



President: Bob Neal 416 694 9683

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Editor: Paul Rowney 416 424 1298

November 2000

PRESIDENT'S MESSAGE

Fall is fleeting and the Holiday Season is upon us. A time for family and friends and celebrating our roots.

Another successful Fall Luncheon and Annual General Meeting took place at The Old Mill. We had Pension Plan updates from **Jim Baker**, our representative on the OTF Pension Negotiations Committee and **Lee Fullerton**, manager of Media Relations with the Pension Plan Board. They provided updates on the health of the plan and its investment direction.

Our business meeting gave members our District 16 financial statement and elected your Executive for 2000-2001.

Welcome to Peter Morris and big thank you's to **Torry Henderson, Mary Noylander and Laura Warren** who have served you well. We still seek a recording secretary, archives director and "executive-at-large" members. Honoured for their ongoing service were **Ian Baird, Jack DeGroot, Val Fiedler and Kay Jeffery**.

We hope that you can schedule lunch in May to join in our fun!

Provincial Update: The Fall Senate elected **Bev Polowy**, former chair of Pension Concerns and **Max Radiff**, former chair of Political Action as executive members. **Terry Lynch**, an RTO/ERO member, was confirmed by the Senate as the new Executive Director. Terry retired as Director and Secretary-Treasurer of the Simcoe County District School Board in December 1999. He worked in the Lincoln County Separate Board in the 80's and the Toronto Board in the 70's. He will be assuming the position in January from **Pascal LaRouche** who has steered our organization from a caretaker role to a dynamic body ...serving, protecting and advancing the needs of our members. Thanks Pascal.

Bill Shaver will report on our Health Plan, but take note ...it is our plan, backed by' our reserve fund that limits any premium increases, and that we control through our broker, Johnson, Inc.

With the pension surplus, if any, we will be looking to reduce the CPP offset and bring in a "Best 5" for all pensioners. A further list of adjustments to improve our pensions will be considered. Our pensions cannot be reduced but may be improved.

Congratulations to **Shirley Simons**, the RTO/ERO representative on the Benefits Adjudication Committee of the OTPP Board.

Club Sixteen is in full flight. The activities are yours, so join in. If you wish to start something new let us know. If there are activities upcoming that would be of interest to our members, let us give them a plug.

The **PSAA** is celebrating 100 years of public school sports on May 26 (phone 416-755-8711 for updates).

The boards no longer give us names of new retirees, so we need to seek out and explain our organization to potential members. If you know anew retiree, give them our number.

Remember our motto remains "Service To Others." All the best in the New Year!

Bob Neal, President

DATES TO REMEMBER

Monday, December 4, 2000 *Toronto Choristers* at Club Sixteen
 Thursday, January 18, 2001 Newsletter Mailing
 Thursday, February 8, 2001 TEOF Lunar New Year Banquet
 Saturday, April 28, 2001 Whitney 75th Reunion

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.

DECEMBER 2000

BRIDGE December 5, 19 Tuesdays 1:15 p.m. Convenor: **John Lane** - 416-486-0697
CHRISTMAS SOCIAL December 4 Monday 1:30 p.m.

Come and enjoy our annual *Christmas Carol sing-along and Concert by The Toronto Choristers* directed by **Jim Maben** and accompanied by **Margaret Deeth**.

JANUARY 2001

BRIDGE January 2, 16, 30 Tuesdays 1:15 p.m. Convenor: **John Lane** - 416-486-0697
CRAFTS January 23 Tuesday 1:30 p.m. Convenor: **Nell Godfrey** - 416-695-3408
TRAVEL January 24 Wednesday 1:30 p.m. Convenor: **Val Fiedler** - 416-510-1861

"Let's Visit NEPAL" presented by **Joyce Bullock**.

