

RTO/ERO
16



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

DISTRICT 16
former
CITY OF TORONTO

President: Bob Neal 694-9683

Newsletter Editor: Paul Rowney 424-1298

September 2000

PRESIDENT'S MESSAGE

As we write this newsletter, the C.N.E. is coming to a close, indicating to my former time-clock a change in routine from summer to the rigours of a new school year. Strange...but I don't feel the same sense of anticipation and excitement about early September...unless looking for a ride to the "Screw the Bell" Golf Tournament qualifies. We hope you all enjoyed your summer.

Your R.T.O./E.R.O. Executive is active on several fronts. Our motions to the Spring 2000 Senate were favourably received and we look forward to October 2000. The Senate approved a News Release supporting the Ontario Teachers' Federation (O.T.F.) in opposition to universal testing and re-certification of teachers; in opposition to compulsory extra-curricular activities as a condition of employment and to encourage all educational partners to consider potential school closures in a democratic manner with the welfare of students being the first criterion.

Thanks to Kate Osborne and John Govedas, teachers at John Wanless Public School, whose voluntary efforts with the Junior School choir received a standing ovation at the Senate dinner.

R.T.O./E.R.O. is becoming a louder voice, linking the concerns of our members to other retiree and senior groups together to protect and promote our interests and concerns at the local, provincial and federal levels. We are not only a watchdog, but are promoting the interests of seniors at all levels.

Welcome to all new retirees to District 16. We hope that you join our activities at whatever level suits your new life. Please note that if your first-year free membership has elapsed, you will need to fill in a form to continue to receive benefits and remain on our mailing lists. This form can be obtained from the R.T.O./E.R.O. Provincial Office:

Address: 18 Spadina Road, Toronto, ON M5R 2S7

Telephone: 416-962-9463 Fax: 416-962-1061 Web site: www.rto/ero.org

The membership fee comes out of your January pension payment.

If you have any ideas for any activity you would like to see in place, let your Executive know. There are also dollars available from the Provincial Office for Project: Service To Others. This includes any project that serves the community and raises the profile of retired teachers.

Do you need Medic Alert? Be aware that this official program is linked to medical information 24 hours a day that could be a jewellery lifesaver. There are jewellery substitutes that do not have the medical back-up. For more information phone 416-691-0267 or 1-800-668-1507.

Have you checked out the R.T.O./E.R.O. web site? Thanks to Bill Menagh, photos from our Spring Luncheon appeared on our District 16 site. Please join us on October 18th at The Old Mill for our Fall Luncheon and Annual General Meeting. Good friends, food, entertainment, information and fun make it a good outing.

Best wishes for a healthy fall season. There are no perfect people—only perfect intentions.

Bob Neal, President

DATES TO REMEMBER

Wednesday, October 18, 2000 Luncheon, The Old Mill
Saturday, October 21, 2000 Earl Beatty 75th Anniversary
Friday, November 17, 2000 8th Annual T.E.O.F. Auction
Thursday, November 23, 2000 Newsletter Mailing
Saturday, April 28, 2001 Whitney 75th Anniversary

CLUB SIXTEEN

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

OCTOBER 2000

BRIDGE	October 3, 17, 31	Tuesdays	1:15 p.m.	Convenor: John Lane - 486-0697
CRAFTS	October 24	Tuesday	1:30 p.m.	Convenor: Nell Godfrey - 695-3408
TRAVEL	October 25	Wednesday	1:30 p.m.	Convenor: Val Fiedler - 510-1861

"Nature Travel Holidays Information Program" presented by **Phil Kostandoff**. Learn about birding in Bermuda, rainforests in Costa Rica, nature reserves in Malaysia, learn how to explore flora, fauna, bird species and aquatic life throughout the world.

NOVEMBER 2000

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

"RUSSIA" presented by **Frances Chambers**.

