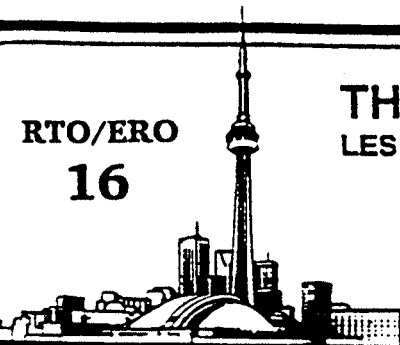


RTO/ERO  
16



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

**DISTRICT 16**  
**CITY OF TORONTO**

President: Bob Neal 416-694-9683    www.rto-ero16.org    Newsletter Editor: Paul Rowney 416-424-1298

**JANUARY 2001**

***PRESIDENT'S MESSAGE***

Happy official New Millennium. I hope you have enjoyed the holiday season in your own way and can look forward to a healthy New Year.

This year we will be seeing increases in our health care premiums. Don't forget that Johnson Insurance, Inc. is our Broker. The plans can be carried past 65 years of age, are backed by a Reserve Fund to balance off escalating costs, and are controlled by us. If you still have the Board Benefit Plan, RTO/ERO Provincial is consulting legal counsel re challenging the Board's right to reduce retiree benefits.

On the brighter side, our cost of living pension increase of 2.5% will be in our January payments, and by May we should know the results of the O.T.F. negotiations dealing with the Pension Board surplus. We expect the "best 5 years" for all pensions and a decrease in the C.P.P. offset at age 65 to be part of the agreement.

Locally, Club Sixteen continues to provide programs for your enjoyment, while your Executive monitors and provides input into issues of concern to our members.

Bill Menagh and I represent District 16 with the other Toronto retiree groups from the former North York, Etobicoke/York and Scarborough/East York boards. Peel, Halton, York Region and Durham representatives also join us to look at common concerns of retirees in the G.T.A. and to exchange ideas.

The four Toronto Districts also meet to address issues coming from the new boards. Recruitment of new members continues to be a concern as we no longer have access to retiree lists. The group has also set up a Health Fair for April 26, 2001 to provide information of interest to our members. Watch the next newsletter for sign-up information.

We wish you all a great year and suggest that if we all practise random acts of kindness, our world will be much brighter.

***Bob Neal, President***

**DATES TO REMEMBERS**

Thursday, February 8, 2001	T.E.O.F. Lunar New Year Banquet
Thursday, March 22 and May 31, 2001	Newsletter Mailings
Wednesday, April 25, 2001	"Just for the Health of it!"
Saturday, April 28, 2001	Whitney P.S. 75 <sup>th</sup> Reunion
Saturday, May 26, 2001	P.S.A.A. 100 <sup>th</sup> Anniversary (Wilkinson P.S.)
September 2001, Date TBA	Toronto Normal School 1949-1950 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.

### 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 Tuesdays 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.**

### MARCH 2001

**BRIDGE** March 6, 20 Tuesdays 1:15 p.m. Convenor: John Lane 416-486-0697  
**CRAFTS** March 27 Tuesday 1:30 p.m. Convenor: Nell Godfrey 416-695-3408  
**TRAVEL** March 28 Wednesday 1:30 p.m. Convenor: Val Fiedler 416-510-1861  
***"Beautiful Bhutan—A new Approach to Progress."* Presented by Harvey Medland.**

**BOOK** Meetings are the first Monday of each month from 1:00 p.m. to 3:00 p.m.  
**CLUB** The **February** selection is "**Captain Coreli's Mandolin**" by **Louis De Bernieres**.  
The **March** selection is "**Sisters in the Wilderness**" by **Charlotte Gray**.

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

**MOVIE** On our December outing we enjoyed an Italian film for a change. We meet once a month  
**CLUB** at a theatre and adjourn to a nearby coffee shop for a discussion.  
Upcoming dates are **February 12 and March 12**.

Please call **Kelly Todesco at 416-693-0216** or **Brenda Wilson at 416-482-2853** for further information.