FEBRUARY 2001

BRIDGE February 6, 20 Tuesday 1:15 p.m. Convenor: **John Lane** - 416-486-0697
CRAFTS February 27 Tuesday 1:30 p.m. Convenor: **Nell Godfrey** - 416-695-3408
TRAVEL February 28 Wednesday 1:30 p.m. Convenor: **Val Fiedler** - 416-510-1861

Journey with us through the Alpine regions en route to *The Passion Play in Oberammergau, Germany*. Presented by **Dennis and Val Fiedler**.

***BRIDGE** We play a social non-competitive game. New players and singles are welcome.

***CRAFTS** We have had a good start. We always enjoy new ideas and more members.

BOOK CLUB Meetings are the first Monday of each month from 1:00 p.m. - 3:00 p.m.
December selection is "**Building a Bridge in the Eighteenth Century**" by Neil Postman.
January selection is "**Stones from the River**" by Ursula Hegi.
February selection has not yet been decided.

For further information call **Lyda Dmytriw** at 416-694-1529 or **Joan Johnston** at 416-691-5368.

MOVIE CLUB On our November outing we enjoyed "**Billy Elliott**."
The Movie Club meets once a month at a theatre and adjourns to a nearby coffee shop for a discussion. Upcoming dates are: **December 11, January 15 and February 12**. We welcome new members. Please call **Kelly Todesco** at 416-693-0216 or **Brenda Wilson** at 416-482-2853 for further information.

Co-ordinator's Comment: If there is inclement weather, please check with the convenor to hear of any activity cancellation. - **Val Fiedler**.

MEMBERSHIP

If you know of any recent retiree who may not have heard about our District 16 RTO/ERO organization, please encourage them to join us. Applications are available from Diane Vezeau, Membership Coordinator for RTO/ERO at 416-962-9463.

DRIVERS WANTED

The Canadian Cancer Society is looking for volunteer drivers with vehicles to take people to treatment centres. Can you spare a few hours a week? Join a team of caring volunteers who help make a difference in the lives of others. Choose your own schedule and hours. Drivers will be reimbursed for mileage.

For more information call the Toronto Unit at 416-638-0771.

POLITICAL ACTION

Prepared by the District 16 Political Action Committee, John Bratton /Pat Carson, Co-Chairs.

Your District encourages the political awareness of its members and the following is presented for your consideration.

Health Care Issues

Our health care system is in crisis. We know that the changing demographics will put our health care system under even greater strain, unless we demand funding and quick action from our governments. Health care services and programs are funded and directed by all levels of government. In many cases, the responsibilities and administration overlap. Ask your local candidate to express the party's intentions. Give particular attention to these issues.

Is your party prepared to increase funding for the following areas?

- High needs, such as chronic care, long-term elder care, home care and rehabilitation facilities;
- Equipment and technicians to reduce waiting lists and the need to travel out of town/province for cancer treatment;
- Additional beds and nurses to admit patients from Emergency Rooms and eliminate crowding, long waiting periods and hospital "by-pass" status for ambulances;
- Incentives to attract doctors, specialists, researchers and technicians in high-need fields/diseases (e.g., geriatrics, orthopaedics and psychiatry), especially to small or northern communities;
- Proactive screening and vaccination programs to prevent the resurgence of old diseases (TB) or the spread of new ones (West Nile virus, annual 'flu shot);
- Retention and expansion of Air Ambulance Services, rather than privatization;
- Restoration of public health nursing programs in schools and in the community;
- Restoration of Wheel Trans for ALL with disabilities;
- Compensation for family members who provide full-time home care for disabled family members;
- Increased availability of respite care programs for families who provide home care;
- Equal reimbursement for out-of-town medical treatment for all areas of the province;
- Income tax deductions for medical expenses (services, equipment, medication, travel).

It is important, not only to ask for funding, but to establish the time line for the implementation of such programs and the method of reporting and accountability to the public. Be aware that announcements of new funding often contain amounts predesignated for specific areas, so the total amount sounds good, but is misleading. Our provincial government keeps asking the federal government for increases in transfer payments; however, the total amount of federal transfers has not been spent by the provincial government, but deposited to general revenues. Why?

