

AFTER SCHOOL

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AN EDUCATION ON THE IMPORTANCE
OF PEACE AND HUMANITY

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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.

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IN THIS ISSUE

Welcome to the January 2025 issue of *After School*, your ARM newsletter. This issue we have exciting news about spring events including the revival of the ARM Golf Day. Changes to the RTIP Benefits plan and interesting news about our pension plan, along with reports from our ARM president Manfred and OSSTF Toronto president, Mi-

chelle Teixeira keep you informed. Those reports along with Charles Hawkes report on the CPAC convention and our cartoon will help prepare us for the coming elections. Have fun with Manfred's Travel quiz and check out the upcoming events organized for your participation. We hope to see you at one or more 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.



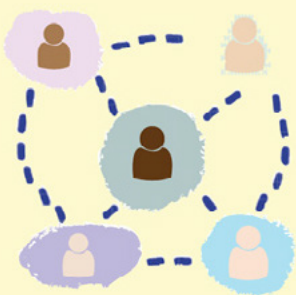
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PRESIDENT'S REPORT—MANFRED NETZEL

As I write this last message for 2024, I sincerely hope that the members of ARM Chapter 12 have experienced a joyous and relaxing Christmas and Hanukkah Season with family and friends. Unlike last winter, both the weather and domestic/global conflicts have been less forgiving for most active and retired educational colleagues. In fact, by the time you peruse this issue in late January, you should be receiving the “largess” from *Santa Ford* shortly in the form of a \$200 hand-out. Unlike the December federal HST/GST tax ‘holiday’ for only gainfully-employed Canadians, the Ontario payment will be issued to **every** Ontarian. Of course, this universal payment will likely arrive in your bank account (or mailbox) just weeks before the anticipated ‘early’ election call... stay tuned.

Those of you who have RTIP health & dental insurance coverage will already have been notified of the planned 8 per cent increase in premiums for 2025. ARM Council was first informed of this in late November, with the explanation of higher claims levels and general cost increases in the insurance industry. Conversely, there are also some benefits improvements in the travel and non-hospital offerings which still make the group coverage offered to ARM members quite reasonable when compared to RTO or other providers. The new coverage rates are effective January 1, and the ability to change specific plans (up or down) or add dental coverage must be given by written notice of intent to RTIP before



January 31. Contact our local RTIP rep, *Jesse Brideau*, soon for any further clarification (jbrideau@otip.com) or the RTIP Contact Centre referenced on your policy member card.

You will also notice while perusing this issue, that your Executive has been (and continues to be) actively providing information and planning activities for the next several months in 2025. We hosted a very well-attended and catered annual RTIP workshop in late November in the new Federation Provincial Office facility. Many thanks to our Treasurer, *Michelle Barraclough*, for organizing much of the event. Our next Sponsor’s workshop (EFG) is planned for January 15, but January weather will likely require the format to be offered in a *ZOOM*-based format.

Many Executive members have also begun planning for some exciting activities in the Spring, such as an olive oil tasting event in late April, an “Antiques Roadshow” in late May, the revival of a golf day on May 21 in cooperation with ARM C.13/16 and some recreational/cultural activities planned by D.12 Toronto (e.g. Raptors/Blue Jays games) in the late winter/spring. Besides noting any of these announcements in this and future issues of *After School*, it is also imperative to keep informed by checking our superb local website (armch12osstf.ca) or following the ongoing monthly email blasts.

Finally, 2025 is scheduled for another offering of the ARM Biennial Conference held in mid-June in Toronto for all interested members. It also is a

