



**Nathan Core**

## A message from the OTF President

### Greetings teachers,

A new school year has commenced. I, like many of you, am optimistic about the possibilities that are before us. With a full return to in-person learning, we have the potential to create new realities that truly encompass what we all need. I am, however, also cognizant of the hesitation and nervousness of returning to challenges that existed for years that have been exacerbated by the pandemic.

This year for OTF brings its own set of challenges and opportunities. Our main priority is supporting the Affiliates as they bargain to improve your salary and working conditions. If you turn on the news, you'll see fearmongering and discourse intended to present teachers as the problem. In reality, the government holds the power to determine stability for our educational system. The reality of teacher shortages is a disservice to everybody in the classroom, specifically marginalized students that require additional support. We need sustainable solutions. We need investments in public education, and we need the government to recognize the profession's autonomy to have authentic self-regulation.

I would be remiss not to also acknowledge the circumstances that impact you all beyond the classrooms. I understand you are more than just teachers. There are several social conditions that impede your ability to walk into the classroom every day. The systemic racial climate that affects so many of our racialized kin and most recently the mass attack on an Indigenous community in Saskatchewan harms us all. With Orange Shirt Day around the corner, navigating these conversations with your students while also mourning the personal toll this has on you, I understand, is arduous.

Despite the fluctuating circumstances, one thing remains clear: OTF is working for you. We are dedicated to championing, advocating, and fighting for public education. We are dedicated to enhancing the opinion of the profession. We are dedicated to ensuring the pension promise for years of service. OTF may be the voice but each of us are ambassadors as we lead our classrooms and care for our students. Take pride in the fact that we have the opportunity to shape the leaders of tomorrow; an objective that is unwavering despite any and all political climates.

On your behalf and on behalf of OTF, I've had the privilege of presenting to teacher candidates across the province. Be assured: the profession is in good hands. Tomorrow's teachers are excited and passionate about the work they will be doing and to continue the legacies you have all contributed to. The challenges we face, know that we face them together, united under the banner of the Ontario Teachers' Federation. Jointly, we will defend public education and celebrate its successes. These demanding times will not stand in the way of our duty to provide the highest level of education to the next generation of Ontarians. Our students and our communities deserve it.

Yours in solidarity,

**Nathan Core**  
OTF President

# The Impact of Inflation on Teachers' Pensions in Ontario



Inflation has been and will continue for some time to be front of mind for members as the world faces increasing costs for just about everything. Many members have reached out to OTF to inquire about the Ontario Teachers' Pension Plan (OTPP) Cost of Living Adjustment (COLA). For members in receipt of a pension, this inflation adjustment is meant to help support their buying power throughout their retirement. Therefore, whether you are at the beginning of your career or already retired, it is important to understand how your defined benefit pension is adjusted to offset rising costs brought on by inflation.

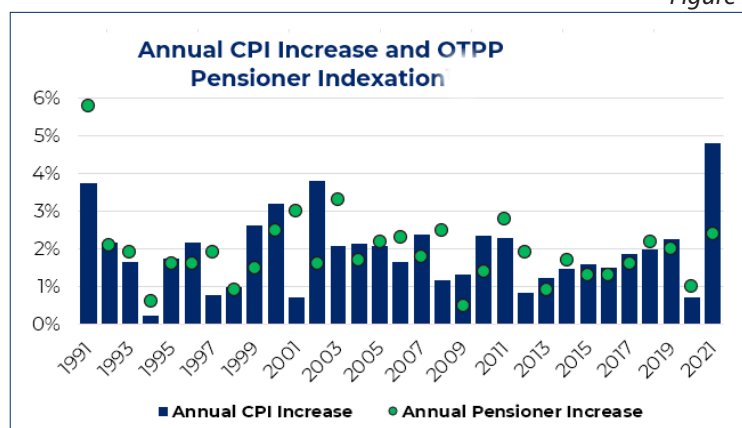
## How the Inflation Adjustment Works with the Ontario Teachers' Pension Plan (OTPP)

Every January, pensioners receive a Cost of Living Adjustment (COLA)\* which is applied to their pension payments for that year. If it is a member's first COLA to their pension, the COLA is prorated from their last day of credit from the previous year. For example, if a member were to retire at the end of December, they would not receive a COLA until January of the following year (12 months later) and they would receive 100% of the COLA\* for that year. A more common example would be a member retiring at the end of June. Beginning the following January (6 months later), that member would receive 50% (6/12) of COLA\* for that year and 100% of COLA\* for each subsequent year.

The OTPP uses the Consumer Price Index (CPI), which represents a weighted basket of goods and services typically purchased by Canadian households each month, as the measure to determine the COLA that is applied to pension payments. The method used to calculate the adjustment is prescribed by the terms of the Plan and is a similar method used by most other major Ontario pension plans, as well as the Canada Pension Plan. The OTPP calculates the change to the CPI each September using the average monthly CPI for the 12 months ending in September to the 12-month average a year earlier. OTPP then divides the two averages to get the inflation factor and applies it in January. (For more information on the calculation of OTPP COLA [https://bit.ly/OTPP\\_COLA](https://bit.ly/OTPP_COLA))

Retired members receive notification of the COLA for each upcoming year in October. COLA increases are capped at 8% in any given year. If inflation is greater than 8%, the excess amount is carried forward to a year in which inflation is less than 8%. Similarly, if inflation is less than 0%, pensions remain at their current levels and the percentage below zero is carried forward to a year in which inflation is positive.

