LOCAL LINES

Algonquin College | OPSEU | Local 415

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Taking Building out to the Community

Mike Nauth

If you wander over to the ACCE Building (Algonquin Centre for Construction Excellence) at any time of the day, you will notice that the Carpentry shops are busy. Classes start early and it's good physical work, whether you're in the Carpentry Apprentice program or Building Construction Technician. Of course, the teachers are getting on, but we can still swing a hammer and tell others what to do.

This past November, I was in El Salvador on a Habitat for Humanity, Global Village, build.

Preparing the trenches

That makes six builds with Habitat and one with CICan in Dominica. You don't have to have construction or framing skills, but you should be in good shape. Habitat builds are open to everyone, whereas the CICan project was a special effort coordinated between Colleges & Institutes Canada and Algonquin College to help with reparation work, post-hurricane Maria.

If you've never talked to anyone about an 'away' Habitat build, let me describe it to you. First of all, you're part of a team—we were 11 in total, 7 women and 4 men. The ages in our group ranged from 25-65, and we had one Algonquin student from ECE in our group as well. It's a lot of fun! You leave on a Friday or Saturday and then work for a full week, returning on the following Sunday. Basically, we have to fundraise to cover our airfare, board, and lodging, and then make a donation, as we buy the building materials that will be used on the build. We join a local team that includes a contractor and employees, and our crew becomes additional labour for them. Many trips include students and if they're from our program, I ask them to write why they're interested. The Algonquin Students' Association will also provide support to successful applicants.

Finished house, El Salvador

I'm hoping to go again this year. August's build in the Yukon would be great, because I could take students with me—students who would just have finished the program earlier in August. I'm not sure if we can

Build *..cont'd on p. 6*

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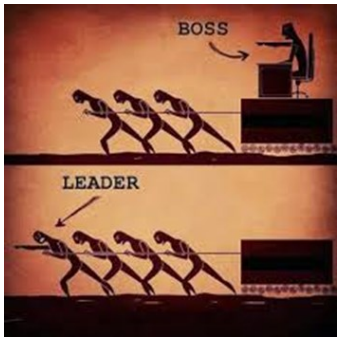
Editorial

Involvement: The Leadership Choice



Anyone who has stopped by my office has seen the leadership poster to the right. Even if you've never braved the corridors of B-building, you're likely familiar with this boss-leader poster. A leader steps in with the team and is involved. A leader is respectful, enabling, compassionate, and authentic. And, if we're all pulling for the same thing, then leadership is active, transparent, and participatory.

Sometimes leaders try to do the right thing but are unsuccessful. They try to listen and engage with the team, but things go off the rails. A leader engages with through good and difficult periods, while a boss lets the team struggle while giving direction from a distance and not becoming too closely involved in the frontline challenges.

A case in point: in the fall of 2016, the difficulties with Blackboard were so disruptive that a committee was struck to find a new LMS. I was on that committee and involved in detailed consultations and extensive meetings. College leadership thought it made sense to invite faculty onto this team and for a while I felt we were a team pulling for a new solution. The process involved a full, formal RFP (request for proposal) process, and as you know we got Brightspace out of it.

Ultimately, I left the LMS Committee when I no longer felt part of a team pulling together on how training and support should be arranged. Maybe it was also time for me to move on, and I did encourage another member to step forward and become active on the LMS Committee.

That is also part of being a team—knowing when it is time to leave and encouraging others to step forward. Leadership absolutely enables others, without leaving them isolated and unsupported.

In our Local, I have been secretary for some years and only recently become editor of *Local Lines*. As a steward, I have spoken to many members about various issues and concerns related to matters in the CA and related to work conditions here at the college. When possible, I provide direct answers or go to a meeting in a supportive steward capacity. My goal is always to empower others with knowledge and to recognize when the issue or concern demands more expertise than I can offer.

