

AFTER SCHOOL

Volume 26, Issue 2—April 2025 • www.armch12osstf.ca



ANTIQUES ROADSHOW
COMING SOON
NEAR YOU

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AFTER SCHOOL

VOLUME 26, ISSUE 2, APRIL 2025

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

President: Manfred Netzel

Vice-President: Charles Hawkes,
Political Action
Paul Kossta

Secretary: Bill Pryde

Treasurer: Michelle Barraclough

Executive Officers: Paul Headdon,
Pensions

Members at Large:

Domenic Bellissimo

Allan Hux

Eileen Markwick

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IN THIS ISSUE

Welcome to the 2025 spring issue of *After School*. We welcome you to check out several events that provide opportunities to connect with colleagues and enjoy new experiences: ROM Auschwitz Exhibit Tour April 30 (pg.12), Golf Day May 21 (pg.13), Old is Gold Antique Show May 28 (pg.12) and our AGM at 60 Mobile June 4 (pg.5). Enjoy some humour with the Stupidity Test (pg.11) and learn about your

OSSTF/FEESO and ARM Activities and actions with reports from our President (pg.4), AMPA Report (pg.7), Pension Report (pg.8) and Provincial Election Analysis (pg.10). We urge you to consider helping ARM by considering a position on the Executive at the AGM and hope to connect with you at one of more of the events organized by your Executive members.

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.



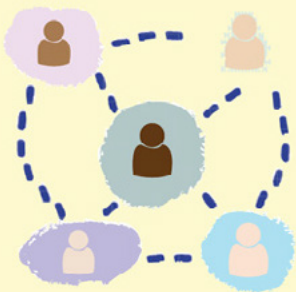
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PRESIDENT'S REPORT—MANFRED NETZEL

I always find myself in a better mood when crafting a President's message for the Spring issue of *After School*, even if there have been many challenges and commitments for me and the Executive since the last issue in January. Of course, we have held fewer and smaller events during the winter, often reflected on our C.12 webpage (armch12@osstf.ca) or through email blasts to the general membership. We have also met for an Executive meeting since the start of 2025, in-person, to be followed by another on April 23. Unfortunately, due to the harsher influenza and winter weather conditions in January and February, the Executive decided that it would be best to offer the annual EFG sponsors' workshop on January 15 using a ZOOM platform. It was ably presented by our EFG—assigned rep, **Bill Rakovitis**, including some items for a prize draw.

As my two-year term as ARM Council rep for our Chapter 12 comes to an end in June, I believe that it is also the right time to make the decision to not seek re-election as President. After 12 years in the position, it is now time to 'pass on the torch' to another willing and skilled member, presumably already on the Chapter Executive. By the time our AGM occurs in early June, the list of nominated candidates will be determined, so please follow any updates that will be posted on our webpage or sent out in timely email blasts. I also continued to attend the quarterly District 12 Retirement Workshops in December and early February. As for many years since my retirement, my plans included the most recent 106th edition of the Annual Assembly (AMPA) located in downtown Toronto during March Break. The Assembly



was also a scheduled election event for the Provincial Executive. A more extensive summary of the outcomes for both the election and other important decisions can be found elsewhere in this newsletter. Should you have any further questions about the developments from AMPA, please contact me by email (mnetzel@sympatico.ca).

The cynical and opportunistic recent Ontario Election called by Premier Doug Ford was both unnecessary and requiring human and financial resources which could have been used elsewhere for more pressing social and economic priorities. Of course, OSSTF/FEESO was both centrally and locally fully engaged from the outset following a strategic plan to engage members and their families to support endorsed candidates in Toronto and elsewhere. After collaboration with the other edu-

cation unions in Toronto beforehand, there were 19 candidates endorsed in key ridings across the City. We as ARM Chapter 12 supported and engaged in several planned engagement activities including 'phone bank' events using the HUB CALL app to reach Toronto-based members in the week before the end of the campaign. Fortunately, the outcome saw **12 of the 19 endorsed candidates successful**. Of significance is the fact that the endorsed Liberal candidate in Etobicoke-Lakeshore was in one of only three PC seats lost in all of Ontario.