Education Issues

We have seen the chaos in the schools over the past few years. Here is a brief summary of some of the major issues facing education today.

Per-student Spending in North America

Of all 63 education jurisdictions in North America - 50 states, the District of Columbia, 10 provinces, 2 territories (before Nunavut) - Ontario ranks 55 in per-student spending in education. In 1995, Ontario was ranked 49 out of 63. Expenditures on education are dropping in Ontario. In Canada, British Columbia (53) and Manitoba (54) spend more. In the United States, Mississippi (52) spends more. As a percentage of Gross Domestic Product (GDP) spent per capita on education in Canada, Ontario ranks 10 out of 12 (4.8% of GDP).

Government Expenditure

The government claimed to be spending the most on education ever (\$15.424 billion) in 1998-1999. Out of this must be deducted one-time expenditures such as restructuring costs due to amalgamation, one-time learning materials and other expenditures for a total of \$785 million. Further adjustments to the funding formula, such as special education, transportation and debentures, actually were less by a further \$241 million. The Teachers' Pension Plan (the employer's share of pension contributions) was included in the total. This was \$1.132 billion. The total also included money (\$478 million) raised by school boards in other ways, such as school rentals. The government actually spent \$12.890 billion.

School Closings

The funding formula gives school boards \$5.20 per square foot for cleaning, electricity, heating and associated costs. Government buildings get \$6.40 for the same services. School boards are allowed 100 square feet per elementary student and 130 square feet per secondary student. Schools must include all footage such as hallways, basements and other common rooms. Older schools have larger hallways and stairwells. The formula resulted in the loss of funding for 586 elementary and 108 secondary schools in Ontario. One-time mitigating funds were provided in 1999 to prevent drastic numbers of closures but this is not the end.

Curriculum

The new curriculum was mandated by the Ministry of Education in September 1998 for elementary students. No consideration was taken of ESL and Special Education students. No funding was provided for professional development of staff. Professional development days were actually decreased from nine to four days per year including interview days. Most schools have only one professional day per year. At the same time, consultants were cut at the school board level because of the funding formula. The cost of Additional Qualification Courses has risen to about \$900 per course provided through universities only.

Textbooks

Because of the new curriculum, the government provided funding for 2.5 new textbooks per student on a one-time basis. These had to be purchased from a Ministry list virtually sight unseen. In a survey conducted by People for Education, 82% of schools reported worn, out-of-date or shared textbooks.

Class Size

The government promised class sizes no greater than 25 students in elementary schools and 22 in secondary schools. A review of public school boards shows that class sizes have increased in 43 out of 71 boards.

Fewer Teachers

Statistics Canada's Quarterly Report on Education (March 1999) shows since 1996, Ontario has lost 3,600 teaching positions, but student enrolment in Ontario's publicly funded elementary and secondary schools has increased by 40,000.

Social Costs

We are all well aware of the costs to society when education is not given a priority. Many studies have shown that early childhood education provides society with better prepared young people in the future. Smaller class sizes allow for earlier intervention. Programs such as Reading Recovery, though supported by the Ministry at this time, need long-term support in staffing so schools do not have to choose between a music or a Reading Recovery teacher. Teacher morale needs to be addressed to prevent teachers leaving the profession in a similar fashion as nurses. Teachers' working conditions are the same as children's learning conditions. Adequate supplies in the classroom are a necessity not a frill. Improved preparation time allows students to have specialists in the Arts and Physical Education, at the same time creating opportunities for the classroom teacher to evaluate and adapt new curriculum. Lunchroom supervisors allow teachers to participate in house leagues and other activities. High school teachers have less time now to prepare for more students because of government mandates. The removal of principals and vice-principals has created a group of middle managers who have been left holding the educational bag without recourse to a professional federation. The teacher shortage will only get worse in the future as more teachers retire.

Question the candidates as to their personal and party positions on these issues. The information for this article was taken from the OTF website (www.otffeo.on.ca).

