast enough to meet this burgeoning demand without creating emergency room overcrowding and longer waiting times. Low pay and stressful working conditions throughout the COVID pandemic in Ontario have reduced the numbers of prospective medical personnel in Ontario hospitals.

For-profit clinics receive much higher government grants than those paid to public hospitals for performing the same surgeries, thereby enabling for-profit clinics to pay higher wages for doctors and nurses, drawing them out of public hospitals. The hospitals, already short staffed, are forced into demanding overtime from their staffs, causing fatigue and burnout. No wonder medical personnel may look for lighter workloads and higher pay in a for-profit clinic. These clinics do not relieve the supply shortage; they worsen it.

Hospitals, emergencies, and waiting times

If we are lucky to have not needed hospital care or to visit an emergency department lately, we may need a reminder of how dire the situation is in our hospitals. Here is one from Michael Hurley, president of the CUPE's Ontario Council of Hospital Unions (OCHU), last month:

Today, 1,290 patients are on stretchers in hospital hallways waiting for beds. There are 170,000 patients waiting beyond medically recommended guidelines for surgeries, 17,000 of these are children. Of that 170,000, over 2,400 died last year waiting for surgeries and 9,000 died on waiting lists for MRIs and CT scans. 145 emergency departments are closed due to lack of staff.

For-profit clinics won't solve these emergencies.

Can Ontario afford to do more?

Yes we can! The two graphs below show how much the Ford government has underfunded their largest programs:

Chart 1 (pg. 11): Ontario is dead last in program spending—social services education, justice, health care—by a lot: it is \$3,863 per person below the average of the other provinces.

Chart 2 (pg. 11): Changes in per capita spending 2018–24 on major programs. (Former teachers: check out education!)

Health care has barely increased: 2.9%. This is a paltry increase over 5 years to maintain a viable system.

What should we do?

1. Let's scrap plans to expand for-profit clinics. They falsely promise to relieve overcrowding, they slip into charging patients for procedures, and they undermine the letter and spirit of the Canada Health Act and medicare. We don't need big corporations such as Clearpoint to profit from our health system.
2. Let's advocate for Ontario to increase program spending to at least the average of the other provinces. It is shameful that the largest and richest province should be dead last in funding health care, education, and social services.
3. Let's realize that the vast majority of Canadians support medicare as it was originally designed—a publicly funded system with no out-of-pocket expenses for any citizen.

