

RTO/ERO
16



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITÉS DE L'ONTARIO

DISTRICT 16
CITY OF TORONTO

President: Bob Neal 694-9683

Newsletter Editor: Paul Rowney 424-1298

March 2000

PRESIDENT'S MESSAGE

Your provincial executive is working to build bridges with the Pension Board, O.T.F. and the Affiliates, and to establish contact with the Ontario Principals' Council. We need to support these initiatives by encouraging our own new and present retirees to join our RTO/ERO organization of over 42,500 members. The more members – the greater influence on governing bodies, the more activities we can explore, and the more valuable and dynamic District 16 can become.

RTO/ERO is now monitoring and lobbying Districts that are negotiating changes to Board Benefit Plans. If you are under 65 and still a Board Benefit Plan member, you may be affected in the next round of negotiations with Metro Teachers. Several Board Benefit Plans in the province, with its new Boards, have seen reductions in benefits for retirees.

The provincial Senate has commissioned an examination of possible changes in the organization of our Districts and has established a committee to look into this. This committee, of which I am chair, is seeking to maintain local autonomy while initiating connections with the new boards. Presently 25% of your fee is returned to District 16 so that our priorities as to how we serve our members belongs to your own local executive.

Watch for the new Affinity Program in the next provincial newsletter. RTO/ERO is seeking commitments from companies to gain reductions, bonuses and special consideration for our members. More information will come out after the May Senate.

Club Sixteen is active. If you have any ideas you'd like to explore – forming a band, building a canoe, setting up walking tours, etc. – maybe we can help you get a group together. Are you an Artist? Learning is Forever (LIFE) is looking for 2-D and 3-D art (not photography) for its display and competition from the 50+ set. Phone 979-5000, Touch "1", ext. 6989 for information.

I hope to see you at our Spring luncheon on May 10th at The Old Mill. Sign up now and remember, if you never take a risk you'll make fewer mistakes but will you have as much fun??

Bob Neal, President

DATES TO REMEMBER

Thursday, April 13 Executive Meeting
Saturday, May 6 Hughes P.S. Reunion
Wednesday, ~~March~~ 10 ^{May} RTO/ERO Luncheon, The Old Mill
Saturday, May 13 Eastern Commerce 75th Reunion
Wednesday, May 17 Toronto Choristers at North Toronto C.I.

FROM YOUR HEALTH SERVICES AND INSURANCE REPRESENTATIVE – BILL SHAVER

1999 Income Tax Reminder

Members of the RTO/ERO Health Plans are reminded that the Health Insurance premiums, including PST, are tax deductible on their 1999 Income Tax Forms.

Your total expenses have to be more than either \$1,614 or 3% of your net income, whichever is less.

In the case of couple coverage, the person with the lower income should make the medical claim.

Remember also that any parts of claims unpaid by Johnson Inc. or other medical expenses not covered by the Plans can be claimed.

Receipts are required for all expenses except for the health plan premiums.

A note should be attached to your tax return stating that the plan is underwritten by Maritime Life and give the plan name and number for the applicable coverage.

To facilitate your claim (for Ontario Plan members), I have included below the exact amounts you should claim under each plan for 1999. I have included the PST.

	<u>Single</u>	<u>Couple</u>	<u>Family</u>
<u>Semi-Private Hospital Plan (No. 983429)</u>	\$249.00	\$497.52	\$584.52
<u>Dental Plan (No. 983431)</u>	\$423.96	\$835.92	\$1,042.32
<u>Extended Health Care Plan (No. 983430)</u>	\$425.16	\$850.44	\$1,020.60

1998

If you have not been a plan member for a full year, just divide the given amount by 12 and multiply the answer by the number of months you have paid.

Supplemental Out-of-Province premiums (No. 6983432) can also be claimed and 8% PST (for Ontario residents) should be added to these premiums.

Further information re Medical Expenses can be found on pages 32 and 33 of the 1999 General Income Tax and Benefit Guide (available at most Canada Post outlets).

WEB SITES AND E-MAIL

There is an increasing number of our members who have developed computer skills and now have access to the internet and personal e-mail accounts. The use of web sites and e-mail have become a new method for communications – especially for those who travel or move to other locales.

By the time you read this, your executive will have considered the establishment of a District 16 web site.

Regarding e-mail, if any District 16 member currently has an e-mail address, and would like to share that address with other District 16 members, please forward it (along with your name, board and school with which you were last associated) to this writer at bmenagh@arvotek.net. As room permits, *these will be published* in future issues of our newsletter as an effort to bridge the communications gap between individual members.

