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## SUPPORT

# Teacher-focused services help educators thrive

For society as a whole, as well as for individual Canadians, nothing provides a greater return on investment than education, says Douglas Baker, president and CEO of Teachers Life, an Ontario life insurance company. "We live in a global society, and preparing children and adults for the changes that are coming is a critically important job."

The demands can be daunting, and to thrive personally as well as professionally, "it's essential that educators take care of themselves physically, mentally and financially," he says.

Teachers Life is a fraternal benefit organization, which means that – while it is federally regulated under the same rules as commercial life insurance companies – it is owned by its members. All profits are reinvested in programs designed to support educators and their families.

First developed in the 18th century, fraternal benefit organizations were the original crowd-funding model of business, explains Baker, a former teacher and school principal. "Their foundation was the idea of people within communities wanting to take care of each other in times of need."

In addition to providing life insurance to teachers, education administrators and support staff, the organization's programs promote healthy, active living through initiatives such as rebates for members who join a health club. When illness does occur, it provides an additional level of support through programs such as CAREpath, which offers oncology expertise to people with cancer and their families, throughout the treatment process. "We try to help our members stay healthy and get their financial house in order, but we also provide them with tools that may help if they find themselves having some difficulties," he says.

Teachers Life partners with other organizations, such as Educators Financial Group, to ensure that its members have access to all the services educators need to thrive, notes Baker. "We know that a

"We know that a life insurance plan is a critical element of every self-care regime. It provides a level of comfort so that you can go about doing what you do best."

**Douglas Baker**  
is president and CEO of Teachers Life



To thrive in and outside of the classroom, it's essential that teachers take care of themselves physically, mentally and financially. ISTOCKPHOTO.COM

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"Teachers often overlook independent life insurance because they can have coverage through their group plans at work. This can be risky, and every teacher should have a full needs

analysis done to ensure their families are protected."

Like other busy professionals, teachers often don't have time for the research necessary to make informed decisions on issues such as the relative advantages of paying down their mortgage versus contributing to an RRSP, or contributing to an RRSP versus a

TFSA, says Chuck Hamilton, president and CEO of Educators Financial Group. "You need a trusted advisor to help you make the best choices for you."

Working with an adviser who understands your profession makes the financial planning process easier and more effective, he notes. "For example, some Ontario teachers will get a retirement gratuity, and minimizing taxes as you head into retirement is imperative. Should you use your available RRSP contribution room or save it to tax shelter a retirement allowance? How do you transition from living off 100 per cent of your pay to 80 per cent of your pay so you can take a yearlong sabbatical to further your education? There are some very specific planning issues that need to be taken into account."

"We know that education professionals, teachers in particular, have difficult jobs," says Baker. "We want to help them get ready for life."

## CELEBRATING EXCELLENCE



**Donna Foulkes**, the mother of two hockey-obsessed sons, left the business world to become a secondary school teacher in Peel, Ontario.

In 2011, with a team of like-minded colleagues, Foulkes started UnderOneWoof, a dog daycare at West Credit Secondary School.

While bringing the joy of canine companions into the school, the program teaches students how to thrive in a work environment. Students in the program learn about the animal care industry and acquire the skills required to be successful in this rapidly growing field.

UnderOneWoof has proven to be an effective pathway for engaging high-risk students and helping them to attain credits.



**Dale Callender** has helped high school students and their families face complex challenges for more than 18 years. He is a youth counsellor with Delisle Youth Services (a member of Children's Mental Health Ontario), which partners with educators to bring innovation and support to youth with mental health issues in the schools. A valued advocate and mentor to students at Northern Secondary School in Toronto, Callender is the author of "When Matt Became Jade," a story published by the Association of Childhood International about gender transition in high school. He also speaks regularly to audiences and on film on topics such as the impact of violence on learning, bullying and fitting in, and is the recipient of a Krista Sepp Memorial Mentoring Award.



is for

# Teacher

## October 5 is World Teachers' Day!

Join us in thanking Ontario's teachers for the passion, the care and the commitment they demonstrate in the classroom every day. The Ontario College of Teachers regulates the profession by licensing teachers, setting high professional and ethical standards, and approving teacher education programs.

It's our job to ensure that our teaching professionals receive the right tools and guidance to help students achieve great things — like becoming a teacher themselves!

Discover how we set the standard for great teaching at [OCT.ca](http://OCT.ca).



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