CHART 1

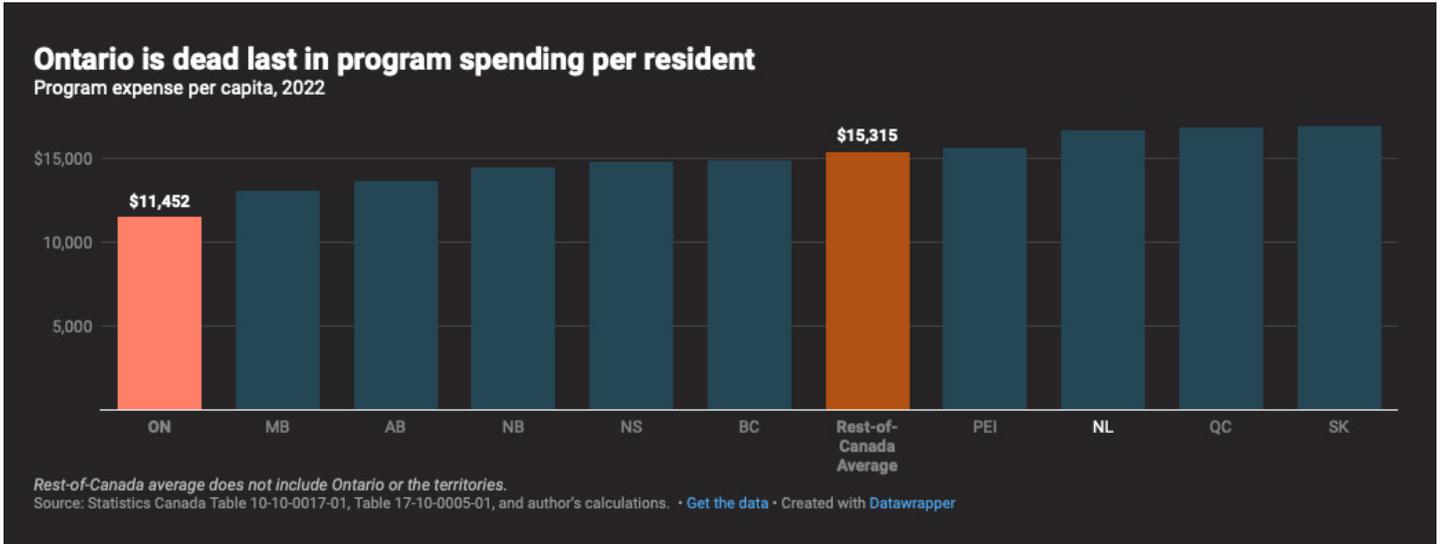
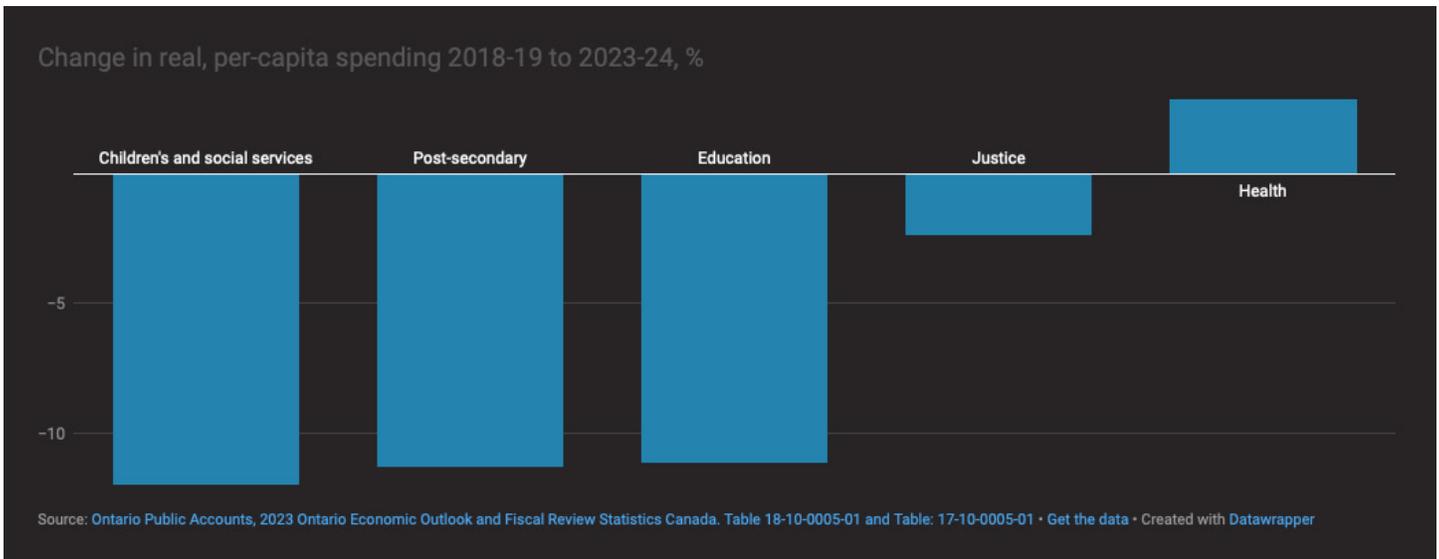


CHART 2



WVRST UNION STATION—PUB REVIEW BY ALLAN HUX

WVRST—Union Station
65 Front St W, York Street
Entrance, 416.283.3251
[WVRST - Sausage Hall And Other Wonders](#)

Bill Pryde has been urging me to visit this WVRST pub at Union Station for several years. I sent out an invitation to ARM 12 Executive members to join me on December 5. Bill was busy, but Manfred leapt at the chance to join me at a German pub. My friend, Ted Lea, a retired History teacher and secondary principal with TDSB was also interested. Ted and I came down on the Yonge subway line and Manfred came on the Bloor and University lines. Ted and I found the path through Union Station a bit of a challenge, but Manfred was able to show us the short route out. Public transit is the easiest way to come unless you know really good parking spots around Union Station.

As you know, 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, and I will address them in random order. I have already addressed the location.

WVRST is a large and busy restaurant and the layout is quite different. They have a long, wooden German Beerhall style table that could seat many people or parties: The seats are not padded so this is a very basic seating option. Fortunately, there are a number of booths on the left-hand side of the main room that each seat four people comfortably. These seats are padded leather and were quite comfortable for our two-hour visit.