**PLEASE NOTE:** IF THERE IS ANY INCLEMENT WEATHER, PLEASE CHECK WITH THE CONVENOR TO HEAR OF ANY ACTIVITY CANCELLATION.

## MEMBERSHIP

At last we have located four former members who had moved and we were able to send on the District 16 Newsletters they had missed. **REMEMBER to tell us if you move. Call Val at 416-510-1861 and RTO/ERO Membership Coordinator Diane Vezeau at 416-962-9463.**

## CORRECTION

### **"Screw the Bell" Golf 2000 Tournament Results**

In a previous issue of this esteemed Newsletter, the organizers of the S.T.B.G.T. had erroneously announced the Ladies Low Net Winner. This tiny, little mistake did not go unnoticed by some people. The Tournament Committee regrets the error. Oh, yes, the winner was Janet Christie.

**John Degraaf**

PLEASE RETAIN FOR REFERENCE

**2000/2001 RTO/ERO DISTRICT 16 EXECUTIVE**

The following is your 2000/2001 District 16 Executive. They have offered their services for your benefit and are willing to assist you in matters related to our organization and its benefits.

***President***

Bob Neal  
Phone: 416-694-9683

***Past President***

Bill Tajer  
Phone: 416-494-8590

***First Vice-President***

Bill Menagh  
Phone: 416-488-3372  
email: bmenagh@eol.ca

***Second Vice-President***

Kay Jeffery  
Phone: 416-767-8179  
email: kadunk@idirect.com

***Third Vice-President***

Charles Carr  
Phone: 416-491-2921  
email: cwncarr@swchsc.on.ca

***Treasurer***

Bob Putnam  
Phone: 416-249-9214  
email: RGPGeog@aol.com

***Secretary***

TBA

***Archives***

TBA

***Club Sixteen Chair***

Val Fiedler  
Phone: 416-510-1861

***Goodwill Chair***

Sue Booker  
Phone: 416-267-2418

***Health Chair***

Bill Shaver  
Phone: 416-222-3845

***Hospitality Chair***

Anne Fraser  
Phone: 416-224-1482

***Mailing Chair***

Arlene Freeman  
Phone: 416-630-3672

***Membership Co-Chair***

Val Fiedler (see above)

***Membership Co-Chair***

Charles Carr (see above)

***Newsletter Chair***

Paul Rowney  
Phone: 416-424-1298

***Political Action Co-Chair***

Pat Carson  
Phone: 416-626-5995  
email: pcarson@sprint.ca

***Political Action Co-Chair***

John Bratton  
Phone: 416-782-2530  
email: johnbratten@idirect.com

***Travel Chair***

Jack DeGroot  
Phone: 416-691-3046

***Travel (Provincial)***

Bill Tajer (see above)

***Members-at-Large***

Ian Baird  
Phone: 416-491-8906

George Hayes  
Phone: 416-250-6073

Peter Morris  
Phone: 416-422-2858  
email: petemorr45@hotmail.com

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**RTO/ERO HEALTH BENEFITS**

You have recently received two documents from RTO/ERO regarding the Health Benefits Program:

- a) Group Benefits Program (Re: Health Benefits changes for 2001)
- b) Going Places (Re: Health Care when travelling out of Ontario)

Both of these documents contain important information regarding the use of your health plans and we encourage you to read them carefully. A copy of these documents is available on our website ([www.rto-ero16.org](http://www.rto-ero16.org)).

### **THE STRUCTURE OF RTO/ERO**

Since the reorganization of school boards in Ontario occurred, there has been increasing difficulty in making contact with new or potential retirees. The current structure of RTO/ERO based on the old political structure is proving to be archaic and hampers the local Districts' ability to communicate with the local Boards of Education. To overcome some of these difficulties, the Provincial Office of RTO/ERO has had a committee studying a restructuring of the Districts—but this has met with extreme resistance in smaller Districts (and some larger ones). One example of the internal problems within RTO/ERO is that the Toronto District, with over 2700 members, has two representatives at Senate—the same number as the smallest Districts with less than 300 members.

To resolve some of the problems related to identifying new members, the four RTO/ERO Districts representing the old Metro Toronto structure have begun meeting regularly. Plans are underway to hold a cross-District Health/Advocacy seminar for current members in April 2001. If this is successful, others will be arranged. A direct benefit to District 16 members is that they will be able to participate without having to travel across the whole city. Note additional information elsewhere in this Newsletter.