Of course, the duties of the leadership team continue for the next few months until the planned local AGM in early June deals with business at hand to see the organization and membership are served to the best of our ability. As you can see from the various special planned

events promoted in this newsletter, mark **April 30** (ROM visit), **May 21** (Golf Tournament) and **May 28** (Old is Gold Antique Show), on your calendar this spring.

Lastly, PLEASE consider getting more

involved through either our formal election on June 4 or by enhanced volunteering during the next few months of the current term or for 2025–26.

We will attempt to also be creative participants in this process with the

interest and involvement of you, the ARM C.12 membership.

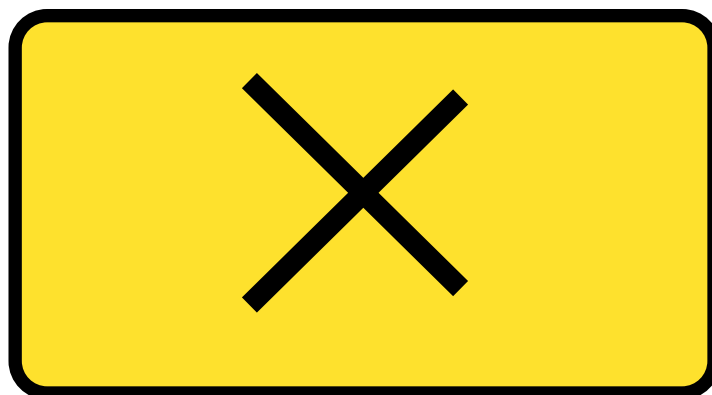
In Federation,

Manfred

YOU TOO CAN BE A CANDIDATE FOR ELECTION OF THE ARM C12 EXECUTIVE—*BILL PRYDEP*

The 2025–2026 ARM Chapter 12 Executive will be elected at the Wednesday, June 4, 2025 Annual General Meeting (AGM). Any member of ARM Chapter 12 may run for any Executive office. The term of office is one year from June 16, 2025 to June 15, 2026. Offices include President, Vice-president, Treasurer, Secretary, Executive Officer and Member at Large, the last two being automatically elected upon nomination; the first four offices will be filled by the count of secret ballots at the AGM. Candidates are required to download the nomination form, (the link is below) complete it and attach the completed form to an email and send it to: armchapter12@gmail.com by Sunday, May 25, 2025. This is the nomination deadline. Candidates are reminded that they cannot run “from the floor.”

Download the 2025 Nomination Form from the ARM Chapter 12 website [here](#).



OSSTF TORONTO REPORT—MICHELLE TEIXEIRA, PRESIDENT, OSSTF TORONTO

As spring approaches, we are often filled with a sense of renewal.

Unfortunately, in the recent Provincial election, held on February 27, we did not get the renewal for which we had hoped. Doug Ford led the Conservatives to a third majority government in Ontario. We had anticipated that the election would be called early, but not nearly as early as it was. Still, in OSSTF Toronto we were prepared and ready to fight. A few weeks before the election was called, we had begun meeting with CUPE 4400 Toronto Education Workers, Elementary Teachers of Toronto and the OECTA Toronto local, to begin to align our election strategy and candidate endorsements. With the help of elections organizers provided by Provincial OSSTF/FEESO, when the writ dropped we had our endorsements ready and election canvasses planned. In the last couple of weeks of the election, we held phone banks in which our own Members called other members in target ridings to encourage them to vote in support of the endorsed candidate in their riding. A special thanks to the many Active Retired Members of Toronto who participated in these events.

Though the Conservatives did end up winning, it was not necessarily the victory Ford had hoped for when he called this election for his own, selfish reasons. He lost 3 seats. One of those seats was in Etobicoke-Lakshore which was one of our target ridings. That we were successful in flipping this riding was a great win for us. Moreover, the level of engagement of our members throughout the election period was higher than we've seen in recent years and is hopefully something we can harness going forward.