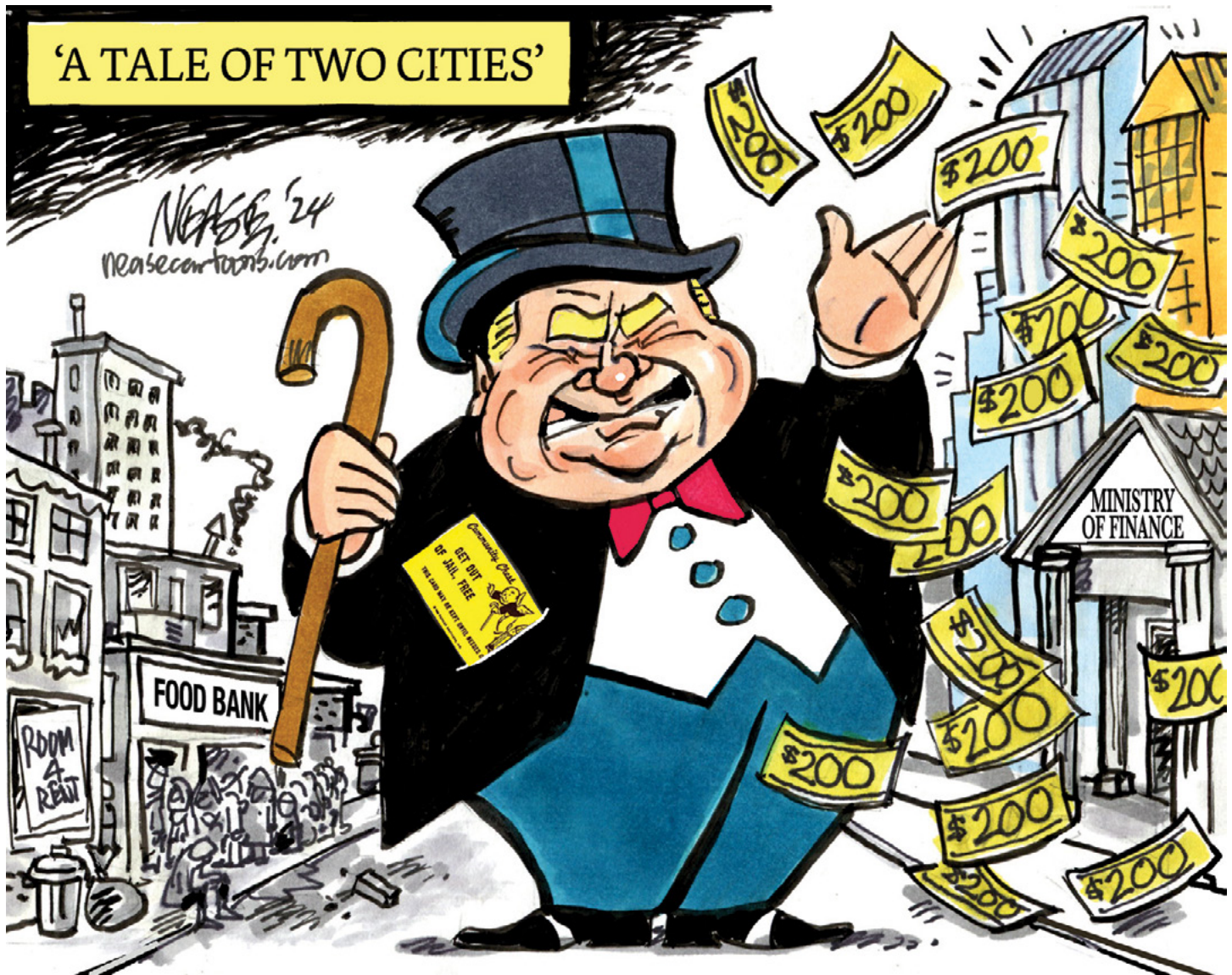
chance for nominations for worthy and active ARM members in each Chapter. The prize is the prestigious ARM Award, which will be presented to the lucky winner during the Conference. Nominations must be forwarded to the

Executive by January 20 in order to be considered by ARM Council at its late January meeting. BTW, members of the group are **not eligible** themselves. Wishing you all a happy and healthy New Year, with great travel oppor-

tunities and quality time with family and friends.

In Federation,

Manfred



OSSTF TORONTO REPORT—MICHELLE TEIXEIRA, PRESIDENT, OSSTF TORONTO

As often tends to be the case, teachers began this school year full tilt. While teachers are busy doing what they do best, the Executive has been preparing for a provincial election that is likely to be called in early Spring. We have been doing what we can to draw attention to the Ford government's mistruths about their "historic" investments in Education. Accounting for inflation, per pupil funding is down \$1500 dollars since 2018. It is truly shameful that new education Minister Jill Dunlop continues to spin the previous Minister's narrative.