DECEMBER 2000

BRIDGE	December 5	Tuesday	1:15 p.m.	Convenor: John Lane - 486-0697
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BOOK CLUB Meetings are the first Monday of each month from 1:00 p.m.–3:00 p.m.
The October selection is **"Tulip Fever"** by **Deb Moggach**.
The November selection is **"The Duchess of Devonshire"** by **Amanda Forman**.
The December selection is **"Building a Bridge in the Eighteenth Century"** by **Neil Postman**.
For further information call Lyda Dmytriw at 416-694-1529 or Joan Johnston at 416-691-5368.
Note: For the October 2nd meeting, if you have not had a chance to read the book, please join us and sit in for the discussion.

MOVIE CLUB The Movie Club meets once a month at a theatre and adjourns to a nearby coffee shop for a discussion. Dates chosen are **October 16th**, **November 13th** and **December 11th**.
Please call Kelly Todesco at 416-693-0126 or Brenda Wilson at 416-482-2853 if you are interested in joining the club. We would also ask you to choose a possible month for which you could be responsible for choosing the movie and calling the other members.

Co-ordinator's Comment: If you have any other ideas/activities you would like to explore, please call me at 416-510-1861—**Val Fiedler**.

MEMBERSHIP

Congratulations to the class of 2000 and welcome to R.T.O./E.R.O. As with all things in life, you get out of it what you put into it. Thanks to the indefatigable Val Fiedler and her colleagues at Club Sixteen, there are a wide variety of activities available to meet all needs. Jack DeGroot organizes value-packed bus tours to Stratford, the Shaw Festival, etc. Jim Maben, ably abetted by Marg Deeth, Daphny Stewart and Bruce Snell, operate the Toronto Choristers, whose mellifluous melodies soothe the soul. President Bob Neal is always looking for new members for the Executive, and Bill Menagh is looking for a computer whiz to help him with our new District 16 web site.

If you wish to involve yourself slowly, consider helping out at a few District 16 Newsletter mailings. Anne Fraser serves good cookies! Don't be shy! Drop on by!

Submitted by **Chuck Carr**

MINDING YOUR MONEY by Chuck Carr

Will My Pension Income Be Enough To Maintain My Current Lifestyle? Many newly retired teachers are concerned whether their pension income will allow them to maintain their current lifestyle in retirement. Most people experience a reduction of about \$200 per month in disposable income. Part of this is explained by lower deductions, e.g., you no longer pay federation and professional membership dues and your income tax deductions are lower. You pay lower automobile insurance, drive less and, therefore, incur lower car expenses. You spend less money on vacations because you can travel off-season. You spend less on clothes and entertaining. Having less disposable income will not necessarily lead to a lesser quality of life because expenses are less in retirement.

Ontario Teachers' Pension Plan (OTPP) The OTPP is a *defined benefits* pension plan. This means that the *sponsor* (Board/Province) promises to pay *retired employees* a guaranteed, regular pension based upon a negotiated formula. In addition, the pension is *indexed* to the Consumer Price Index (inflation). Ontario teachers' pensions were increased by 1.3% last January.

Integration of OTPP The OTPP is *integrated* with the Canada Pension Plan (CPP). The decision to *integrate* rather than *stack* the two pensions was made in the early 1960s, before we experienced the ravages of inflation. The consequence of this decision is that at age 65, your teachers' pension plan will be *reduced* by the CPP offset—currently about 7%.

OTPP Survivor Pension Benefits As of January 1, 1988 all OTPP pensions provide for an automatic 60% survivor benefit. Upon retirement, you were provided with an option to change the survivor benefit by 5% increments from 50% to 75%. Your regular monthly pension is adjusted actuarially to compensate for any changes.

Canada Pension Plan (CPP) The Canada Pension Plan (CPP) was introduced in 1966 as a federally-operated, employment-related, contributory, social insurance plan. *CPP benefits are not automatic*. You must apply for them about six months before you wish benefits to start. Beginning in 1987, people who are *wholly or substantially retired*, i.e., whose annual, non-pension income from all sources does not exceed the CPP benefits that they would receive at age 65, could opt for a *reduced* CPP between age 60 and 64. You must provide proof of age, e.g., birth certificate, up-to-date passport, to substantiate your application.