Sausage is the lead item on the menu

with 19 choices! These include seven traditional, three plant based, one “danger dog” and seven “game” dogs. “Game” includes “venison, bison, wild boar, kangaroo, elk, and duck.” Ted had the pork schnitzel sandwich [\$15] and a side potato salad [\$6.50], Manfred had the pork schnitzel sandwich combo [\$18] and I had the chicken schnitzel plate [\$22] with a side order of “duck fries” [\$4.50].

WVRST has an extensive range of beer, wine, spirits, and cocktails. They

have nine Ontario beers from seven different communities, and four imported beers from Bavaria, Cologne, and Munich. Two of us went for the imported beers: a pint of the Munich Paulaner [\$10], 20 oz. Bavarian Weihenstephaner [\$15.50] and one domestic brew, the 12 oz. Ottawa Dominion City [\$9]. The Bavarian Weihenstephaner brewery was started in 1040 C.E. and is still in operation today making it the oldest brewery in the world!

The service was fairly good, and we



had excellent meals. The exciting part of our lunch was the conversation. It turned out that Ted and Manfred are both graduates of Oakwood Collegiate although Ted had graduated 10 years ahead of Manfred. They reminisced about life in the old neighbourhood, staff in the school in the 1960s and 1970s, and how the area has changed over the past half century.

There are three other WVRST pubs in the city with the same menu and drinks, so I highly recommend you try one of

these locations. I invite readers of *After School* to join me for a visit to WVRST–Union Station on Friday, February 9 at 1:00 p.m. Please email me at allanhux@sympatico.ca to confirm your participation.



Allan Hux with a 1,000-year-old beer

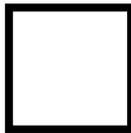


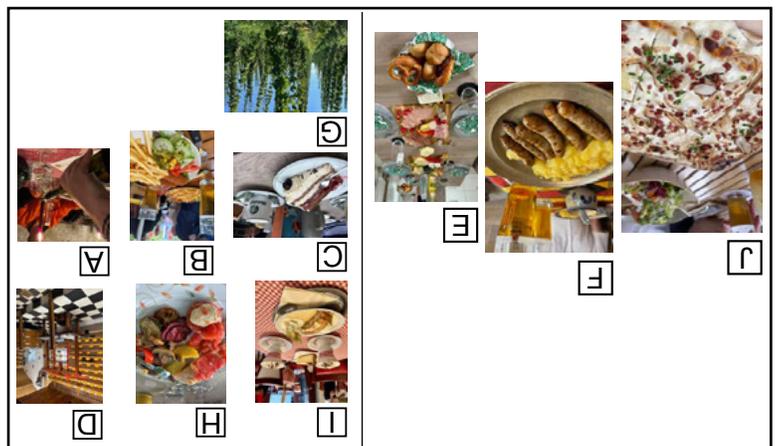
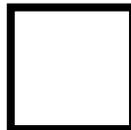
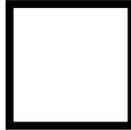
Allan Hux, Ted Lea and Manfred Netzel, ARM President

JUST FOR FUN

“TOP TEN” FOOD & DRINK MATCH-UP QUIZ—MANFRED NETZEL, ARM C12 PRESIDENT

- A.** Despite a viniculture dating back 2000 years, the Riesling grape still produces the most popular German wine;
- B.** A typical lunch in Amsterdam includes perfect ‘frites’, croquettes and a well-known national beer sold world-wide;
- C.** This famous dessert is named after a renowned region in the SW of Germany;
- D.** This famous patented Dutch cheese is named after the city it originated in;
- E.** A continental breakfast/brunch in Germany reflects the variety of cheeses, cold cuts and beloved baked goods regularly consumed;
- F.** This famous local meal has its origins in the second-largest city in Bavaria, Nürnberg;
- G.** This is an important ingredient in most German beers because of a purity law dating back to 1516;
- H.** This vegetable potpourri is often prepared as a side either roasted in the oven or over a BBQ grill;
- I.** A renowned specialty coffee named after its Rhineland hometown of Rudesheim and the famous German brandy produced since 1892;
- J.** Colourful entrée of very thin ‘pizza-style’ pie named “Flammkuchen” originating in the border area between France and Germany;





ARM EVENTS

SUMMARY OF RTIP WORKSHOP (22/11/23)—MANFRED NETZEL, ARM C12 PRESIDENT

As is the arrangement with both of ARM C.12's benefit sponsors, an annual workshop is organized with our partners to inform and update both long-standing and new members about the services and coverage provided by both RTIP (OTIP) and Educators Financial Group (EFG). Complimentary refreshments, a light lunch, give-aways and prizes are also a tradition.