You may have noticed, posted on schools across the city, big blue signs proclaiming the Government of Ontario's "School Facility Renewal Project" - part of their 16 billion dollar plan to repair and renew schools. Not only are these shameful political promotions for a Ford government that we know actually wants to dismantle public education, but they also don't tell the whole story.

The repair backlog in Ontario schools is 16.8 billion dollars. This sounds close to the number they are proudly proclaiming in their signs. However, upon further inspection of the details on their website, the 16 billion dollar investment is actually over 10 years. Not only will the backlog actually compound and increase over the next 10 years, but, as is usually the case with this government—the devil is in the details. According to their own website, 3.6 billion dollars has been invested in new capital projects. New schools sound great, but here in Toronto - since we are under capacity on a city wide basis, we likely wouldn't qualify for new schools despite some pockets of the city seeing tremendous growth in population.

Their own website states that only 1.4 billion dollars is being invested into the current repair backlog—a far cry from the 16.8 billion dollars required. Taking a look specifically at Toronto schools, a report from the Financial Accountability Office, released on December 16, 2024, notes that 85 per cent of schools in the TDSB are considered "below" a good state of repair. This is the worst in the province. This is reiterated in the recent Auditor General's report which found that "TDSB schools on average are in the worst condition in Ontario" and that the repair backlog in the TDSB alone is 4.1 billion dollars.



Even more shameful? The Ford government forced school boards—who are scrambling year after year to balance their budgets due to inadequate funding from the government—to pay for the cost of the signs. These signs are nothing more than brazen pre-election, political advertising for a government that cares more about building highways than fixing our crumbling schools.

Come the new year, you will hear more about OSSTF Toronto's election plan and strategy. We will need all hands on deck, and so we will be looking to the Members of ARM Chapter 12 to pitch in. Boots on the ground is what wins elections, and we will all need to work together to ensure that in the next election we elect a government that truly cares about the state of publicly funded education.

A COLLECTIVE WIN—COMMUNICATIONS AND POLITICAL ACTION CONFERENCE (CPAC)—CHARLES HAWKES

This annual OSSTF/FEESO fall conference held on November 29–30, 2024 at the Western Toronto Airport Hotel, was attended by teachers from all 37 districts across Ontario who are interested in or already involved in political action in their districts. Lasting one and a half days, the conference allowed them to learn effective lobbying methods, use local media, ally with local labour councils, and encouraged involvement from their own school staffs.

One of the most interesting workshops was ‘developing the progressive agenda through all the noise’. The noise refers to the argumentative, belligerent tone we hear in the House of Commons, Queen’s Park, even at demonstrations or discussions among citizens. How can a progressive person deal with people with right wing views? Randy Robinson, an economist with the Centre for Policy Alternatives, noted that for the first time, 47 per cent of younger voters from 18–34 were conservative in their views.

In the past they filled the ranks of progressive movements and parties.

The panel divided on the issue of the best way to deal with right wing individuals. Robinson said ‘deal with the facts of the issue’, never use emotion in a self-righteous way. Realize that housing is a big issue with younger people. One third of Ontario are now renters, shut out of home ownership. Thirty years ago governments built homes, using their power to borrow money more cheaply than private builders in contrast to the Ford government which uses a completely private approach to financing house building. That failure of government must be addressed in a dispassionate way with younger voters to gain their trust.

Other panel members argued that the means

by which younger voters access news push them towards conservative views. Traditional news from newspapers, radio and TV are all trending down, while 30 per cent of the under 30 years group use Instagram, 35 per cent YouTube, TikTok, and X as well as search engines led by Google. These sources allow for personal opinions and comments with little monitoring. This combination of some facts and much heated opinion is seen most intensely in the USA in what is called ‘rage farming’. It makes constructive dialogue impossible between progressives and conservatives.

Progressives should avoid certain phrases used by conservatives such as ‘parents’ rights’, and ‘individual freedom’. Use ‘shared values’ suggesting a collective approach to solving social problems. Show empathy and acknowledge the failures of governments, both federal and provincial, to solve housing and rental affordability while pressing for progressive change in other areas such as education.