Another initiative being developed by the joint Toronto Districts is to reach out to the teacher unions—we have already met with the Elementary Teachers of Toronto representative and have a meeting scheduled with OECTA—Elementary and Secondary. We are also attempting to place Toronto Districts' ads in local teacher union newsletters.

This group is also investigating ways to put information about RTO/ERO into local schools. Contact Bob Neal at 416-694-9683 or Bill Menagh at 416-488-3372 for additional information.

### **NEW TEACHERS NEED YOUR HELP**

Another outcome of the restructuring of education in Ontario is the decrease in service to new teachers. The resources to help new teachers have been severely cut: consultative staff are few; supervisory staff are performing administrative duties and have little time or budget to assist new teachers. To try to fill this gap, the local teacher unions are trying to offer their own services. Unfortunately, teaching staff have had their own duties significantly increased and opportunities to assist new colleagues is limited.

In discussions with John Perlanski, Executive Officer with the Elementary Teachers of Toronto and responsible for new members, the ETT is looking to establish a connection with retired teachers who may be of assistance.

Specifically, a) retired teachers who may be willing to donate teaching materials they may still have; b) retired teachers who may be willing to offer their services to new teachers. The mechanics of implementing this latter option is still being developed.

The program has not yet been set up—more information to come.

### **RTO/ERO—TRAVEL GUILD TOUR OPPORTUNITY**

RTO/ERO, through TRAVEL GUILD, is sponsoring a 16-day tour of Central Europe from May 28 to June 12, 2001. You will fly from Toronto to Frankfurt via Air Canada.

The tour will include visits to the following great cities—Berlin, Warsaw, Krakow, Budapest, Vienna and Prague. The return flight is from Frankfurt.

Detailed information may be obtained from **TRAVEL GUILD at 1-800-268-4284; 905-760-9229;**

fax: 905-760-8550; or email: [tgimail@idirect.ca](mailto:tgimail@idirect.ca).

Bookings/inquiries should be made by February 15, 2001.

***Earl Wolff, RTO/ERO Tour Host***

**JUST FOR THE HEALTH OF IT!**

Set aside **Wednesday, April 25, 2001** for an opportunity to learn about various RTO/ERO, Johnson Insurance, Inc. sponsored health information sessions. Tentative structure includes a **9:00 a.m. to 1:00 p.m.** activity at the Howard Johnson Hotel (401 & Keele). Presentations will include Medic-Alert, Long Term Care Issues, Drug Concerns and Usage, and Health Protection as one ages. There will be a cost of about **\$20-\$25** to cover room rental and a light lunch. Other costs are being borne by Johnson Insurance, Inc. and your Toronto RTO/ERO Districts (16, 22, 23 and 24).

**For more information, contact Bill Menagh (416-488-3372 or bmenagh@eol.ca).**

If available by press time, a Registration Form will be included in this issue—if not, it will be in the March issue. You will also be able to download it from our website ([www.rto-ero16.org](http://www.rto-ero16.org)).

**ARE YOU READY FOR TEN-DIGIT DIALING?**

Beginning March 2001, Toronto will have two area codes (416 and 647) and everyone dialing a Toronto number must dial all ten digits. This will also happen to the 905 area (codes 905 and 289) effective June 2001. Start now to get in the habit of dialing all ten digits. Change your computer dial-up access to the internet and other automated dialers to dial ten digits.

**DAY TRIPS 2001**

A number of theatre day trips have been lined up for the coming season. Take a look at your calendar and telephone **Jack DeGroot at 416-691-3046** for your reservation. Orders will be taken starting on MONDAY, JANUARY 29, 2001. (The “office” opens at 8:00 a.m.)

**All trips include 2 meals, matinee theatre and motor coach transportation.**

**Cost is \$85.00/person/trip.**

<u>Date</u>	<u>Location</u>	<u>Production</u>
Wednesday, April 18	Shaw Festival	“Peter Pan”
Tuesday, October 2	Stratford Festival	“Wingfield on Ice” (unforgettable humour)
Wednesday, October 17	Stratford Festival	“The Sound of Music” (a romantic musical)
Wednesday, November 7	Shaw Festival	“The Man Who Came to Dinner” (a classic comedy)

At the time of writing, a few seats (\$75.00) are available for the G & S production of “H.M.S. Pinafore” on March 9 in Penetanguishene. Call Jack as above, a.s.a.p.