If you have any questions or comments regarding this, contact Bill Menagh at the above e-mail or by phone at 488-3372.

CLUB SIXTEEN

All functions take place at St. Margaret's Anglican Church at the corner of Avenue Road and Burnaby Boulevard, one block north of Eglinton Avenue West.

MARCH 2000

BRIDGE	March 7, 21	Tuesdays	1:15 p.m.	Convenor: John Lane - 486-0697
CRAFTS	March 28	Tuesday	1:30 p.m.	Convenor: Nell Godfrey - 695-3408
TRAVEL	March 22	Wednesday	1:30 p.m.	Convenor: Val Fiedler - 510-1861

"Meet You at the Local" (British Pubs) presented by Margaret and Isabel Campbell.

APRIL 2000

BRIDGE	April 4, 18	Tuesdays	1:15 p.m.	Convenor: John Lane - 486-0697
CRAFTS	April 25	Tuesday	1:30 p.m.	Convenor: Nell Godfrey - 695-3408
TRAVEL	April 26	Wednesday	1:30 p.m.	Convenor: Val Fiedler - 510-1861

"Marine Expedition to Greenland and Iceland" presented by Dick and Marilyn Holyer.

MAY 2000

BRIDGE	May 2, 16, 30	Tuesdays	1:15 p.m.	Convenor: John Lane - 486-0697
CRAFTS	May 23	Tuesday	1:30 p.m.	Convenor: Nell Godfrey - 695-3408
TRAVEL	May 24	Wednesday	1:30 p.m.	Convenor: Val Fiedler - 510-1861

"The Channel Islands" presented by Brian Jarvis.

Comments from Convenors

Bridge – *Keep those calls coming. We'll be glad to see you.*
 Crafts – *We have a good turn-out. The new retirees are active and provide good ideas.*
 Travel – *Those who wish to present a programme for next year are invited to call me*

BOOK CLUB Meetings are the first Monday of each month from 1:00 p.m. to 3:00 p.m.
 The **April** selection is "**Paper Shadows**" by Wayson Choy.
 The **May** selection is "**Disgrace**" by J.M. Coetzee.
 The **June** selection is "**Road to Harmony**" by J.D. Ballan or
"The Crimes of Charlotte Bronte" by James Tully (if available).
For further information call Lyda Dmytriw at 694-1529 or Joan Johnston at 691-5368.

MOVIE CLUB Upcoming dates are March 20, April 10, May 8 and June 12. Group members get a chance to make their own selections. The most recent outing was to see "The Cider House Rules".
For further information call Kelly Todesco at 693-0216 or Brenda Wilson at 482-2853.

DAY TRIPS

Thursday, October 19, 2000
"Fiddler on the Roof"
 Stratford - Festival Theatre

Wednesday, November 1, 2000
 Oscar Wilde's "**The Importance of Being Earnest**"
 Stratford - Avon Theatre

Cost of each of the above trips is **\$85/person** (includes two meals).

Thursday, November 16, 2000

St. Jacob's – Combined shopping at the famous **Farmers' Market** with lunch, a matinee performance of a musical that celebrates the life of country music legend **Patsy Cline** and dinner at the famous **GOLF'S Steak House**.

Cost of this trip is **\$70/person** (lunch not included).

To reserve any of the above trips call Jack DeGroot at 691-3046. When space is confirmed, forward a deposit of \$40/trip payable to "Club 16" to Jack DeGroot at 19 Elmview Drive, Scarborough, ON M1N 2W3.

Note: We can no longer use Yorkdale Plaza for our pick-up point. For the above trips, we will use two areas:
9:00 a.m. pick-up – St. Andrew's Scarborough Anglican Church (Victoria Park Avenue/Highway 401)
9:45 a.m. pick-up – Kipling Subway Station

VOLUNTEERS

The Volunteer Committee of the **Gardiner Museum of Ceramic Art**, 111 Queen's Park, invites you to volunteer in the **Museum Shop 4 hours a week** when you are available. If you are friendly and energetic and would enjoy selling contemporary Canadian ceramics, please call the Museum at 586-8080 ext. 240 with your name and phone number.

The **Arthritis Society** is in need of volunteers to give **presentations** to groups in the Toronto area – days, evenings or weekends. **Training in the management and rehabilitation of Arthritis is provided.** The next training session will be held April 29, 2000. For information/registration call 398-2556 ext. 26 by April 20th.