The Ford government has undermined education since 2018 with a real dollar funding cut of \$1500 per student causing a host of problems in Ontario’s schools. To highlight the impact of this on schools, the Federation has commissioned a movie to be streamed in January called *Ford High*. It’s a dark comedy with overcrowded and crumbling classrooms, stressed out teachers, book and equipment shortages, all the results of underfunding. Watch for news about this unique movie (with sequels) to be streamed on a variety of platforms. A little unsure about platforms and streaming? Ask a grandchild- anyone’s. They will have you watching in no time. It’s their future too if underfunding schools continues.

PENSION PLAN REPORT DECEMBER 2024—PAUL HEADDON

The Ontario Teachers' Pension Plan (OTPP) and Nordic Capital have acquired Max Matthieson, a leading Nordic financial advisor to further its growth and development. Max Matthieson provides pension, insurance and wealth management solutions for employers, entrepreneurs and individuals. It offers analysis, administration and the procurement of pension and insurance products as well as investment and asset management solutions. It was founded in 1890, is headquartered in Stockholm Sweden and has more than 800 employees at 45 locations across the Nordic region, serving 10,000 clients.

OTPP and Hines, a leading global real estate investment manager, have completed the acquisition of two Build-to-rent (BTR) assets in Brisbane Australia totalling 354 units. (This purchase was mentioned in my last report. See November 2024 report for more details).

The acquisition aligns with Ontario Teacher's Real Estate strategy in Australia. This targets amenity-rich assets in vibrant submarkets close to transportation links, employment hubs and entertainment centres. The assets comprise: A 89-unit BTR asset in Fortitude Valley. The building was completed in October 2021. The buildings ESG features include the usage of renewable energy, storm water recycling, high performance acoustic glazing and low-energy LEDs. a 265-unit BTR in South Brisbane (Cordelia) is expected to reach practical completion in Q1 2025. Cordelia will deliver top-of-the-line amenities such as a gym, rooftop pool, resident's lounge, co-working space and a sky garden. Cordelia will target a 5-star Greenstar rating and a 7.0 Energy Performance Rating under the

National House Energy Rating scheme. Source OTPP

Lately there have been several negative situations affecting some major Canadian Pension Plans. Caisse de dépôt et placement du Québec (CDPQ) and the Ontario Municipal Employees Retirement System (OMERS) own 75 per cent of Azure Power, a utility company in India. Three former CDPQ executives have been charged by Federal prosecutors in New York with conspiring to pay roughly \$250 Million in bribes to the Indian government officials. The payments were allegedly to help secure favourable contracts tied to a major solar energy project. As a consequence OMERS and CDPQ equity has crashed. Source *The Globe and Mail* November 22, 2024

Several Canadian pension plans have made sizable financial exposure in the event of the bankruptcy filing by Northvolt HAB, the Swedish battery manufacturer.

Canada Pension Plan Investment Board, Investment Management Corp. of Ontario, OMERS and CDPQ participated in a US \$2.3 Billion convertible debt financing for Northvolt. AB. OMERS also bought an undisclosed number of Northvolt shares in 2021.

A new factory proposed to be built in St-Basile-le-Grand, Quebec, near Montreal, has been postponed. The Quebec provincial and the federal governments have promised the project US \$5.8 Billion in grants, debt and convertible instruments. We should be thankful that OTPP was not involved in any of these investments. Source *The Globe and Mail* November 23, 2024

The Ontario government has appointed Robert Poirier a corporate director and businessman to lead a review of

governance at OMERS. He is one of the pension plan critics. The province has handed Mr. Poirier a 10-month mandate to examine the effectiveness of the model governing OMERS, and whether it has engaged clearly enough with its members. There was another governance review in 2012. The target of the member complaints, which were spearheaded by associations representing police and firefighters, included board appointments, benefits and contributions. A contribution rate increase for police and firefighters starts in 2027. Source *The Globe and Mail* December 2, 2024