Transportation Issues

Have you been on the Gardiner, Queen Elizabeth or 401 Expressways at rush hour lately? Do you live in the suburbs with a recently reduced bus service? Or have you tried to fly anywhere in Canada since the amalgamation of the two major airlines? Were you happy?

Our governments are considering hosting the Olympics in 2008. Whether you are a sports fan or not is irrelevant. Hosting the Olympics is going to add an additional burden to our transportation services. What do you think the transportation situation will be by then? Will there have been major changes to public transportation? Or will the funding from the two major governments continue to reflect a lack of acceptance of their responsibilities? Will this mean that the local municipality, least able to take fiscal action, will be forced to increase local taxes to cover road improvements and further reduce local public transportation services? Do you know of any other community which is forced to cover 100% of the cost of its municipal transportation costs as Toronto currently does?

The provision of increased publicly funded transportation systems will make the use of the automobile less attractive and to some extent will address the pollution problems. Provision of an improved rail system, competitive to the current systems of trucking and air transportation, also should address some of the environmental costs we are currently enduring. What do our elected representatives and their parties have to say on these issues? Ask them.

Other Issues

Are you following the media reports of the ongoing tragedy of Walkerton? Were you perhaps forced to stay indoors on certain days this summer because of high smog levels? Do you bemoan the amount of litter that now blows around on the streets of "Toronto the Clean"? But in the last elections, municipal, provincial and federal, did you give any weight to the stands on environmental issues taken by the various parties and candidates?

Protecting our water, air and soil requires the will to act as well as government funding. Unless we make our wants known, governments will be reluctant to enforce existing environmental rules or develop better ones.

In the recent municipal elections, did we ask the candidates about landfill schemes and garbage disposal? Is it wiser to ship Toronto's garbage north where it may pollute ground water there, or should we have wider recycling plans to reduce our garbage, and investigate incineration or other methods of garbage disposal? What about increased funding for the TTC, or more bus-only lanes on major routes? Will the plans for the 2008 Olympics include environmental protection?

The federal election is occurring as you read this. Ask your federal candidates what their government is prepared to do about the protection of our forests, rivers and lakes, about meeting our international commitments to reduce pollution, about restoring funding to rail service to reduce road traffic. Ask why there are so few prosecutions of companies that blatantly ignore environmental regulations. Why are hazardous wastes transported and disposed of so casually? What is being done to replenish fish stocks, or to protect all endangered species?

In three and a half years we face a provincial election. But even before then we must demand hard answers from all parties about budget cutbacks at the Ministry of the Environment; former rules have been reduced to guidelines, untrained personnel are operating water treatment plants, and inspections are routinely skipped. Urban sprawl demands land and roads. Will the government act to protect areas such as the Oak Ridges Moraine, and to preserve farmland in southern Ontario? Will there be increased funding to public transportation to reduce the proliferation of autos and the constant need for more roads? Do they have plans to eliminate heavy-polluting coal-fired generating plants? Do they intend to prosecute companies who pollute the environment? How will the provincial government assist municipalities in the treatment and disposal of garbage, animal manure, etc.? Will they continue to allow logging and mining in provincial parks? We must ask these questions of our elected representatives now, and demand satisfactory answers. If we show our interest in these concerns, politicians will be forced to take note and act on our behalf. Wise measures introduced now can help preserve our environment for along time to come.

HELP WANTED!!

We need help mailing this newsletter! Please help us if you can and enjoy a sociable morning at the same time with old friends and former colleagues at St. Margaret's Church, just immediately north of Avenue Road and Eglinton.

Time: 10:00 a.m.-12:00 noon

Dates: January 18, March 22, May 31

DAY TRIP

Director Alex Mustakas, who has brought us such wonderful productions as "Forever Plaid" and "Vaudeville," now brings us one of Gilbert and Sullivan's best loved operettas, "**H.M.S. PINAFORE.**" This funfilled musical comedy is guaranteed to entertain and delight. The production is presented at the most appropriate setting: the **King's Wharf Theatre** on the shores of **Georgian Bay, in Penetanguishene.**

Date: Friday, March 9, 2001 Cost: \$75.00 (includes two meals)

To reserve your place for this season-opener, call **Jack DeGroot** at 416-691-3046 *after December 2*. When confirmed, please send a cheque payable to **DISTRICT 16 R.T.O. and mail to 19 Elmview Drive, Scarborough, ON M1 N 2W3.**

DISTRESS CENTRE

Dedicated, sensitive volunteers needed.