And so, in that spirit, we can all use our positions and lead. All employees are regularly invited to attend the president townhalls. The December townhall was full of information and promises. WorkDay was about to roll-out. (It didn't go quite as planned.) We also heard about internationalization and the projected rates of 18% international by Sept. 2019 and a whopping 25% international by 2022! Indigenization and the Learner Driven Plan were discussed. Various employees challenged ACET asking where support and training figured into these projects. Apparently, training is coming for all, whether full-time or part-time.

Watch for it, and if you are not feeling supported, demand the support. If your requests don't meet with outcomes, you know you always have support through C215b.

In the end, leadership really is so much more than a title. It is also a contract. As leaders, we must be involved, and as followers, we must insist on involved leaders.

On Inclusive Leadership

Annette Bouzi

We speak often today about inclusion initiatives: committees are struck, policies and laws are made. But what does it actually mean to be inclusive or to be an inclusive leader?

The following quotation, by Dr. George Dei, Professor, Social Justice Education at the University of Toronto, is pinned to the bulletin board in my office: "Inclusion is not bringing people into what already exists - it's making a new space, a better space for everyone."

Dr. Dei's message can inspire, guide, and inform much of the work we do as faculty leaders both inside and outside of our classrooms. As educators, we feel strongly about meeting our learners where they are. This can be in the delivery of a lesson or the design of an evaluation that is accessible to multiple learning styles. As leaders, faculty also help cultivate safer spaces in our classrooms, which in turn provide students the opportunity to share their perspectives. When we encourage our students to work in groups, we teach them that the best solutions come when we have a variety of perspectives around the table working together.

Inclusive leadership is also essential to the strength of unions. According to union organizer and popular educator JoJo Geronimo, in a union setting "inclusion is about whose voice is heard (…) and is a measure of the active acceptance of and respect for all members (…)". In our local, we practice inclusive leadership in many ways. Part of the reason our Local Mobilizing Team was established is to bring our union local to our membership – through information sessions, meet your steward coffee tables, and other outreach initiatives. Inclusion as a leadership tool is one way our local will continue to thrive and be a strong voice for our membership.

As the make-up of our classrooms and our union membership change, so must the spaces that we create for them. With such a change, we will be able to move forward in strength and unity.

LMT Brief

Judy Puritt

With 2019 well underway, your Local Mobilizing Team (LMT) has returned to the planning table to find ways to continue engaging you, Local 415 members.

We are continuing our primary focus on keeping members informed and educated, as well as ensuring that our students know that we are committed to meaningfully supporting them.

Our Woodroffe events this winter include:

March 11 – Wellness

Look for us in J-link. We are always happy to talk to members, providing information and gathering your concerns. There will be coffee and tea, and various handouts including ones related to wellness plus information about your Local and SWFs.

April 23 – Supporting our Learners

Students have greatly appreciated both previous "energy/brain snacks table" offerings, leading us to run one again this spring. If you would like to contribute to this, please watch for a notice from COMMS-Local 415 in the days leading up to exams.

Faculty Leadership on the BoG

Enrico DeFrancesco

As your academic representative on the Board of Governors (BoG), I take my role as an objective representative seriously. To complete this role conscientiously while legitimately representing academic staff at Algonquin, I expect transparency around proposals, reports, and actions.

Since last April's election to this three-year term position, I have been on a steep learning curve.

To participate fully in meetings and be active on subcommittees, new members are provided a full weekend training session regarding good governance and board orientation at the 2018 Higher Education Summit. That's right, all 24 colleges send their new and existing representatives to a session in the mid-fall to learn about roles, responsibilities, and expectations. I was able to attend some informative sessions, as there were experienced members there to share some of their adventures with novices like me. This year, I hope to be able to return and share with other newcomers. I created a plan to initiate a formal transition process to enable a smooth hand-off to the next academic rep in three years time.