Turning towards the OSSTF/ FEESO Annual Meeting of the Provincial Assembly held recently in March - much of the discussion on the floor centred on OSSTF budgetary issues as it is clear that we are at the point where spending must be reduced or revenues increased if the Federation is to continue functioning at its current level. A thorough review of spending will be conducted over the next year, with recommendations coming to AMPA 2026.

OSSTF/FEESO also elected a new Provincial Executive. Chris Chandler, OSSTF Toronto Teacher Bargaining Unit Vice-President was elected as Executive Officer. Current OSSTF/FEESO Vice-President, Martha Hradoway was elected to the position of President, defeating current President, Karen Littlewood.



Our focus now in OSSTF Toronto as we head into Spring, is the TDSB budget. Legally, the TDSB must pass a balanced budget by the end of June. Over the last couple of years, the TDSB has faced tremendous challenges in doing so and has had to dip into reserves. This year, the TDSB is facing a \$70.3 million shortfall and is no longer able to access reserves. Much of the deficit that the TDSB faces is structural in nature, resulting from inadequate funding by the Provincial Government. With a Conservative government in place, and the Core Education Funding (previously Grants for Student Needs) yet to be announced, we are on pins and needles waiting to see how TDSB Trustees will attempt to manage this. We will do what we can on our part to advocate as much as possible for a needs-based budget approach so that students in Toronto can actually benefit from the programming they need and that they deserve.

REPORT ON THE ANNUAL MEETING OF THE PROVINCIAL ASSEMBLY (AMPA)—MANFRED NETZEL

As I have done for many years since my retirement, I decided to stop by the annual meeting of OSSTF/FEESO (AMPA) held on March 8–10, again located at the downtown Sheraton Centre hotel. Besides occurring just barely 10 days after the recent Ontario election, this edition was also scheduled as an “election AMPA” where some 22 candidates were vying for the 13 positions on the Provincial Executive and OTF Governorships. I was not disappointed since the agenda (excl. of the candidate speeches and actual elections) was largely consumed by traditional wrangling over the proposed budget and what collective bargaining would look like under a renewed Ford-led PC majority government. My visiting “guest” status was limited to hearing the speeches on the Saturday afternoon, so I must acknowledge many of my remarks in this report have relied on the three-day observations of my friend, fellow Chapter President (13/16) and current Chairperson of ARM Council, Iain Beaton.

Half of the AMPA agenda was devoted to the elections which had some memorable and significant outcomes. Except for the position of Treasurer and one of the OTF roles, all of the incumbents were challenged with the result that current President Karen Littlewood (who spoke briefly at our AGM last year) was handily defeated by First VP Martha Hradaway. She will be the first non-teacher in that role, although she has many years of activism and leadership experience in OSSTF/FEESO. Replacing her as one of the VPs will be Colin Matthew now joining the other incumbent VP Malini Leahy. A new Executive Officer candidate from Toronto, VP Chris Chandler, topped the polls for one of the 3 available positions, joining incumbents Roxanne Beauchamp and Sherry Ann Bowen-Gordon. The acclaimed Treasurer is again Jeff Denys.

Once the convention turned its attention to the 2025-26 Budget on Day 3, two motions were passed that locked in the percentage of the total budget for two areas: District/Bargaining Unit rebates and local training. The house chose to reduce most budget requests by 18% rather than dip into the Strike Fund reserves in order to reach a balanced budget. Similarly, a request by the Health & Safety Committee for a further \$600,000 was turned down, while many other extra budgetary motions were not dealt with. Once the final proposed budget was put to a vote by the Treasurer, not a single

speaker made further comments or objections resulting in an approval by the “representatives” (aka local delegates) of over 91 per cent. The somewhat worrisome financial picture of the Federation for the coming years will also certainly be felt by ARM Council and the local ARM Chapters as reflected by the level of rebates, numbers of meetings and activities/programs that can be offered to the membership.