The first of these workshops was organized by RTIP in late November as an in-person presentation @ the Latvian Canadian Cultural Centre (LCCC) in Don Mills. A PowerPoint slide

show was presented by our RTIP rep, **Jesse Brideau**, who summarized the existing benefit plans and insurance services which are explained in greater detail elsewhere in the newsletter. By now, subscribers will have received any notices of both premium increases and improvements to services as of January 1.

News to some of us was that the \$100 deductible paid for prescriptions through OHIP is reimbursed to the member by RTIP.

Some 25 members were in the audience, learning that RTIP acts as an insurance broker. The subscriber

is able to approach several different underwriters beyond the traditional insurers for both price comparisons and home/car insurance policy offers at the time of their individual renewal. When contacting RTIP for any health, property or travel enquiries, please use Jesse as a first contact person and mention ARM Chapter 12 as a reference.

The other benefits sponsor EFG, will have already had its presentation on **January 17**, details of which were also sent out by email blast or found on our local webpage:

armch12osstf.ca



Jesse Brideau, RTIP and Manfred Netzel, ARM C12 President



ARM C12 members



2024 RTIP PLAN UPDATE

What's changing?

Read more about the updates being made to your 2024 RTIP plan, effective January 1, 2024. Please refer to your RTIP contract for full plan details.



Paramedical Practitioners:

- Increase to per visit maximums for mental health practitioners to \$250.



Travel Coverage:

- Travel day limit increases from 95 to 100 days.
- Travel dollar limit for emergency services increases from \$2 million per trip to \$10 million per lifetime.



Wellness Programs:

- You can register for Starling Minds using one of the access codes below, depending on if you're a member or sharing with your family/eligible dependants aged 16+:

Member access code:

RTIPMEMBER

Family/Dependant access code: **RTIPFAMILY**

Important information about your RTIP plan

While the economy is ever-changing, our priority continues to be providing the support you need to live life to the fullest, on your terms. That is why we are pleased to be making positive plan updates for travel, paramedical and mental health support. This renewal, a rate increase will also be implemented for all health and dental plans to ensure your plan remains sustainable.

Along with the 2024 plan updates, we are pleased to introduce OTIP's refreshed brand including new brand colours and updated visual identity.



RTIP's top questions answered

How do I register for the RTIP plan member secure site?

Learn how to register for your online account with these step-by-step instructions on otip.com/RTIP-registration-help. If you already have an online account but are unsure of how to access the RTIP member login page, please visit otip.com/For-Retirees to find the **RTIP Member login** under Quick Links. We recommend bookmarking this page for quick access to all things RTIP.

Who do I call if I have a medical emergency while I am travelling?

CanAssistance is your new OTIP Travel Assistance provider for emergency travel, trip cancellation, trip interruption, and travel assistance services. **This provider change will not impact the coverage available to you, your ID card, or current travel assistance phone numbers.** For 24-Hour Emergency Assistance, please call 1-800-936-6226. If travelling outside of Canada and the U.S., you can place a collect call to 1-519-742-3556. This number is also on your digital OTIP ID card. Your travel plan number is **7222**.

What travel coverage do I have under my plan?

Travel coverage is included in all RTIP health plans at no additional cost and is intended to supplement your provincial health plan. Visit otip.com/retirement-insurance/rtip-travel-insurance for more information regarding RTIP travel coverage. For details on your specific coverage, please visit rtip.otip.com/login to log in and review your RTIP contract.

How do I change my coverage at this renewal?

Each January 1, you can increase your plan by one level, or decrease it by any number of levels. We need to receive your request to make changes to your coverage before January 31, 2024. Any changes made will be effective January 1, 2024. You must submit your changes in writing to OTIP in one of the following ways:

- Email it to planchangesandbilling@rtip.otip.com (please do not include personal information in your email communication).
- Mail it to the RTIP Contact Centre (Administration), PO Box 1606, Windsor, ON, N9A 6W1.

Include your full name and ID number, as they appear on your ID card, in all correspondence to avoid any delays in processing.

How do I add dental coverage to my plan?