Of the BoG's four standing committees, I sit on the Academic and Student Affairs Committee, which assists the Board in its oversight responsibilities, related to academic and student affairs. There are constantly talks and consideration related to PQR, directives, enrolment projections, KPIs, program proposal, program viability, program remediation, and, unfortunately, program suspension. The process is very detailed and clearly articulated, but can be distasteful to those impacted.

We ensure due diligence is given to program activities entering or exiting the college, making sure there is full compliance with Ministry guidelines. We also review materials related to the Strategic Plan and initiatives impacting enrollment numbers, such as internationalization.

In situations where a program is facing continuation challenges, the standing committee meets to discuss all the data between BoG sessions. After such a review this fall, I arranged to meet with the college president and the chair of the BoG before the December meeting to express that I would be abstaining from the vote on program suspensions. Although the college examines three key areas including cost, enrollment, and KPI performance, I did not want the optics of the academic representative to be supporting an action that cuts fellow academic positions. This was my first experience dealing in this area; I will be better prepared if the situation occurs again in the future.

Beyond college governance the BoG celebrates student success and projects through the Student Changemaker Awards. This year we have already recognized a Vet Tech project where students worked with the Grey Bruce Aboriginal Quimmiq Team helping with animal wellness from spay and neuters to wellness and vaccine treatments. More recently, we recognized a group of skilled trade students who built a new cabin for the cook at a non-profit Boys and Girls Club camp.

Other matters we examine include those related to money:

- Tuition is going up again, the maximum allowable rate of 3%.
- The Audit and Risk Management Committee has presented information related to cyber breaches and the new smoke free policy in compliance with Ontario's Cannabis Act.
- College financial information can be found in the October and December minutes.

Send me your BoG questions at defrane@algonquincollege.com or attend a meeting as a guest.

Innovative Leadership at Pembroke

Judy Puritt with input from Pauline Edmonds & Shawn Pentecost

Working at the Pembroke Campus, referred to as the Waterfront Campus on all official Algonquin material is scenically very attractive. Pembroke is a small campus with about 1000 students in a modern facility offering 22 programs ranging from 1-year certificate and compressed diploma options through 1.5 and 2-year programs through to a full 4-year collaborative degree.

Recently, I had an opportunity to speak to Pauline and Shawn about what is involved in working an hour and a half or 140 km up the valley in Pembroke. (If you have never made it to this new facility, you should make the effort soon.)

To start, faculty and coordinator responsibilities involve similar functions as at any college, but for various reasons, including size and distance, programs operate slightly differently. For instance, Shawn explained that coordinating and advising in General Arts and Science (GAS) involves much time spent on one-on-one consultations with students. While GAS is a stand-alone program in Pembroke, it also feeds into programs like Nursing. In the community, guidance counsellors now see GAS as a viable option for students with needs as well. Undoubtedly, given that Pembroke's GAS program is smaller, faculty and coordinators meet students and encourage those who might not have thought of post-secondary for their future to consider it.

State-of-the-art Computer Tech Lab, Pembroke

Both Shawn and Pauline rely on their steward knowledge to inform their coordinator roles, meaning boundaries are set and prescribed by the Collective Agreement. Independent decision making is a regular feature of coordinating and teaching at Pembroke. Long before Article 13 and Academic Freedom rights were as fully developed and protected as they are now, faculty, whether full-time or part-time, selected their texts to suit courses. What is different is the level of support and connection that develops between all academic staff in Pembroke.

Pembroke Cafeteria

Because of the community size, the team feels involved with tremendous support and a relatively low turn-over in faculty. That is, since Pembroke is a small town, and part-time people are critical to complete the program offerings, great care is taken in supporting other than full-time faculty. Carrying many responsibilities individually, Pauline and Shawn noted that the ratio of coordinator to teaching staff is high on their campus because of the part-time precarious work situation.