Other business that got minimal attention before adjournment were resolutions related to a review of current union governance, while reports by the Chair of Provincial Council, or on Judicial Council Procedures (a body I once served on) nor the Action Plan on Equity, Anti-Racism and Anti-Oppression even made it to the floor for discussion.

Lastly, ARM Council again had a display booth during the event, staffed by a “Table Ambassador” from ARM Chapter 9 (Windsor-Essex) VP Jacques Aharonian. The location of the display had reduced traffic compared to previous years, but available hand-outs and a couple of door prizes helped with the goal of promoting ARM for those approaching retirement.



PENSION PLAN REPORT APRIL 2025—PAUL HEADDON

OTPP has reached an agreement to sell its stake in Copenhagen Airports to a coholder and Danish investor Arbrjdmarkets (ATP) Tillaegspension. OTPP and ATP have had joint control in the airport since 2017. OTPP has been an investor since 2011. Over the past 14 years, significant investments totalling almost DKK \$18 million have been made to modernize and expand the airport.

An agreement has been made to sell Amica Senior Lifestyles (Amica) and certain of its assets to Willtower, a Real Estate Investment Trust that invests in leading seniors housing, and health system properties. It operates across the US, Canada and the UK. The selling price was \$4.6 billion CDN. OTPP made its initial investment in 2010, along with its co-founders Douglas Maclstch and Robert Ezer. The company has since grown to a portfolio of 31 income producing properties and seven properties under construction that are located in some of Canada's most affluent neighbors. Amica has defined a new standard for senior living in Canada by combining premium hospitality and amenities, with expert care and support to deliver a personalized senior experience.

Teacher's OTPP Venture Growth Fund is leading a USD \$175 million series F investment in Quantexa, a global leader in Decision Intelligence solutions for public and private sectors of the economy. With this investment, Quantexa will bolster its platform innovation efforts to elevate experiences for existing clients, create new partnerships, deepen its presence in North America and pursue selected M & A opportunities. Quantexa will assist industry-leading organizations to embrace AI-driven decision making with confidence. *Source OTPP*

Hudson Bay, a major retailing company has declared bankruptcy and has entered the CCAA pro-

cess for bankruptcy. This is very unfortunate for its employees and customers. It has received financial assistance from one of its major landlords. Cadillac Fairview, the Real Estate portion of our pension plan, gave Hudson Bay a \$200 million term loan, in June 2023. Cadillac Fairview holds 14 leases to the Bay stores. As of March 7 this year \$176 million, remains outstanding on the term loan. HBC also owes \$6 million CDN in rent to Cadillac Fairview and its subsidiary (Ontrea). In December 2024, Hudson Bay bought the Neiman Marcus Group. The Canadian portion of Hudson Bay was separated from the US business which included Saks, Neiman Marcus and Bergdorf Goodman, into a company called Saks Global. It holds US \$7 billion of real estate assets. The US business repaid outstanding portions of the other loans at the time in exchange for being released from its obligations.

On Friday March 7, 2025, the bailiffs tried to seize merchandise from the Sherway Gardens Store. Hudson Bay is not a Canadian owned company. NRDC, a private investment company is controlled by an American Real Estate mogul called Richard Baker. He purchased HBC in 2008. *Source Globe and Mail March 10, 2025*

Several Canadian Pension Plans have declared their investment returns for 2024. The Healthcare of Ontario Pension Plan with 478,000 members and more than 700 employees, posted a 9.7 per cent return for last year. The plan closed with assets of \$123 billion. The plan is 111 per cent fully funded. *Source Globe and Mail March 12, 2025*

Omers has reported an 8.3 per cent return for 2024. A weakened Canadian dollar assisted in its gain on investments as tariff threats and a buoyant economy raised the relative value of US dollar assets.

The pension fund manager made a deliberate strategy to hold assets in foreign currency, especially US dollars. This may change with Trump's tariffs. Omers has assets of \$ 138.2 billion as of the end of 2024. *Source Globe and Mail Feb 25, 2025*

Quebec's pension plan, the Caisse de dépôt et placement du Québec has reported a return of 9.4 per cent for 2024. Returns of \$40 Billion were generated boosting its net assets to \$ 473 Billion. The pension fund has boosted its investments in Quebec and now has assets worth \$93 billion in the province.