Many people request a reduced CPP at age 60 because it takes 13 years, i.e., age 73, before the reduction in CPP pension equates the amount you received *before* age 65. They do this to have a greater income in the earlier years of retirement, when their lifestyle is more active and costly. The reduction in income is .05% per month or 30% of the CPP you would receive at age 65. From age 65 on, you maintain the reduced pension and you lose on the total CPP you would have received. It's a judgment call! Contact Human Resources Development Canada (HRDC) at 1-800-277-9914 to obtain an explanation and application. You also have the option of deferring your CPP until age 70. In this case, your CPP is *increased* by .05% per month or by 30% if you wait until age 70. There is no advantage to deferring CPP after age 70 because no increases occur after that age.

CPP Income Splitting If your spouse is 60, you may *assign* 50% of your CPP to your spouse. If your spouse has a low or no pension, assigning CPP benefits reduces the total family tax burden. Contact HRDC at 1-800-277-9914 for an explanation and application.

CPP Death Benefit and Survivor Pension When you die, two things happen to your CPP. The first is that your spouse/estate receives a small, lump-sum, death benefit that helps defray funeral expenses. The second, is that your surviving spouse, if age 35, receives a survivor pension until s/he remarries. You must include certified copies of your marriage certificate and spouse's death certificate with the application. Contact HRDC at 1-800-277-9914 for information and an application.

Old Age Security (OAS) In 1952, the federal government introduced the Old Age Security (OAS) programme to provide universal income security. OAS is composed of three parts: a) basic OAS provided to all Canadians age 65 or over who meet residency qualifications; b) Guaranteed Income Supplement (GIS) for those whose retirement income is less than \$12,000 (family income less than \$20,000); and c) Spousal Allowance for similarly low-income couples. OAS is an *indexed* pension and *income tested*, which is to say that the pension is *clawed back* by 15% of every dollar you earn above \$52,300. Like CPP, receipt of the OAS is not automatic. You must apply for it about three to six months before your 65th birthday. Contact HRDC at 1-800-277-9914 for information and an application. As with CPP, you must substantiate your age. For those of you who are contemplating retiring to the country of your birth, beware of the *Rule of 20*. To receive OAS outside Canada, one must have resided in Canada for at least 20 years after age 18.

ARE YOU WITH US?

Changes to health care, provincial control of education, lack of affordable housing, problems in the environment and an increasingly inefficient transportation system are some of the major concerns facing us today. Civilization which seemed to be moving toward a "kinder, gentler society" is moving back toward a callous view of those who are voiceless; toward a view signified by "I'm alright, Jack. What's your problem?"

Off-the-cuff responses from our political leaders on issues from squeegee kids to safe drinking water seem to be the order of the day. Responses which seem to underline a lack of respect for those who are defenceless. Is this the world for which we prepared our students? What is happening to participatory democracy?

Where do YOU stand on these issues? Individuals can influence their elected officials. Will your voice be heard? Elections are imminent. District 16 will be involved. We need your input. What issues should have the highest priority? Your committee will be meeting September 20th. To be heard, contact Pat Carson:

Address: 300 Mill Road, F-16, Etobicoke, ON M9C 4W7

Telephone: 416-626-5995

E-mail: pcarson@sprint.ca.

Mark this date on your calendar: Friday, November 17, 2000

The 8th Annual TEOF "FEED THE KIDS!" AUCTION

Fountain Dining Room, 2nd Floor, Queen Elizabeth Building, C.N.E.

\$25.00 admission includes parking, buffet supper, catalogue and door prizes!!

5:30 p.m. Silent Auction starts

6:30 p.m. Buffet Supper

7:30 p.m. Live Auction begins

A fun night where all of the proceeds go to feed school children!

To make a donation of items for the auction, to order tickets or for further information call Les Birmingham at 416-299-6450 or Shona Milligan at 416-698-1971.