When trips are confirmed, please forward a deposit of \$40.00 per person/trip (**cheques payable to Club 16 RTO**) to:

**Jack DeGroot, 19 Elmview Drive, Scarborough, ON M1N 2W3.**

Check your next newsletter for more outings.

**KIWANIS MUSIC FESTIVAL**

The annual Festival will be held from **February 10 to February 24** at over 20 different venues. You are invited to “take in” some great talent from our budding artists. To order a program call 416-487-5885 or visit their website at [WWW3.sympatico.ca/kiwanisfest.toronto](http://WWW3.sympatico.ca/kiwanisfest.toronto).

If you can spare some time, volunteers are needed to welcome and assist competitors upon their arrival. Call Doug Colwell at 416-694-7348 if you can help.

**MINDING YOUR MONEY by C.W.N. (Chuck) Carr**

**Income Tax Tips** This article is designed to enable RTO/ERO members to maximize their *legitimate* income tax deductions, and, thus, retain more of their hard-earned money.

**File It or Lose It!** Many taxpayers who have no taxes payable do not file a tax return. This is most unwise! Not only do they lose the GST and Ontario Tax rebates that are available to low/no income taxpayers, but, if they are part of a family (including common law couples) they prevent the transferring of tax credits to the higher-income taxpayer. Failing to file a tax return also complicates the tax return for the year of death unnecessarily.

**Income Splitting/Tax Payable (Line 435)** Income splitting is the most productive and most universally available form of tax reduction. Tax payable (Line 435) is used as a *test* to determine whether tax credits may be *transferred* from the lower-income to the higher-income taxpayer, thus, reducing collective, *family* taxes payable. After the lower/no income taxpayer's Tax Payable is reduced to zero, any tax credits not needed to maintain it at zero may be transferred to the higher-income taxpayer. This is done by using CCRA's Schedule 2, and forms T2201 and T2202, which are available free from District Tax Offices. Transferable tax credits include:

- Age Amount
- Attendant Costs
- Charitable Donations
- Child Tax Credit
- CPP
- Disability Amount
- Education Amount
- GST Credit
- Medical Expenses
- Pension Amount
- Political Donations
- Provincial Credits
- Spousal Amount
- Tuition Fees
- Canadian Taxable Dividends Credit

**Charitable Donations** Charitable donations and medical expenses merit special attention. Both may be claimed by *either* spouse, and, in addition, have special characteristics. Charitable donations may be accumulated for up to five years and claimed up to 75% of Net Income (100% in the year of death). Choose the claimant who will provide the better *family* tax credit.

**Medical Expenses** Medical expenses may be claimed for *any* 12-month period ending in the tax year. This allows taxpayers to choose the most costly 12 months to claim expenses, e.g., if a taxpayer experienced large medical expenses from July to September in 1999, he/she could designate July 1, 1999 to June 30, 2000 as the fiscal year for medical expenses. Note: only expenses that have *not* been reimbursed are eligible, and the total of such expenses must exceed the *lesser* of \$1614 or 3% of Net Income to generate a credit. Eligible expenses include premiums paid to non-governmental, medical or hospital care plans in 2000, travel insurance, caregiver amounts, etc.

If you (your spouse, relative or loved one) have experienced a severe trauma (e.g., heart attack, stroke, Alzheimer's) or severe health deterioration that leads to an enduring disability (you must be markedly restricted all or most of the time) in hearing, seeing, speaking, walking, loss of bladder or bowel control, ability to dress, or feed oneself, perceive, think or remember, then you are eligible for a disability credit. Have a CCRA form T2201 signed by a qualified medical doctor, optometrist, audiologist, psychologist or occupational therapist.

**Same Gender Couples** Bill C-23 received Royal Assent on July 29, 2000 and includes recognition of same gender couples as having the same rights as married and common-law couples under: the Income Tax Act, Employment Insurance Act, Public Service Employment Act, Canada Pension Plan, Old Age Security Act and the Pension Benefits Standards Act. Contact CCRA at 1-800-959-8281 for details of declaration.