Danielle Smith, the Premier of Alberta has decided to dismiss the CEO and all but three members of the board of Alberta Investments Corp (AIMCO), its public-sector pension plan citing a need for a clean slate after a so-called run-up in costs. The decision to replace the leadership at AIMCO is an extraordinary intervention of an organization with an independent mandate to operate at arm's length from government. AIMCO is Canada's sixth largest pension fund manager with \$170 Billion in assets. Source *Globe & Mail* November 8, 2024

Jim Leech, former CEO of OTPP sees AIMCO's latest move as a regression and a threat to the Canadian Pension model. The "out of the blue purge of board and management and the appointment of Alberta's deputy minister has sent all the wrong signals to employees, potential partners, AIMCO clients and the financial markets".

This development has shown an increased politicization of this pension plan. AIMCO'S assets include \$25 Billion from Alberta's Government's heritage Savings Trust Fund. Source

National Trust November 23, 2024

If the Alberta government uses AIMCO Pension fund assets to make investments that will win political support, reduced investment returns will be to the detriment of AIMCO's pensioners.

Danielle Smith has been pushing for Alberta to exit the Canada Pension Plan and to set up its own pension plan. Source *The Globe and Mail* November 22, 2024

In late November the Alberta government appointed Stephen Harper the

chairman of AIMCO's Pension Plan.

We can consider ourselves lucky that our pension plan has no influence from the provincial government. The only major loss by our plan was \$95 million in an investment in a crypto company that went bankrupt.

CHANGES TO THE RTIP INSURANCE PLAN FOR 2025—PAUL HEADDON

RTIP insurance plan will have an increase of 8 per cent to rates effective January 1, 2025 to keep the plan sustainable. The plan can change annually to keep pace with the changing needs of its members. A member of the plan can alter their coverage one step up or down once a year on an annual basis. January 31, 2025 is the cut off date for 2025 e.g. plan 2500 down to plan 750. Plan 2500 up to plan 4000.

It is best to choose the plan that fits your prescription needs. Members are encouraged to keep their coverage up to-date.

2025 travel plan changes:

- Hospital services increase from \$100.00 to \$350.00, and the restriction related to semi-private coverage has been removed
- Registered nurse up to \$10,000 maximum per year
- Dentist from \$2000 to \$2500
- Dental plan \$200 to \$500
- Return of deceased from \$5000 to \$15000
- Meals/accommodations \$150 per day to \$250 per day—\$5000 per trip
- Vehicle return \$2000 to \$10,000
- Members can contact RTIP travel provider for pre-trip assistance including medical evaluation prior to departure

Dental Plan updates:

- No change in rates
- An easy enrol application
- Canadian Dental Care Plan (CDCP) is available to eligible participants
- Sema-glutides and Wegovy covered under the plan if they meet medical criteria (prior-authorized medication)



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ARM EVENTS

ARM 12 VISIT TO ASIA PACIFIC PEACE MUSEUM—ALLAN HUX

www.asiapacificpeacemuseum.com

ARM 12 members had a special visit to the Asia Pacific Peace Museum (APPM) on November 13 from 11:00 a.m. to 12:30 p.m. Executive Director Flora Chong welcomed us to the newest museum in the GTA which just opened in June 2024. The APPM is dedicated to the exploration of World War II in Asia from 1931–1945.

The Museum has 10 galleries that dis-

play pictures, testimonies and artifacts on Japanese militarism and colonialism in Asia. Canadians are less familiar with World War II in Asia and members of the ALPHA Education Society worked for two decades to fundraise, purchase the lot on Lawrence Ave. E., build the museum, and set up the galleries. The Museum recognizes the horrors of war, but its education programs for students and citizens emphasize the importance of peace and humanity.

Flora Chong and Associate Executive Director, Gen-Ling Chang and several other volunteers provided us with a guided tour of the galleries and answered our questions. Elizabeth Muir appreciated the tour and thanked me at the next ARM meeting. I am a member of the North York Probus Club and they have arranged a tour in January 2025.

We highly recommend that you visit the Asia Pacific Peace Museum and invite friends to join you.