In the Computer Systems Technician program, Pauline was pleased to share that they have a very high functioning Program Advisory Committee (PAC), just for their program—no cluster of programs. The PAC meets for sure twice a year but corresponds and gets advice throughout the year. The coordinating also involves a lot of recruitment work, coordinating between students and recruitment officers. Pauline went on to explain that she maintains a large network, nurturing IT connections in the valley, in North Bay, in Ottawa, in Toronto, and even outside

Pembroke… cont'd on p. 7

Build… *cont'd from p. 1*

pull it off, but it is worth the try.

What's really important is to remember to 'work to your level'. On the last trip, my mind said I could perform at a certain level, but my body disagreed, and I may have pushed it a bit too much.

We mix concrete by hand, on the ground, and we transport it to the site in 5-gallon pails which can weigh 25-30 kilos. We carry the pails to the excavated site and pour the concrete into the trench that has steel rebar in it which ties the concrete footing together. Also, we have to move concrete blocks from one location to another, which means putting them into wheelbarrows and carting them to the site, usually up hill. Other work involves sifting sand, used to mix the mortar to set the concrete blocks.

At the orphanage where we donated funds, tooth brushes, backpacks, soccer balls, medical supplies & small toys.

The final word is 'Don't be too shy'. You're going to be close to people and you're probably going to be sharing a room. That said, the accommodation can be really good (like last time, because it was not prime tourist season), and the local food is great. You might want to be careful with street food, although plantain chips fresh from a street vendor are hard to beat! If you would like any further information, I would be happy to talk to you over a coffee - just send me a note to nauthm-@algonquincollege.com.

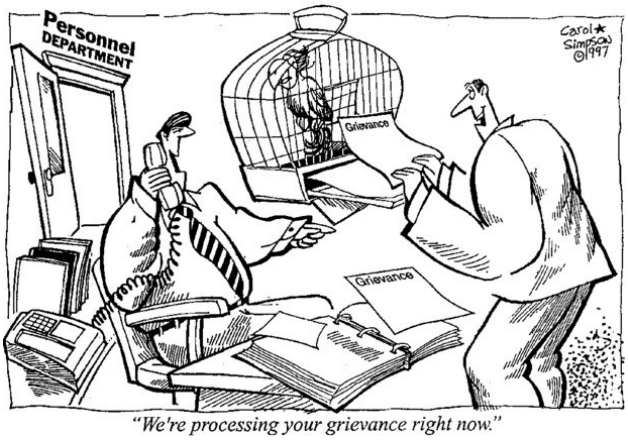
Grievance Update JP Lamarche

A new year but no new approaches

There have been no significant changes on the grievance front so far in 2019. The college violates the collective agreement, and the Local or individuals grieve.

The grievance meetings continue to be fruitless exercises wherein the college simply sends HR representatives to take notes. There are rarely any questions asked by HR at these meetings, and faculty members are left scratching their heads as to the purpose of these séances.

In fact, one faculty member commented that it would have been more productive for him to have a conversation with his cat. Doesn't give you a whole lot of confidence in the so-called process, does it?



"We're processing your grievance right now."

Nearly all grievances continue on to the enormously expensive arbitration process, and nearly all grievances are settled before litigation begins. There is no attempt by the college to settle the files between the grievance process ending, and the arbitration progress beginning.

There has also been a revolving door of HR "business partners" involved with providing faculty responses to questions about various elements of the collective agreement. The answers given to faculty are as diverse and random as the HR reps who respond.