THE TORONTO CHORISTERS



Their **Eighth Annual Concert** will be presented

Wednesday, May 17, 2000

7:30 p.m.

North Toronto Collegiate Institute
(70 Roehampton Avenue)

Admission: \$7.00, includes refreshments

Tickets: Available at the door or from members of the choir
Limited Parking

For further information, contact Director Jim Maben at 255-4193

MINDING YOUR MONEY – by Chuck Carr

RRIF Transfers

Beginning in 1999, individuals may now designate *qualified dependents* (i.e., financially dependent) as recipients of the unused portion of their RRIFs when they die. These amounts may roll over tax free into the dependents' RRSPs/RRIFs. These RRIF roll overs are possible even if there is a surviving spouse.

Retroactive Lump Sum Pension Payments

Qualifying retroactive lump sum payments (i.e., income tax on past income) will be allowed a special *averaging mechanism*, if the amounts exceed \$3,000. Eligible income sources include superannuation or pension benefits, or other non-periodic benefits.

If you qualify for this provision, the Ontario Pension Board will have issued a Form T1198, *Statement of Qualifying Retroactive Lump Sum Payment*. Attach this form (keep a photocopy) to your tax return and report the *full amount* received (i.e., include interest). Revenue Canada (now called the Canada Customs and Revenue Agency – CCRA) will determine whether utilizing this provision is to your advantage, and adjust the interest of affected returns accordingly.

Income Tax Form Changes

CCRA has changed the Income Tax Return quite significantly for 1999. Amounts, hitherto found on their own schedules, now form part of a new *Worksheet*.

Caregiver Amount (Line 315)

This non-refundable tax credit remains the same for 1999, but is now included on CCRA's new *Worksheet*, instead of on Schedule 12.

Disability Amount (Line 318)

If your spouse or other relative has a severe or prolonged disability that significantly diminishes her/his functioning, be certain to apply for a disability credit. Obtain a Form T2201 from CCRA and have your family doctor (or optometrist for vision, audiologist for hearing, occupational therapist for movement, psychologist for emotional) complete it. The non-refundable deduction is currently \$4,233 per year.

Tax Tip

If you or anyone else paid for an attendant or for care in a nursing home or any other establishment because of the impairment, it may be more beneficial to claim the amounts paid as Medical Expenses instead of the Disability Amount. In some circumstances, both amounts may be claimed. See CCRA's 1999 General Income Tax and Benefits Guide

MAY LUNCHEON

WEDNESDAY, MAY 10, 2000

THE OLD MILL – BRULÉ ROOM A or B

**(TTC – a short walk from the Old Mill Station)
(Car – free parking)**

11:00 a.m. Cash Bar

12:15 p.m. Luncheon

\$23.00 per person

Menu

Rolls and butter Fruit Cocktail

Breast of Chicken with Teriyaki-Ginger Glaze Sauce

Roast Potatoes Mixed Fresh Vegetables

Cheesecake with Strawberry Sauce

Tea or Coffee

ENTERTAINMENT

NOTE: To save on postage, no tickets will be mailed. There will be a check-off list at the entrance to the Brulé Room. Please check in when you arrive.

**Please send the RESERVATION FORM below, by MONDAY, MAY 1ST,
with a cheque or money order, payable to "R.T.O. DISTRICT 16" to:**

Robert G. Putnam, Apartment 1208, 15 King Street, Weston, ON M9N 3X1

Hughes P.S. Reunion

A Final Reunion for all former staff and students will be held at the school
Hughes P.S., 177 Caledonia Road, Toronto, ON M6E 4S8 - Telephone: 393-1400

Saturday, May 6, 2000 1:00 p.m. - 3:00 p.m.

Limited parking available at the school

(additional parking at F.H. Miller P.S.)

(300 Caledonia Road)

(Northwest corner of Caledonia Road and Rogers Road)

R.S.V.P. Karen Backus Telephone: 516-6918 e-mail: hughes@ican.net fax: 393-1399

We need pictures for display, especially of the main hall before renovations.

IN MEMORIAM

RTO/ERO District 16 extends condolences to families, friends and colleagues of those deceased.
May we, together, share in the mourning of the loss and in celebration of service rendered.

F. Margaret Armstrong

Margaret O. Carter

Hilda Clark

Edna C. Langer

Audrey MacDonald

Eric Albert McCann

Joan McCullough

Jean McDonald

B. Eleen Murray

Camille K. Natale

Iris Nelson

Fraser Scott

Jaroslav Stoklasa

Dorothy M. Wice

Walter A. Williamson

John A. Young