Quebec is heavily exposed in any trade fight with the US. The province is the world's largest aluminum producer, with eight smelters within its boundaries. It is also a major producer of aircraft and aerospace parts. *Source Globe and Mail Feb 27, 2025*

At the moment the results are not available for OTPP 2024 investment returns. AtkinsRealis Group Inc. formerly called SNC-Lavalin Group is divesting its 6.76 per cent stake in Highway 407 for \$ 2.8 billion. Spanish construction giant Ferrovial will buy 5.06 per cent and CPP will acquire the remainder for \$ 700 million. In a parallel deal the Public Services Pension Plan (federal employees) will acquire 7.51 per cent of the highway from CPP. This is a major investment for a Canadian pension plan to invest in Canadian infrastructure. CPP will still own 44.2 per cent of the highway after these transactions. In Oct. 2024 Doug Ford suggested that the provincial government might buy the highway. The entire highway is now valued at \$ 40 billion. You may recall that Mike Harris Conservative Government sold the Highway with a 99 year lease in 1999. *Source Globe and Mail March 14, 2025*

The personal exemption for 2025 is \$16,129 for

most middle income individuals. This gives a refundable tax of \$2419.35. The TFSA contribution rate for 2025 remains at \$7000.

There are also changes in the OAS and CPP. Monthly old age security payments April 2024-April 2025 increased by 2 per cent. The maximum monthly payments are

- ages 65-74-\$727.67
- ages 75-older-\$800.44

In June, low and moderate income seniors receiving the OAS may be eligible for a one time \$1200 inflation payment from CRA.

The OAS payments are increased every three months according to the Consumer Price Index. . It is good to keep in mind that when your net income reaches \$93,454 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. The bonus is a 25 per cent tax credit for the grossed up amount.

The maximum CPP monthly payment is \$1433. The CPP Disability Maximum payment is \$1673.24. The average monthly CPP payment for new beneficiaries is \$808.14. The combined survivors and retirement pension at age 65 is \$1449.53. *Source Services Canada*

REFLECTIONS ON THE RECENT PROVINCIAL ELECTION

—PAUL KOSSTA AND DOMENIC BELLISSIMO

Doug Ford's re-election is a serious threat to workers, educators, students, and all those struggling under Ontario's deepening economic crisis. While Ford positioned himself as the "protector of Ontario" in the face of Trump's tariff threats, his real record of alleged corruption and privatization was obscured. This allowed him to secure another majority government with only 19.5% of eligible voters' support—less than one in five Ontarians. Voter turnout remained at historic lows, reflecting growing disillusionment and hopelessness among working people. Ford will undoubtedly use this mandate to escalate privatization and attack workers' rights.

Ford's campaign rhetoric was about "protecting Ontario," but his policies are about selling it off. His government will continue handing over public services to corporate monopolies—whether it's critical minerals to U.S. companies under "Fortress Am-Can," expanding alcohol sales to retail giants like Loblaws and Circle K, or privatizing healthcare through Shoppers Drug Mart and private clinics. If history is any guide, Ford will waste no time moving aggressively to impose further cuts and privatization, just as he did in 2018 and 2022, immediately after securing majorities. He made no commitment to restore funding cuts to the education system—which amounts to more than \$1500 per student in Ontario.

Meanwhile, The opposition parties at Queen's Park failed to present a compelling alternative for working people. On the central issue of the election—the looming U.S. tariffs—neither the Liberals nor the NDP offered a fundamentally different position from Ford.

While the NDP no longer robustly calls for an exit from corporate-dominated free trade agreements and public ownership of key industries like steel and auto to protect jobs, they doubled down on the free trade framework that has eroded Canada's economic sovereignty for decades.

The Liberals joined the NDP in offering limited criticism of Ford's response to tariffs and focused on whether he truly needed a new mandate or whether his trip to Washington was appropriate—not on the deeper issue of Ontario's economic dependence on the U.S.