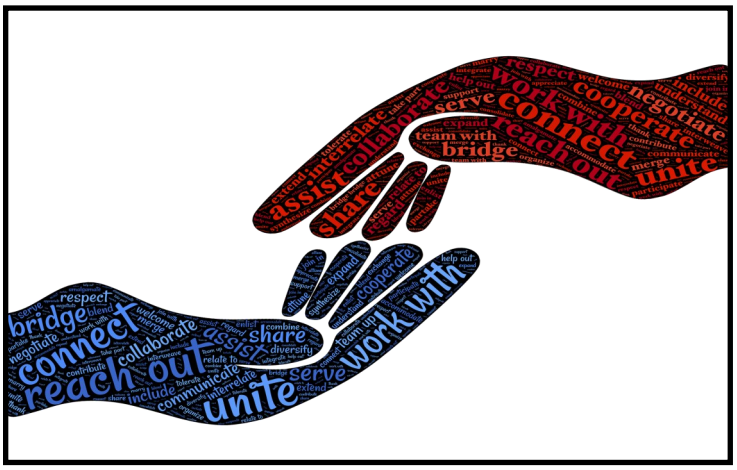
The result, of course, is inconsistent responses that eventually lead faculty to the union office for clarification. After meeting with us for clarification, the typical response we get from faculty is "I really should have come here first." No kidding.

Pembroke … *cont'd from p. 5*

Ontario – Pembroke grads appreciate those coop placement opportunities.

Another interesting fact is, given Pembroke's central location, they host "College Day" in the spring. The campus also has displays, and individuals go out to meet students in the high schools to talk about programs. Again, with small programs, there is a lot of opportunity to work directly with students. Shawn explained how coordinators and faculty facilitate the process with students, helping them through to their end goals.

In all of it, the CA is used to provide limits and guidelines



to ensure the college is following its obligations and is useful in pointing out when there are violations. Both Pauline and Shawn advocate for what's best for their programs, just as faculty and coordinators on the Woodroffe or Perth campuses as well. In the end, because Pembroke is relatively small, they both commented on the campus's spirit of people looking out for and counting on one another.

Perspectives on the Local Claire Tortolo

Five years can really fly by, when you're working as a Local 415 steward. Spending this year away from the college, working and teaching at the university and college level in southwestern Ontario, it has become clear to me that things I've experienced and learned as a steward inform my choices, no matter the context.

Helping members when they were struggling with their workload or compensation taught me the strength in speaking up collectively, as we're louder and stronger when we support each other. In working with members, administration, and students, I've been challenged to investigate and question my perspective, and while it has not always been easy, I appreciate it because it's allowed me to reflect and change when I needed to. In my new roles, I've felt stronger in my own ideas of what is fair and right because of this.

Experiences like the strike in 2017, when I worked as a picket captain, gave me the confidence to help lead and organize, so that even though I am the new kid right now, I feel like I can contribute. It's also helped me to wade into labour activism events here that I might otherwise have been too shy to join, because I know that my participation is important – every person who attends a rally, signs a petition, writes a letter, is another voice letting those who hold the power know that we're here and we won't be ignored. With the massive attacks coming from the current Ontario provincial government, we need to encourage everyone to step up and get involved. My union work with Local 415 has shown me this and I'm more committed than ever, even from a distance, to be involved.

Get to know your Stewards— Richard Hagemeyer

Interviewed by Judy Puritt

If you have had a chance to meet Richard Hagemeyer, you will know that he is friendly, always willing to help, and rarely without a cup of coffee. What you might not know is that Richard is Local 415's first partial-load steward. Historically, the door has always been open to all members; however, partial-load members are usually a bit reluctant about stepping forward into a steward role. Recently, I had a chance to sit down with Richard over a cup of coffee and reminisce about his contribution on the Tim Horton's 7-11 a.m. line and to chat a bit about his formal activity in Local 415.

1. You are a steward with Local 415, what made you step up to this role?

This is something I chose to do because I'm about participation. We all have different ways we can and do contribute. I believe there's an opportunity to share views and ideas on how teams can work better together. Don't get me wrong, I don't believe in cooperating to the point of being stepped on. Basically, I believe the biggest job of a leader is to have their people's back. Leaders need to listen, and we need to be unafraid of speaking up and challenging leaders. In April 2018, I was told by Algonquin HR that other than full-time faculty don't participate in union business, and I thought that is not right; therefore, I stepped up in a formal role. I don't know if other locals have had partial-load reps, but I hope more will get involved.