RTIP dental coverage is optional and can be added to any of our retiree health plans at any time. You must be enrolled in a RTIP health plan in order to add dental coverage. Your coverage start date may vary depending on when the plan change is received. Plan changes received prior to the 15th of the month will be made effective as of the 1st of that month. Please see up-to-date rates for dental coverage on page three. To add dental coverage, please send a written request in **one** of two ways:

- Email: planchangesandbilling@rtip.otip.com
- Mail: RTIP Contact Centre (Administration), PO Box 1606, Windsor, ON, N9A 6W1

IMPORTANT: Once enrolled, you must remain enrolled for at least 12 months after adding dental care to your plan. If you decide to cancel your dental coverage after the 12-month requirement, you must wait 24 months before you can repurchase it.



Selecting a plan to suit your lifestyle

As an employee of the education community, you trusted OTIP to look after your benefits. Now that you have transitioned to retirement, we are still here to support you. That is why we offer several flexible RTIP products for you to choose from.

Did you know that you can change your coverage during the renewal period?

This means if your needs have changed, your plan can change too. Each January 1, you can increase your plan by one level, or decrease it by any number of levels*. This allows you to select the plan that works best for you. This is one of the many ways we work to support the needs of our retired members. Selecting the right plan is an important decision, but it isn't one you need to make alone. Discussing your options with one of our knowledgeable representatives is only a phone call away, and additional resources can be found at otip.com/for-retirees.



**If adding health and dental coverage, you will be required to keep this coverage for 12 months, and if cancelling your coverage, you must wait 24 months before you can repurchase.*

Looking to make a change to your health plan?

Here are your three RTIP plans to consider:

	RTIP Gold 750	RTIP Gold 2500	RTIP Plus 4000	Dental
	\$750 prescription drug coverage	\$2,500 prescription drug coverage	\$4,000 prescription drug coverage	Effective with your 2024 renewal, you must be enrolled in an RTIP health plan in order to add dental coverage. Please note: Members that currently have a dental only plan will not be impacted by this update.
	80% reimbursement	80% reimbursement	85% reimbursement	Dental coverage can be added effective the first of any month. You can submit claims immediately. Once dental coverage has been added you must remain enrolled for at least 12 months and if you cancel your coverage, you must wait 24 months to repurchase.
Monthly payments for non-Quebec residents				
Single	\$84.60	\$115.59	\$139.93	\$71.91
Couple	\$161.22	\$220.99	\$275.16	\$142.32
Family	\$193.91	\$267.89	\$326.64	\$173.92
Monthly payments for Quebec residents				
Single	\$88.46	\$121.45	\$149.87	\$71.91
Couple	\$168.79	\$232.32	\$295.10	\$142.32
Family	\$203.72	\$282.49	\$351.16	\$173.92

Your RTIP plan

Your RTIP plan covers so much more than just prescription drugs. It also gives you access to travel coverage, paramedical services, and digital health services. As an RTIP member you have exclusive access to these services, at no additional cost!



In 5 to 20 minutes, users can confidentially and anonymously discover their risk for a mental health issue early, so they can take immediate action to stay healthy and productive. For more information, visit feelingbetternow.com/otip.



Starling Minds is a self-guided digital program that is available 24/7, private, and tailored to you. Access tools to help better manage your mental health, including daily checkups and guided training sessions. Go to member.starlingminds.com to learn more.



ALAViDA offers confidential, evidence-based substance use support from the privacy of your smartphone. No awkward conversations, no shame and 100% confidential. For more information, visit try.alavida.com/otip/.



Visit otip.carepath.ca for more information.

Elder Care Program

The Elder Care Program assists you and your immediate family in navigating through the multitude of senior support services. For more information, call 1-855-412-6626.

Carepath Cancer Program

The Carepath Cancer Program helps those living with cancer navigate the complex health care system to receive the treatment and support they need.

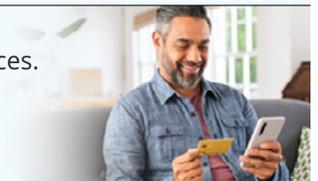


Plan members are covered for up to 100% of generic ingredient costs (or 90% of brand-name prescriptions) and can receive up to a 90-day supply of prescription medications for a single dispensing fee. pharmacy.express-scripts.ca/otip-raeo.



Check out Edvantage for savings on popular brand products and services.

Activate your free account now: edvantage.ca/RTIP2024



We don't stop at exclusive insurance discounts... we go the extra mile, like you. You also get personalized service and a **\$20 gift card of your choice** when you get a quote!

Get an online quote at otipinsurance.com/rtip-save or call **1-833-536-2184**

Stay connected

otip.com offers resources and a full help centre to assist with your plan-related questions. Make sure you follow OTIP on social media and sign up for our e-communications:

facebook.com/otipinsurance

twitter.com/OTIP_Insurance

otip.com/opt-in

Find us on your phone. Conveniently access your RTIP plan anytime, anywhere with the 'RTIP on the go' mobile app! Search for "RTIP" in your mobile app store to download.