Figure 1



The blue bars "December over December" in Figure 1 represent CPI which only takes two data points into account and is typically reported in the media. In contrast, the green dots are the actual OTPP COLA inflation protection that was granted using an averaging technique of 24 data points (rather than just two) specified by the Plan terms. In 2022, retired members received a 2.4% COLA.

Inflation impacts everyone, but it is a particularly significant factor for those living on a pension and for those planning their retirement. It should come as a great comfort to members to know that Cost of Living Adjustments are a feature of the OTPP.

\*In years when the OTPP is fully funded, all eligible pensioners will receive their COLA based on CPI. In years where the OTPP has a funding shortfall, members may not receive 100% of the

# A message from the OTF Secretary-Treasurer



**Scott Perkin**

## Dear colleagues,

As a new school year begins, we celebrate Ontario's educators as they welcome back their students for a safe and productive return to in-person learning.

At OTF, we have reflected on the many challenges that the education system has faced from the Ford Government over the past two school years, hoping that history does not repeat itself again this year: inadequate funding for schools, health and safety protocols that ignored the advice of health experts, a continuing fixation on online learning (that doesn't work for most students), and significant changes to curriculum without any meaningful consultation.

It is time that the government begins listening to Ontario's educators, those dedicated professionals who are determined to protect the learning environment and the supports needed for student success. And in this edition of *Interaction* we recognize some of those same dedicated professionals—this year's OTIP Teaching Award recipients!

At OTF's Annual Meeting in late August, OTF Governors ratified the appointments of two new Directors—**Debbie Stein** and **Timothy Hodgson**—to the Ontario Teachers' Pension Plan Board, as of January 1, 2023.

At the Annual Meeting, we also bid farewell to Chris Cowley as his second term as OTF President concluded, and we welcomed Nathan Core as he began his term as OTF President.

We wish Chris the best as he returns to the classroom, and we look forward to working with Nathan on various initiatives during this current school year, a year that will likely present many challenges!

**Scott Perkin**  
Secretary-Treasurer

## The Impact of Inflation on Teachers' Pensions in Ontario (Continued from page 2)

COLA depending on when they earned their pension credit (see Figure 2 below). COLA adjustments may be partially or fully restored when the Plan returns to a funding surplus. 100% inflation protection has been provided for all pension service since January 1, 2018 and all pensions affected by CIP being invoked in the past have been boosted to the level they would have been at had 100% inflation protection been provided all along. For a history of the annual cost of living increases retired teachers have received since conditional inflation protection became part of the plan's provisions in 2008, please click on the following link: [History of Inflation Increases\\_2022.pdf](#) (otpp.com)

Figure 2: OTPP COLA Adjustment Periods (Years)

When you earned your pension credit	Inflation protection level	What it means after you retire
Before 2010	100%	This portion of your pension will keep pace with annual increases in the COLA.
During 2010-2013	50% to 100%	This portion of your pension will receive at least 50% and up to 100% of the COLA, depending on the plan's funded status.
After 2013	0% to 100%	This portion of your pension will receive from zero to 100% of the COLA, depending on the plan's funded status.

# Orange Shirt Day

## National Day for Truth and Reconciliation

**Orange Shirt Day** is around the corner. This day represents a day to recognize the atrocities committed against Indigenous communities during residential schools. Students placed in residential schools were not allowed to speak their native languages, practice their spiritual beliefs, or wear their cultural clothes in an effort to ethnically cleanse First Nations, Métis and Inuit communities. Last year, the Federal Government recognized this day as the *National Day for Truth and Reconciliation*. Honouring this day is call #80 of the 94 *Calls to Action of the Truth and Reconciliation Commission*.

Having conversations with young people about residential schools is one of the most important ways to learn from Canada's mistakes and avoid repeating history. It sets the stage for students to understand the long-standing impacts of residential schools, and, further, to understand our collective obligations to dismantle oppressive structures that target Indigenous people.

There are many ways to reflect on this day within your classrooms. In no way is this a conclusive list, but merely a starting point:

- Host Orange Shirt Day assemblies
- Encourage everyone to wear orange
- Speak about Phyllis Webstad's story



- Invite Indigenous elders, knowledge keepers, and speakers to your classroom
- Read books and course material by Indigenous authors
- Host field trips to Indigenous events in your neighbourhood

Here are compiled resources to introduce conversations in your classrooms:

- <https://www.orangeshirtday.org/>
- <https://brainninjas.ca/orange-shirt-day-every-child-matters/>
- <https://creativeclassroomcore.com/activities-for-orange-shirt-day/>
- <https://www.cbc.ca/kids/articles/what-is-orange-shirt-day>

Lastly, we also acknowledge the impact this day may have on Indigenous teachers and students alike. Please ensure to take care of yourselves, unplug, spend time with your kin and communities, and any other methods that are helpful to you.