Even much of the labour movement failed to provide a clear critique of Ford's "Protect Ontario" campaign, leaving working people, rightfully concerned about job losses, with no alternative response.

The Ontario NDP's vote share and seat count declined for the second consecutive election from its high in 2018. With rookie leader Marit Stiles contesting her first province wide campaign, the NDP faced a battle for a second place. While the party was able to retain 28 seats of the 31 it had won in 2022, its province wide votes fell below one million after reaching a high of over two million in 2018.

Their campaign lacked a clear message, let alone consistent advocacy for policies that would benefit working people. Instead of challenging corporate power on food prices, they proposed half-measures like a grocery rebate—essentially a public subsidy for Galen Weston and Loblaws while prices continue to rise.

The Liberals, on the other hand, managed to grow their vote share and regain Party status. But, at the same time,

they failed to challenge Ford's broader privatization agenda. Their platform did not adequately address the need to reverse corporate profiteering in healthcare, despite a focus on the lack of family doctors. Bonnie Crombie's failure to win her own riding in the Mississauga area weakened her claim to be the antithesis of Doug Ford, particularly in the 905 region. Her whole persona was built on being the one to beat Doug Ford. Now her continued leadership will be reviewed at the next OLP AGM.

The Green Party's increased focus on economic inequality was sharp however it failed to translate into broader electoral gains beyond the two ridings they already held.

With no real alternative being offered, many voters simply stayed home.

Ford's re-election comes at a moment of deep crisis. The return of Donald Trump, the escalation of global war, all signals that Ford's government will gladly implement public sector cuts, and expanded privatization to pay for other priorities.

Meantime, the federation had an active election campaign with community organizers playing a key role along with local districts supporting a number of NDP, Liberal and Green candidates.

Our Chapter 12 worked with District 12 on OSSTF/FEESO's provincial election plan. An impressive total of 29 members were trained and another 35 volunteered for the campaign. A further 4,100 members were contacted by phone while another 910 members' homes received direct door canvassing. This latest campaign effort bodes well for future election actions.

JUST FOR FUN

STUPIDITY TEST—JIM MILE

In view of the recent behavior of our southern neighbors, it might be comforting and a public service to reassure ourselves we are normal. The following test should be administered to your friends and relatives quietly & covertly if possible. Also, you could take it ... if you dare.

Yes No Maybe

1. I wish I was an American.
2. Social media- fun & honest; CBC- boring & lying.
3. Climate change not 100% proven.
4. Beer is vegetarian brain food.
5. Vaping not unhealthy like cigarettes.
6. Great leaders are permitted to lie.
7. Elections ok if right leader wins.
8. Moon landing was a hoax.
9. New evidence about flat earth suppressed.
10. Facts are just your biased opinion.
11. Elvis & Hitler's kids alive & living in Argentina.
12. Invading aliens have occupied the CN tower.
13. Dilute Javex suppositories found effective for COVID.
14. W. Gretsky for president of Canada. T. Swift as vp.
15. High IQ is a treatable birth defect.
16. Rich people are smarter than poor people.
17. Vaccines cause autism & permanent E.D.
18. Humans did not evolve from apes; it was/is the reverse.

Your score & interpretation:

Count only "yes" responses:

One or two yeses. You're just a little stupid. Read a book for a change.

Three or four yeses. Borderline stupid. Take quiz again with adult human guidance.

Five or six yeses. You're clearly stupid. Bang your head against concrete wall five times & retry.

Seven or eight yeses. You're extremely dumb. Anti stupid medication is on horizon.

Nine or ten yeses. Unbelievably stupid. Try high voltage electro-shock.

Eleven or twelve yeses. Jeez! You're hopeless. But there are many like you. Open a beer & get back to your video game.

Thirteen or more yeses. Apply for US citizenship.

For personal consultation & more radical treatment, send your score along with \$50 (cash only) to editor of *After School*. Results guaranteed.