THANK YOU DISTRICT 16 MEMBERS FOR YOUR SUPPORT IN 1999!!

WANTED IN 2000! Quality items for auction to raise funds for child nutrition! TEOF will provide value-in-kind tax deductible receipts for donations of: oil paintings, water-colours, prints, stained glass, carvings, sculpture, quilts, antiques, useful household products, etc., as well as special event items such as theatre performances, Blue Jays, Raptors and Leaf game tickets, dinner parties, glider flights, etc.

Looking for a special and worthwhile purpose for some of your extra antiques, collectibles, art, sports events or theatre tickets? TEOF will auction such items, and use the money to help to feed school children!

**WHITNEY PUBLIC SCHOOL
75th ANNIVERSARY REUNION
April 28, 2001**

12:00 noon-4:00 p.m.

119 Rosedale Heights Drive, Toronto, ON M4T 1C7

**All former staff and students are invited to attend. Please send or bring photos and memorabilia.
For more information telephone: 416-393-9380 or e-mail: whitneyanniversary@hotmail.com.**

ADDITIONAL MEMBER E-MAIL ADDRESSES

<u>Surname</u>	<u>First Name</u>	<u>E-mail</u>
George Gladstone	Marilyn	mar.st.george@sympatico.ca
Kee	David	davidglad@sympatico.ca
Larkin	Gerry	keecot@aol.com
Pengelley	Ann	ferial@netscape.net
Rowney	Sally	pengelley@accglobal.net
Shanoff	Jim	jrowney@vianet.on.ca
Stock	David	davshan@sympatico.ca
		707890@ican.net

Remember our own District 16 web site: www.rto-ero16.org

FALL LUNCHEON & ANNUAL GENERAL MEETING

WEDNESDAY, OCTOBER 18, 2000

THE OLD MILL – BRULÉ ROOM A

(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 Minestrone Soup

Boneless Breast of Chicken (in white wine sauce)

Roast Potatoes Mixed Fresh Vegetables

Hot Apple Strudel with warm vanilla sauce

Tea or Coffee

ENTERTAINMENT

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e:

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 **FRIDAY, OCTOBER 6TH**, with a cheque or money order, payable to “**RTO/ERO District 16**” to:

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



Reservation Form

Name: _____ Phone: _____

Number of Luncheons at \$23.00 each: _____

Name of Guest(s): _____

Any dietary restrictions: _____

Enclosed cheque for \$ _____ payable to “RTO/ERO District 16”

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.

Helen E. Armitage

Brian T. Aston

Wallace H. Bartlett

Eleanor Edna Bissell

Gordon S. Blackford

Constance E. Boulton

Arthur Espiner Brown

Marie Cockburn

Edith Cosens

Laura E. Cruikshank

Robert De Mille

Margaret Alice Duncanson

Gooikina (Kiny) Evraire

Ruth E. Freeman

Sister Gabrielle

Anita Lillian Gutierrez

Thomas A. Hastings

Thomas King

Mildred E. Mathewson

Ida M. McAdam

Robert Howard McCall

Ronald Kenneth Ross

Dorothy Aleda Evelyn Rutherford

Sister Jean M. Smith

Frank E. Spurr

Joseph Charles Stewart

William Syniura

Carolyn M. Temple

Flora S. Voisey

ISRAEL GANG—A REMINISCENCE

APRIL 24, 1913—MAY 25, 2000

Israel Gang was known as “a living legend.” He had a “story” to fit any occasion, and his repertoire of jokes, good, fair and terrible, were always welcome.

He was secretary-treasurer of the Ontario Public School Men Teachers’ Federation for many years continuing into his retirement when he received an Honorary Life Membership. He continued to attend the Annual Assemblies, often as a functionary.

In R.T.O./E.R.O. Club Sixteen, he was treasurer from early in his retirement to his death. His achievement here was to parlay Club Sixteen a handsome treasury by investing our New Horizons Grant in GICs at the high interest rates of the late ‘70s prior to our having to return the unused portion. We miss him greatly.

Submitted by **Lillian Gang**