Schedule a portfolio checkup.



The first few months of the year is the perfect time to [schedule a meeting](#) with your advisor for your annual portfolio checkup. Recently, we mailed your [Annual Charges and Compensation Report + Investment Performance Report \(CRM2\)](#) - keep your eyes open for it. Let's take the time to look back on the past year to ensure your investments are on track for the future you want. Here's what we will review:

- Your portfolio's performance and your personal rate of return over the last 12 months (and as far back as 2014)
- Identify any gaps in your portfolio and discuss strategies to close them
- Provide full transparency on any fees you may be paying

Understanding how well your money is working for you today is so important to ensure you're set up for success this year and beyond.

**Call to schedule a meeting with your financial advisor 1.800.263.9541
or email us at info@educatorsfinancialgroup.ca**

HOW TO GET A SIM CARD IN INDIA AND OTHER ADVENTURES

—MICHELLE BARRACLOUGH

On a recent visit to India, I had the pleasure of trying to get a SIM card from a local telecommunication shop in Amritsar. I had always wanted to visit the Golden temple (Harmandir Sahib), the sacred area to the Sikh religion in India, roughly the equivalent of the Vatican. The temple itself is beautiful, surrounded by a sacred lake.

So after landing and finding my way to the hotel, I decided to try out a couple of restaurants and picked up a tuktuk (a local version of a scooter taxi). My lucky day, because the driver spoke English, quite well and knew where to get whatever you wanted including SIM cards. He promised to pick me up the following day to do a tour and get my SIM card. As those of you who are travellers, are no doubt familiar, communication on your cell phone is a necessity for everything from getting tickets to hotel reservations these days.

The Golden temple is definitely worth the visit. It's a beautiful temple covered in gold leaf surrounded by a holy lake in which the faithful bathed. Food is also supplied to visitors at no charge and everything was spotless. After the visit, we made it to the mall that had the telecommunication shop to purchase a SIM card. I left my tuktuk and made my way into the store. Here I explained that I had just arrived and needed a SIM card. I thought it would take me a couple of minutes and I'd be on my way. My mistake! I was given a couple of forms that had to be filled out in detail including a local guarantor. I explained, again, that I had just arrived from Canada, but it made no difference. So there I am racking my brain for anyone who might be acceptable and I came up with the brilliant idea of

the tuktuk driver. And yes he was acceptable, so I thought my worries were over. But no, they now wanted a way to contact my father. I then explained to them if they wanted to talk to him they would have to have a seance. My dad had passed on several years ago. They said they could overlook that. I thought, Thank God! So they put the SIM card in my phone, and told me that the service would be active after a 24h wait. On the way back to the hotel, they phoned the driver to see if he was really ok being a guarantee for me! So eventually yes I did get the service but what a rigmarole!

I spent the rest of time in Amritsar admiring the beautiful architecture and interesting local customs. One of which is the lowering of the flag ceremony at the border (Wagah/Attari flag lowering ceremony). This ceremony is repeated every day at the border between India and Pakistan about 20 minutes before sun down. All interested parties make their way to the border through a type of no man's land leaving their transportation about a kilometer behind them. On arrival the Indian side has a rather large stadium, with several sections, the regular Indians, the VIPS and the tourists. There is a Host who revs up the crowd chanting, loud music, and groups of people running towards the border with flags. Once that is complete, Indian army marches in and goes to the gate and then a group of soldiers kick as high as they can and flourish threateningly. They must practice a lot as I have never seen any kicks that high. Truly amazing! (see cover photo) Once the Indians have completed their ceremony, the Pakistanis take over and go through a subdued version of the same,

with a much smaller crowd and better music. Once both sides have done their kicking the flags are lowered, two soldiers shake hands and the gates between the two countries are closed, the ceremony terminates and everyone goes home. If these two countries can participate in a mutually entertaining lowering of the flags perhaps there is still hope for some kind of peace between them.

After spending some more time in Amritsar I decided to take a long distance taxi to McLeod Gunge home of the Dali Lama, but that story will be told at another time.





Photos: Left page Entrance to the Silver Temple. This page (top left) The Golden Temple in Amritsar; (top right); the Silver Temple; (middle) My tuktuk and driver; (bottom left) Silver Temple.

Photos credit: Michelle Barracough