Make a difference by helping others 4 hours per week, on our 24 hour crisis lines.

Listen and give support to people feeling depressed, alone or facing some overwhelming obstacle.

Training and workshops provided.

Call Downtown at 416-598-0166 or Uptown at 416-486-3180.

ADVANCE NOTICE

1949-1950 Toronto Normal School Reunion

September 2001 (Date to be announced)

Contact: John Teggart at 416-690-5999 or teggart@window-net.com

**FROM YOUR HEALTH SERVICES AND INSURANCE REPRESENTATIVE
Bill Shaver**

New Health Plan Rates

As of January 1, 2001 there will be a rate increase for the Dental Plan and the Extended Health Care Plan. Monthly rates for the Semi-Private Hospital Plan will remain as they are now.

Dental Plan		Now	As of January 1, 2001
	Single	\$35.98	\$40.55
	Couple	\$70.95	\$79.96
	Family	\$88.47	\$99.71

Extended Health	Care Plan	Now	As of January 1, 2001
	Single	\$41.01	\$ 51.73
	Couple	\$82.03	\$103.47
	Family	\$98.44	\$124.17

Semi-Private Hospital Plan	No rate change	
	Single	\$19.21
	Couple	\$38.39
	Family	\$45.10

Watch for an explanation for the rate increases in your next edition of the RTO/ERO Newsletter.

Some Things to Think About

1. Dispensing fees for drugs in Ontario range from \$4.91 (Drug Basic Pharmacy) to \$10.75 (Shoppers Drug Mart).
2. Semi-private hospital charges in Toronto range from \$120 per day (St. Michael's) to \$180 per day (Mount Sinai).
3. RTO/ERO has 45 "Fact Sheets" available to members on many topics. Six of these deal with health concerns.
4. The Ontario Drug Benefit Program presently covers 2,600 prescription drugs but there are hundreds of drugs NOT covered by the program.
5. Almost 27,000 retired teachers are covered under one or more of the three Health Plans.
6. RTO/ERO serves more than 43,000 retired teachers.
7. Participants in the Health Plans range in age from 55 to over 100 years of age.
8. As of July 2000 there are 326 participants in the Long Term Care Plan.
9. It is wise to keep copies of the prescription receipts you send to Johnson, Inc.
10. When travelling outside Ontario, it may be helpful to carry your Extended Health Care pamphlet with you. This can be very helpful if you have a medical emergency.
11. Submit your claims to Johnson, Inc. as they occur. Saving them to the end of the year strains the resources required to process this sudden deluge and increases costs to the plans.

"The basic philosophy and mandate of the RTO/ERO Health Services and Insurance Committee is to provide the greatest amount of coverage for the largest number of participants at the lowest possible cost to the individual."

6th ANNUAL "SCREW THE BELL" GOLF TOURNEY

I'm sure that we all felt sorry for our dear colleagues still digging in the trenches on that first day of the new school year as we could not have wished for a better day at the links. Well, their time will come, but the 140 retirees who were present at Harbourview Golf and Country Club sure made good use of the day to catch up on summer gossip and golf stories. This event has been increasingly popular and by June 16 of this year, it was completely filled up. If you are interested in participating next year, be sure to check this Newsletter's Spring edition.

All participants were winners, but the trophy winners were:

Low Net: Noreen Baker and Fraser Hambly

Low Gross: Gwen Cation and Jerry Pickering

Thanks to our sponsors, Molson's, Nike, Raptors and our hosts, the Harbourview Golf and Country Club.