2. How long have you been at the college?

I started teaching in May 2000 and enjoyed it immensely. Over the years, I have been a CE coordinator and have taught about twenty-eight different courses. During this time, I have ranged between all the categories from part-time, to partial-load, to sessional. I became a Union Steward in 2018 Fall.

3. Since becoming a steward, how have you felt about becoming more active in Local 415?

I am cautious still and am trying to pay attention to policies and bylaws. It's important to develop a better feel for how things work and gather a sense of the issues that face the College and the faculty and staff. You know, being a member does not mean you are automatically represented. You have to do your part and choose to engage.

4. Have you undertaken any training to increase your understanding of the role of being a steward or about union activism more generally?

I tried to sign up for the Steward 1, but it filled up fast. I will have to wait for the next one. For now, I'm learning and trying to make a difference. The Local is an inclusive tent, and we're not just squeaky wheels in need of oil.

5. Do you have any tips/suggestions for anyone wanting to be more active in Local 415?

Listen to your colleagues with an open mind and try to understand their point of view. Also try to understand how the same situation may affect people differently. Remember, we don't have to be on the same page to have a dialogue.

6. What has been the most interesting discovery since being active?

I didn't expect the support from the other stewards to be so strong. I feel encouraged by everyone at a Local meeting to speak up, to ask questions and to provide insights. As a new member, I guess I was a bit surprised by their acceptance of a new steward

7. Final comments?

I just hope that I can ultimately contribute something and make things a tiny bit better by stepping up. I would like to be able to get people to care more, that would be an accomplishment. It would be good to have others realize that you can and should say no once in a while because you should not always feel obligated to say yes.

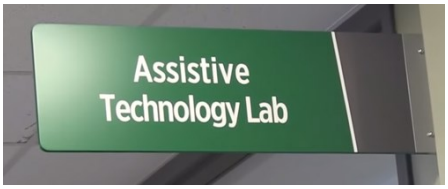
Centre for Accessible Learning (CAL)

Maria Taylor

It seems timely to review some facts related to the Centre for Accessible Learning. Woodroffe Campus, Perth Campus and Pembroke Campus all have support for students through the CAL. There are a number of roles in the department to support students with disabilities. Professors typically learn about the CAL when they receive a Letter of Accommodation (LOA) for a student in their course.

Services are confidential, free and voluntary. Students are required to self-identify in order to access services. CAL is mandated by the Human Rights Commission Guidelines for Accommodating Persons with Disabilities, the Ontario Human Rights Code and Algonquin College Policy AC01. **CAL Services:**

CAL Test Services: CAL Test Services (E304e) provides a quiet accommodated writing environment for students with disabilities when those needs cannot be met in the classroom. Students who are registered with the CAL and have a current LOA can book their tests/exams with CAL Test Services. It is a student's responsibility to ensure that the professor has a copy of the LOA if they intend to write in CAL Test Services. CAL Test Services is staffed by a test services coordinator and proctors. Students must book their own assessments online. The Professor is notified of the testing plan and then can provide the assessment to CAL Test Services. Students must book a minimum of 7 days prior to a test and 3 weeks prior to an ex-



CAL *..cont'd on p. 10*

Leading through Confusion Martin Lee

The nature of western organizations is that there will always be a majority of followers rather than leaders – it's been said that's how broth is spoiled – which means that the majority of college workers, including our union members, need to think carefully about which leaders they have to hitch their wagon to. When thinking about leadership, actions matter. You can scan any number of quote services for the word 'leader' and find nearly all of them refer to actions and not words. Sadly, the college doesn't always send clear messages in their words or their actions, making the challenge of following particularly difficult.