ARM EVENTS

OLD IS GOLD ANTIQUE SHOW

—JIM MILE

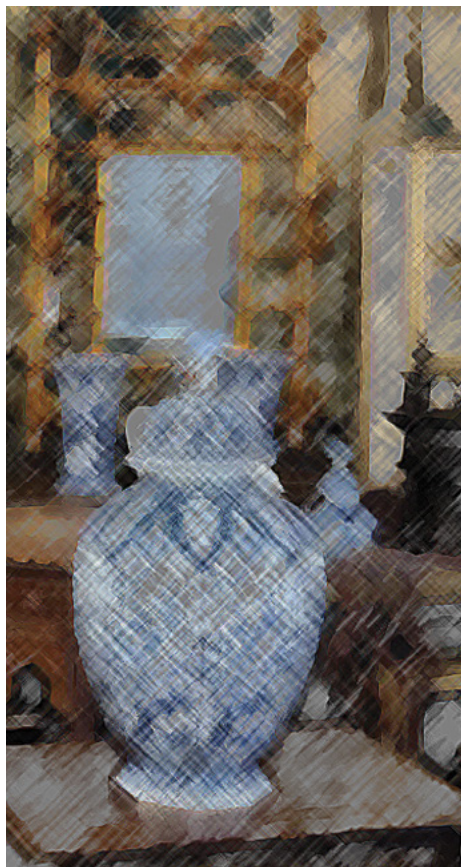
We all have “stuff”, perhaps things from Grandpa’s attic or wherever. These things could be worth something for somebody, maybe even a lot. ARM 12’s Antique Show is your chance to find out for free. A panel of antique dealers will examine your “treasures”, tell you what they know about them and give you an estimate of their worth. Up to two items per person please.

Date: Wednesday, May 28

Time: 1 p.m.

Location:
OSSTF/FEESO 60 Mobile Dr.

Coffee, tea, cookies and door prizes!



ROYAL ONTARIO MUSEUM “AUSCHWITZ NOT LONG AGO. NOT FAR AWAY.”

TOUR WITH ARM MEMBERS APRIL 30, 2025

This is a powerful exhibition at the ROM running until September 1. Auschwitz was created by Nazi Germany as a series of camps to hold captured Russian soldiers and Polish resisters and evolved into one of the centres for Hitler’s final solution of genocide against Jewish people in Europe. There are pictures of people and samples of their possessions that were seized as they descended off the death trains. Each visitor receives a headset and personal control that guides them through the exhibition with 27 stops where each setting is explained. These include testimonies of survivors and scholars. This electronic set allows each person to proceed at their own pace and is unique. I attended with two friends, and we were deeply moved. I highly recommend people attend with friends. The admission to ROM and Exhibition is \$26.40, but free for ROM members. This touring exhibition was created by the Auschwitz-Birkenau Memorial & Museum and the ROM is the only Canadian stop.

Join us at the ROM. **It is free for the first 10 people who register with Allan Hux by April 25 at allanhux@sympatico.ca.**

Date: Wednesday, April 30

Time: 10:45 a.m.–12:30 p.m.

Location: Gather for lunch and thoughtful conversations. ROM, 100 Queen’s Park, Toronto. Museum subway stop. Royal Ontario Museum (ROM) | Royal Ontario Museum