John Degraaf and Jim Christie

CALLING ALL GREEN THUMBS!

An exciting volunteer opportunity with the Toronto Intergenerational Partnerships (TIGP) awaits you at the **Toronto Urban Studies Centre's* greenhouse**. Conveniently located a short walk from the Broadview subway station, the greenhouse offers retired teachers the opportunity of assisting the staff at the Toronto Urban Studies Centre to deliver programs to students in Grades 3-5 and/or maintain a fully functioning greenhouse.

Instructional programs are half a day in length and take place in the greenhouse four days a week (Monday, Tuesday, Thursday and Friday morning; morning programs: 9:30 a.m.-11:30 a.m. and afternoon programs: 1:00 p.m. - 3:00 p.m.). At these times, volunteers work with a small group of students to help them record their observations and discoveries at a series of activity stations located in the greenhouse. On-site training and background materials are provided. Scheduling is flexible but one morning or afternoon each week is the commitment we are hoping for.

During non-program times (Wednesday, Friday afternoons and weekends), volunteers are also needed to help maintain the greenhouse. Maintenance activities include propagation, transplanting, potting, de-bugging, removing dead foliage, pot washing and watering.

If you would like to know more about the greenhouse and/or TUSC's student programs, contact:

Lorraine Clarkson, Site Supervisor, Toronto Urban Studies Centre

Tel: 416-393-0661 Fax: 416-393-0089 E-mail: tusc@ican.net

If you are ready to sign on as a TIGP volunteer, contact:

Sue McMahon, Volunteer Coordinator, Toronto Intergenerational Partnerships, Tel: 416-531-8447

* The Toronto Urban Studies Centre (TUSC) is one of five day centres operated by the Toronto District School Board's Outdoor Education Department. Students participating in TUSC's programs are engaged in a wide variety of curriculum-based learning activities designed to extend and complement the classroom experience and foster an awareness of the urban environment.

THE LOCAL RIDING ASSOCIATION

Railing against perceived inequities and injustices in the political process is an exercise in futility. Ranting and raving about this or that government decision are totally ineffective, make adversaries of friends, and generally begin arguments that no one could win. One way to effect real political change is to join a political party's local riding association and formulate policy at the grassroots level.

There is no restriction against joining more than one party organization. It usually only costs \$10.00 per annum. Attend the meetings (usually once a month) and get involved. The riding association holds policy sessions, at which anyone can put forward ideas for consideration. It is at these sessions that one can argue for one's ideas or proposed positions. Usually most valid suggestions and ideas are then sent forward to the party headquarters for consideration. On a regular basis, party headquarters hold policy conferences. Each Riding Association is invited to send delegates to this conference, at which time the delegates can have their say about any and all policies.

Direct access and input are the result of direct involvement. If you choose to be actively involved and have a voice in the government process, then voting and protesting are not enough. The method outlined above will give you direct access to party leaders and people of influence. It is a much more effective method of making one's voice heard.

Respectfully submitted: **John Bratton**

MINDING YOUR MONEY

Chuck Carr

Turning 69 This Year?

The Canada Customs and Revenue Agency (CCRA) requires all Canadians who turn 69 to convert their RRSPs into other tax-deferred vehicles, (e.g. RRIFs, annuities) before December 31st or CCRA will deem the investments to be cashed and you will lose 50% of their value in income taxes. For my free information guideline, Age 69 and RRSPs, send a stamped, self-addressed No. 10 business envelope to C. W. N. Carr, 55 Crossbow Crescent, Toronto ON M2J 3M3.

Retirement Housing

Many new retirees choose to downsize their homes and move into alternate dwellings as empty nesters. The decision to leave the neighbourhood where you have lived for years, raised your children, attended church, etc., should not be made lightly or emotionally. All too often, retirees have moved to a retirement community hours away from family and friends, then bemoan the fact that they are lonely and visitors rarely come. Do weigh the pros and cons of such a move.