In these situations, there are two possibilities: either there is disconnection between the words and the actions – which implies mismanagement – or there's a deliberate attempt to subjugate and confuse. It's hard not to see the college at the moment and feel some of that discordance. On one hand, the college is $25M in the red, but we also heard that they're somehow $11M in the black. We've heard now that they're expecting another $9M expense which will cause debt again. We have support dogs in the corridor which we are expected to enjoy the company of, but we also have signage indicating that working dogs should not be touched. We have emails informing us to change our passwords to access email servers that we cannot see without changing our passwords.

The Local 415 representatives on the College Academic Council have been vocal in raising these issues of transparency, ensuring that the president herself is aware that openness of decision-making, informed choices, clarity of processes are seen as priorities by the academics on campus. We already see the loopholes the college is attempting to drive trucks through. It seems clear that a likely outcome of the Multi-College Collaboration Model agreement is the introduction of 'teacher-less teaching'.

Given that the college leadership is leading us down a treacherous path, it is incumbent on college employees to show leadership on all of these issues, to set examples through action and to deliver clear messages on what directions we, unified, need to go in.

***CAL**… cont'd from p. 9*

am. The number of students who use our testing services has grown exponentially in a short number of years.

CAL Lab: The Centre for Accessible Learning Assistive Technology Lab is a quiet, safe, and respectful academic working environment for students with disabilities. Students can use accessible work stations, access a meeting room, confer with Lab Monitors, use the AT Loaning Library, access Transcription Services, and meet with the Assistive Technologists in the CAL AT Lab. The lab is located in E303 on the Ottawa campus

Assistive Technologists (AT): Any student registered with the CAL can work with an AT. There is flexibility for meeting with an AT in terms of a student using a drop in time or booking an appointment. ATs provide students with a needs assessment to understand what technology may be needed to assist with academic success. ATs can provide recommendations and assistance with technology, equipment, software, texts, etc. related to disability needs. This is an excellent service to support students.

Learning Strategists (LS): All students who are registered with the CAL can meet with an LS. LSs can help students become more effective learners in the college environment. LSs look at the student's learning style, strengths and specific learning challenges to understand how a student may learn best and guides a student on how to achieve his or her academic goals. LSs assist students with study skills, exam preparation, time management, organization, assignment planning, memory aids, etc. Support can be ongoing which greatly assists students in having academic success during the semester. This is an excellent support service for students.

Welcome Centre: All students who wish to have an appointment in the CAL must book through the Welcome Centre. During busy times, appointments can take up to 3 weeks for some services. There are also drop-in hours for most services.

Intake, Assessment and Outreach Coordinator: Students who do not have adequate disability related documentation may meet with our Intake, Assessment and Outreach Coordinator to discuss and explore options about how to obtain appropriate documentation. While student are waiting to have further documentation, they can meet with a Disability Counsellor and may be provided with an "Interim" LOA.

Disability Counsellors (DC): Students meet with a Disability Counsellor to review documentation and discuss disability related academic needs. LOAs are written to accommodate a student within the classroom, placement and/or for testing needs. It is the student who determines how the LOA is distributed, and it is the student who must provide the professors the LOA each semester. DCs facilitate access to additional college supports. Faculty and chairs can contact DCs to review accommodation related questions or concerns.

Did you know?

- Currently Disability Counsellors have between 350-400+ students per caseload.
- Online, part-time, and full-time students are all able to register with the CAL, and approximately 13% of the student population is registered with the CAL.
- CAL does not provide in-house assessment for disabilities; students may be referred if appropriate.
- DCs and LSs are part of the Academic Union; Intake and Assessment Coordinator, ATs and CAL Test Services staff are part of the Support Staff Union.
- Retroactive Accommodations are considered for evaluations or events that have already occurred. Students who notify the College of a change in their health status may provide documentation to the CAL. If students have been negatively impacted by this change in their health and were unable to meet their academic responsibilities, they may seek consideration for adjustments to the established rules and procedures related to their program. The CALs role in this process is to review the documentation submitted by each student and submit the student's request to the chair of the department. It is the chair's responsibility to review and determine the outcome of the request. CAL does not approve retroactive accommodation requests.
- During exceptional circumstances, faculty can use the AA21 Deferred Evaluation Policy if suitable for the situation.