ARM GOLF DAY—PAUL KOSSTA

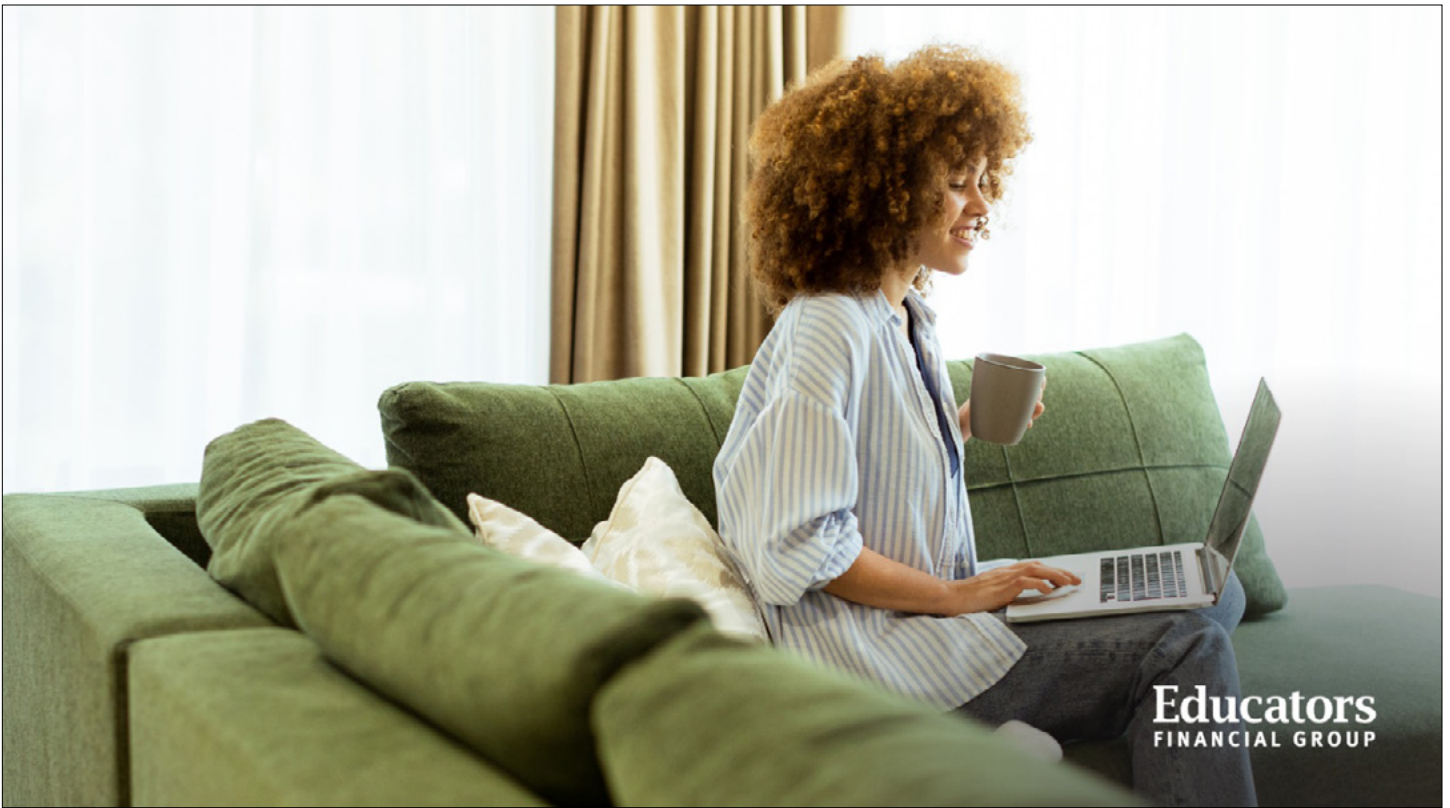
ARM Chapter 12, along with ARM Chapter 13/16 is reviving a previous long held tradition of a golf day for its members.

This exciting day will be held on Wednesday May 21, 2025 at the [Richmond Hill Golf Club](#) located at 8755 Bathurst Street, just north of Highway 7 in Richmond Hill. The cost for Chapter 12 members will be \$75 and includes 18 holes of golf, the use of a golf cart and practice balls for the driving range. The event will also be open to family and friends of ARM Chapters, 12 and 13/16 members at a cost of \$113.

Please register [here](#).

Gather your friends and family as it promises to be an exciting day!





Your opinions matter to us! Complete our short Spring Survey for a chance to WIN one of ten \$50 gift cards* of your choice. But hurry, you only have until May 16, 2025: bit.ly/4lforHG.



Retirement your way. Choose from 3 RTIP health insurance plans, and the flexibility to move between plans if your needs change in retirement. Learn more: bit.ly/4c9iyHM