OTF is pleased to announce that our *Ici on parle français* PD grant program is back this year. We are looking forward once again to offering grants that teachers and educators can use to participate in a French as a Second Language (FSL) professional learning program/activity of their choosing or to purchase resources to support their FSL proficiency and teaching.

Funded through the French as a Second Language Labour Market Partnership (FSL-LMP), led by the Ontario Public School Boards' Association (OPSBA), the grants enable FSL teachers and educators to work together in a collaborative learning team or to pursue their professional learning individually. For those working in a team, the maximum grant is \$500 per team member (maximum \$2,000 per team), and for those working individually, the maximum grant is \$250.

Last year, more than 200 teachers benefitted from *Ici on parle français* PD grants. In their final reports, participants told us that the self-directed professional learning they had done helped improve their confidence in their French language and pedagogical competencies, and also boosted their French proficiency and instructional and assessment practices.

Applications for a 2022-23 *Ici on parle français* PD grant will be accepted commencing in late September.



# OTIP Teaching Awards 2022

Four outstanding recipients honoured



**Lendyl D'Souza**



**Elizabeth Cook**



**Nicholas Ashmore**



**Nikita Boodoo**

The Ontario Teachers Insurance Plan (OTIP) and the Ontario Teachers' Federation (OTF) are proud to announce the recipients of the OTIP Teaching Awards for 2022.

The following Ontario teachers are outstanding recipients of this year's awards:

- **Lendyl D'Souza**, Notre Dame High School, Toronto, Secondary Teacher category
- **Elizabeth Cook**, Silver Creek Public School, Georgetown, Elementary Teacher category
- **Nicholas Ashmore**, Port Perry High School, Port Perry, Beginning Teacher category
- **Nikita Boodoo**, North Albion Collegiate Institute, Toronto, Beginning Teacher category

"OTIP is honoured to recognize these four outstanding leaders within the education community," said Vic Medland, OTIP CEO. "This has been another year of uncertainty and adjustment, and Ontario teachers have risen to the challenge. The recipients of this teaching award are truly inspiring in their commitment to learning, teaching, and ensuring that every student has the support they need to reach their potential."

"The four award winners this year exemplify excellence in teaching across Ontario," stated Nathan Core, OTF President. "Through the efforts of teachers like Nikita, Nicholas, Elizabeth, and Lendyl, Ontario's publicly funded education system remains respected around the world. Ontario students deserve nothing less."

More information on the OTIP winners can be found at [teachingawards.ca](https://teachingawards.ca).

## 2023 Nominations

will open on  
January 16, 2023  
and close on  
March 31, 2023



[teachingawards.ca](https://teachingawards.ca)



## Join the Ontario Teachers' Pension Plan for a virtual presentation to learn about one of your most important financial assets: your pension

Each of the sessions described below is about 1.5 hours with a Q&A session. These virtual sessions will be delivered in English.

### Your Moment – Getting You Ready for Retirement (for members within 5 years of retirement)

You have been contributing to your pension throughout your career. Now that you're thinking about retiring, find out how this asset fits into your financial picture.

This interactive and informative presentation will provide you with everything you need to know about preparing for retirement, and what to expect throughout the retirement application process.

Each identical presentation includes a Q & A session. Check the OTPP website for registration links.

#### October

October 20, 2022 @ 6:00 pm

October 25, 2022 @ 4:30 pm

October 27, 2022 @ 6:00 pm

#### November

November 1, 2022 @ 4:30 pm

November 3, 2022 @ 6:00 pm

November 8, 2022 @ 4:30 pm

November 15, 2022 @ 4:30 pm (en français)

You will receive an email confirming your registration. Two days before the date you selected, you will receive another email with information on how to join the virtual presentation.

### Being A Member – Your Life as a Teacher (for early to mid-career members)

Your pension is one of your most important financial assets.

Consider this your Pension 101. Designed for all early to mid-career members, you will gain an understanding of how your contributions and pension are calculated, how to maximize your pension benefit and how some life events may impact your pension.

You have two dates to choose from. Each presentation will be the same. Check the OTPP website for registration links.

#### October

October 18, 2022 @ 4:30 pm

#### November

November 10, 2022 @ 6:00 pm

You will receive an email confirming your registration. Two days before the date you selected, you will receive another email with information on how to join the virtual presentation.

#### Upcoming virtual presentations

<https://www.otpp.com/en-ca/members/news/plan-updates-and-news/upcoming-virtual-presentations/>



**ONTARIO  
TEACHERS'**

PENSION PLAN – RÉGIME DE RETRAITE  
DES ENSEIGNANTES ET DES ENSEIGNANTS

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**Phone:** 416.226.2700 or 1.800.668.0105 (toll free)

**FAX:** 416.730.7807 or 1.800.949.8208 (toll free)

**Call service hours:** 9 am to 4:30 pm, Monday to Friday