Some factors to consider are:

Will my change of residence significantly reduce the opportunity to visit with family, friends and loved ones? Young families have great difficulty traveling long distances. It is not that they don't wish to see their parents/relatives, it's that the demands of a young family are overwhelming. Your older friends may be disabled in some way and unable to travel any distance.

What is the state of my health? Is it wise to live in a rural setting and be served only by a small regional hospital without adequate emergency care and easy access to specialists?

Is the state of my (my spouse's) health such that we should move into a senior's residence that guarantees entry into an associated nursing home as my (spouse's) health deteriorates?

Do I want to spend an extended period of time out of the country each year as a Snow Bird?

Is a condominium the solution to my housing needs? It is easier to protect a condo from break-ins while travelling extensively than a conventional home that remains empty for months at a time and is subject to the vagaries of weather, electrical stoppages, criminals, etc. On the other hand, condo agreements include mandatory assessments for communal property such as roads, sewers, roofing, etc. If your condo suddenly requires a new sewer system, you are obligated to provide the necessary thousands of dollars required as your share of the collective debt. In a condo, you are responsible for your share of any communal expenses, even if they don't affect you directly. Condos are equally as expensive as regular homes because taxes, utilities, etc., must still be paid. If you enjoy gardening, you might miss that pastime in a condo.

Would I be better off to rent? Rather than purchasing an alternative residence you might invest your money and let the return on investment pay the rent. Several large hotel chains, and other smaller residences are beginning to offer long-term rentals with kitchen facilities.

Should I give/sell my primary residence to my child(ren)? Primary residences suffer no capital gains taxes and the decision to give or sell a primary residence to a child/relative should be made separately from any tax considerations. Contact me for a free copy of my information guideline, "*Primary Residences: To Give, To Sell or To Keep?*."

Should I consider a Reverse mortgage? Eligible seniors aged 62 or older can obtain from 10% to 40% of the value of their primary residence via the Canadian Home Income Plan Reverse Mortgage Program. The program is known as a reverse mortgage because no repayments are required during the homeowner's lifetime. The principal and interest are paid by the estate or the owners if they decide to sell. The advantages of reverse mortgages include: no capital gains tax to pay because the money derives from a principal residence; no need to sell the house to obtain the money; ownership remains in the owner's name and there are no monthly payments required. Disadvantages include: over time you may have received your total equity in the house and will have

little or no equity left when you leave the house - and health problems might require you to leave before you planned. If you are financially strapped and don't wish to leave an inheritance to your children/loved ones, then a reverse mortgage allows you to enjoy the fruit of your home investment while still alive. Shop around and consult your lawyer before entering into a reverse mortgage. *Do read the fine print!*

Many low-cost housing alternatives exist for retirees who wish to downsize their current homes - including subsidized housing that is not part of the public housing programme. The Canada Housing and Mortgage Corporation (CHMC) has produced an information booklet, *Housing Choices for Older Canadians*. Call (416) 221-2642 for a free copy.

HAVE YOU TRIED OUR WEB SITE?

District 16 has its own web site: www.rto-erol6.org

At this site, you can access a number of informative pages that will give you updated information about what the Provincial Organization and your Local Executive are doing, follow links to informative and useful sites, leave e-mail for those executive and committee members who have it, see photos of the latest Luncheon and ask questions about RTO/ERO and related concerns.

We have been collecting the e-mail addresses of those District 16 members who do not mind it published in our Newsletter. We will reprint the full listing from time-to-time. Below is the latest addition.

Surname	First Name	Board	E-mail
Postnikoff	Jeanette	TDSB	jeanette.postnikoff@sympatico.ca
Teggart	John H.	TCDSB	teggart@window-net.com

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.**

**Norma E. Amey
Barry Cheeseman
Helen B. Hall
Cecil Martindale
Alice M. Muckle
Eleanor G. Ward
Edward (Ted) Wilkinson**

**Charlotte Auburn
Lillian Gladys Fraser
Mary Sawyer Howard
Maxine Mathews
Lillian Ruby
James Westlake**