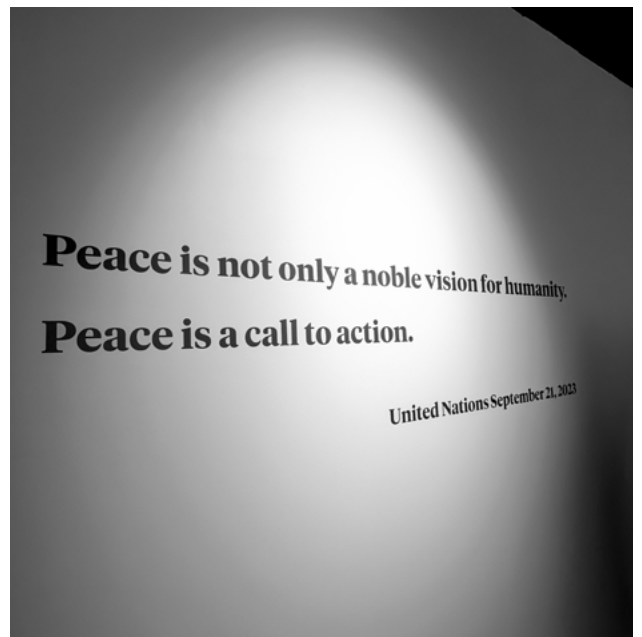
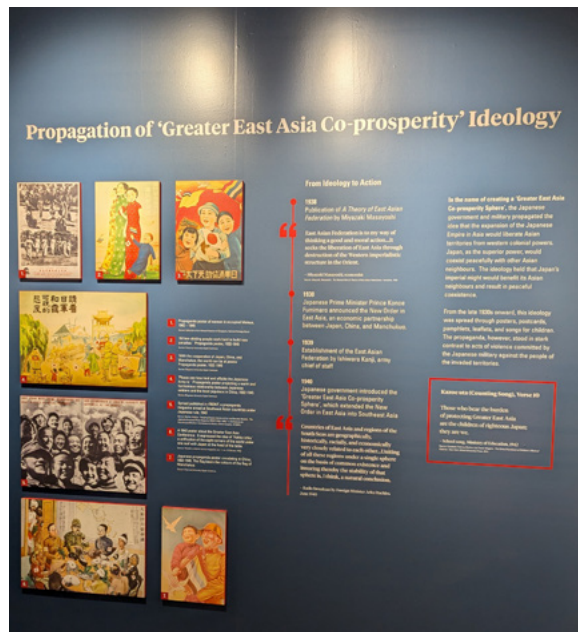


Photo credit: Domenic Bellissimo



ARM GOLF DAY—PAUL KOSSTA

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

This exciting day will be held **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 \$75.00

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 Chapter 12, and 13/16 members at a cost of \$113.00.

Registration details will be posted soon. Gather your friends and family as it promises to be an exciting day.

JUST FOR FUN

AFTER SCHOOL TRAVEL QUIZ—MANFRED NETZEL

The following match-up travel quiz is based on some little-known facts or historical anecdotes that were gleaned from local travel guides or materials while travelling to Spain and Portugal this past fall. The photos are original, and the correct answers can be found elsewhere in this issue... enjoy.

1. Madrid c) most-accomplished cartographer and explorer in the late 15th /early 16th C Europe.
2. Oviedo e) maintained the same time zone after joining the EU in 1986... unlike its neighbour.



3. Henry The Navigator a) home of Plaza Major from which all road/air distances in this country are measured.
4. Seville b) gastronomic “capital” of Spain in 2024.



- 5. Portugal d) place where the first American currency was produced using the local “\$” symbol in the late 18th C.
- 6. Spain f) seat of Moorish (Islamic) power in Europe for over 600 years until 1492.



- 7. Bilbao g) largest producer of olives in the world.
- 8. Granada h) home of the 19 C Cathedral inspired by Gaudi.



- 9. Barcelona i) home of Europe’s most modern art museum that was designed by a Toronto-born architect.
- 10. Santiago de Compostela j) terminus of the 700km pilgrimage route used by tens of thousand in the Middle Ages to this day.



Answers : 1. a) 2. b) 3. c) 4. d) 5. e) 6. g) 7. i) 8. f) 9. h) 10. j)

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