**Tax Installment Payments** CCRA requires taxpayers who owe \$2000 or more in two out of three consecutive tax years to pay tax installments during the tax year. RTO/ERO members having to pay tax installments may contact Human Resources (1-800-277-9914 with your SIN in hand) to direct that increased taxes be deducted at source from their CPP and OAS pensions. You may contact the Ontario Teachers' Pension Plan Board (1-888-566-1111) to give the same direction.

**P.S.A.A. 100<sup>th</sup> ANNIVERSARY**

**May 26, 2001**

**Wilkinson P.S.**

**416-755-8711 for information**

## **FRAUD ON SENIORS**

Fraudulent SCAMS affect seniors across the country in many different ways. Two of the most common are: Telemarketing Fraud and Phony Bank Manager Fraud.

Seniors are the most vulnerable targets for con artists. Seniors, experts say, are considered by con artists to be too nice to hang up the phone, or close the door, so fraud artists just focus on wearing the senior down until he/she gives in to their demands.

### ***Protect yourself from Frauds and Scams***

- **DON'T** forward money for a prize you are told you have won. If it sounds too good to be true—it is. Anything worth winning will not cost you a dime.
- **NEVER** pay for promotional items, like pens, to claim a prize.
- **FREE** trips should not cost you anything. Never pay for a free trip.
- **DON'T** disclose information about your bank accounts or credit cards.
- **NEVER** give money to persons posing as bankers, police officers or other officials; The Case of the Phony Bank Inspector: There have been a number of incidents in recent years in which individuals posing as bank inspectors have approached unsuspecting seniors for help with catching a person defrauding the bank. They ask seniors to give money to do so. If this happens to you, hang up the phone immediately and call the police.
- **DON'T** allow people you do not know into your house/apartment to inspect your valuables.  
**DON'T** allow your valuables out of your home.

**PROTECT** yourself; Call Phonebusters at 1-888-495-8501. SENIORBUSTERS is a program of Project Phonebusters, a National Task Force established in January 1993 to combat Telemarketing Fraud.

## **FOOD FOR THOUGHT...**

<i>LIFE IS A GIFT</i>	- Accept it
<i>LIFE IS A DUTY</i>	- Perform it
<i>LIFE IS LOVE</i>	- Enjoy it
<i>LIFE IS A PROMISE</i>	- Fulfill it
<i>LIFE IS A GOAL</i>	- Achieve it
<i>LIFE IS A TRAGEDY</i>	- Face it
<i>LIFE IS A STRUGGLE</i>	- Fight it
<i>LIFE IS A MYSTERY</i>	- Unfold it
<i>LIFE IS A PUZZLE</i>	- Solve it
<i>LIFE IS A GAME</i>	- Play it
<i>LIFE IS AN OPPORTUNITY</i>	- Take it
<i>LIFE IS A JOURNEY</i>	- Complete it

**Turning 60, 72 or 80 this year!!  
These are folks who are deep thinkers, handsome, charming and subtly SEXY!  
Why not join us to hear more!!**

**TEOF'S ANNUAL FUN(D) RAISING LUNAR NEW YEAR BANQUET  
THURSDAY, FEBRUARY 8, 2001  
Bright Pearl Seafood Restaurant  
346 Spadina Avenue, between College and Dundas Streets**

**For further information and to book, call Theresa Lennox or Valerie Mah at  
Bruce P.S. 416-393-0670.**

Your District 16 Newsletter Committee encourages RTO/ERO members to support the Toronto Elementary and Secondary teachers in their negotiations with the Toronto District School Board. (At the time of printing, the elementary and secondary Catholic teachers had reached tentative settlements with the Toronto Catholic District School Board.)

**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.**

<b>A. Hiles Carter</b>	<b>E. Blanche Johnston</b>	<b>Albert McGovern</b>
<b>Edith H. Cosens</b>	<b>Irma Kalmet</b>	<b>Nora K. McGuane</b>
<b>Robert Cowley</b>	<b>Glenn E. Kinnear</b>	<b>Nellie M. Moffat</b>
<b>Mary Ellis</b>	<b>Marjorie Lillev</b>	<b>Frank William Palmer</b>
<b>Jessie J. Forster</b>	<b>Ruby Elizabeth McCullough</b>	<b>Dorothy Aleda Evelyn Rutherford</b>
<b>Walter Hrabowsky</b>		<b>Don G. Stewart</b>