Retirement Notes

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Cost of living adjustments

I retired at the end of 2008 after more than 37 years at Algonquin. I began drawing my CAAT pension, CPP, and OAS in January 2009. The increases over the intervening ten years:

CAAT pension: 8.79%
CPP: 14.36%
OAS: 15.88%

CAAT pension increases depend on when service was earned. There was no inflation protection before 1992. On service earned between 1992 and 2007, inflation protection increases are guaranteed and will be granted indefinitely. On service earned after 2007, the granting of inflation protection increases is conditional on the Plan being fully funded.

It's very important to accept any opportunity to maximize your CAAT pension, purchasing time for earlier part-time service as well as for strike periods. A relatively small investment then has paid off many times during my retirement years. See your local union steward for help.

According to the Government of Canada, "Canada Pension Plan (CPP) rate increases are calculated once a year using the Consumer Price Index (CPI) All-Items Index. They come into effect each January. These increases are legislated under the Canada Pension Plan so that benefits keep up with the cost of living."

Although not for everyone, you can increase your CPP payments by taking your pension later than age 65. This way, your monthly payment amount will increase by 0.7% for each month after age 65 that you delay receiving it up to age 70 (8.4% per year). This means that, an individual who starts receiving his/her retirement pension at the age of 70 will receive 42% more than if they had taken it at 65. There is no financial benefit in delaying taking CPP after age 70. Conversely, if you take the CPP retirement pension early, it is reduced by 0.6% for each month you receive it before age 65 (7.2% per year). This means that an individual who starts receiving CPP at the age of 60 will receive 36% less than if they had taken it at 65.

"Old Age Security (OAS) rate increases are legislated under the Old Age Security Act. Increases are calculated four times a year (Jan., April, July and Oct.) using the All-Items Index from the Consumer Price Index (CPI) so that benefits keep up with the cost of living." As of April 2013, enrolment is supposed to be automatic for seniors who are eligible to receive the OAS pension. Service Canada will send you a notification letter the month after you turn 64.

" Yes, I reach 65 this year, Mr. Grunge....but the company is a lot older and IT hasn't retired"

DBplus

From the CAAT pension website, "Designed to meet the unique needs of other than regular full-time (OTRFT) employees, DBplus is an easy-to-understand defined benefit (DB) pension plan with a fixed contribution rate for members, matched dollar for dollar by employers. All OTRFT employees who are CAAT Pension Plan members should have begun earning a pension under DBplus on January 1, 2019.

New CAAT Plan members

- Torstar Corporation and its subsidiaries, Metroland and Toronto Star Newspapers
- Royal Ontario Museum
- Lambton College Student Administrative Council
- Canadian Collegiate Athletic Association

Zen Garden

Doris Fiszer

Nature does not hurry, and yet everything is accomplished.
—Taoist proverb

Comb smooth stones into still spaces, rake
ripples into a curving river, follow its seasons

through spring splurges of daffodils and azaleas,
jack-in-the-pulpits and pink lady slippers,

sweetened islands of midsummer roses clustering
honey bees in their orange heads.

Remember when water lilies—rose-coloured teacups on emerald
saucers—bobbed up and down in the pond. Then

in winter, deer wobbled over icy mounds, nibbling
loose corn in the bare-bones yard.

Now purple New England asters, native grasses, and nasturtiums
linger into chill.

Sit on the stone bench. A rake
rests against the maple.

Let your breath become
unhurried,
like the trees that surround the garden.

Nod inwardly at each thought as if
it were a withering leaf.

Breathe in morning silence.
Exhale morning silence.
A sugar-swollen monarch
will shiver its way
to warmth.