

**Volume 15, Issue 3**

**JANUARY 2002**

Printed: September, November, January, March, May

Editor: Paul Rowney

416.424.1298

President: Bob Neal

416.694.9683

Email: [rtoero16news@aol.com](mailto:rtoero16news@aol.com)

website: [www.rto-ero16.org](http://www.rto-ero16.org)

## **President's Message**

Welcome to 2002!

RTO/ERO serves its members in a variety of ways. It provides and controls a health plan through Johnson Inc., monitors pensions (C.P.P., O.T.P.P.), provides member support and advocacy to maintain and enhance quality of life. Club Sixteen invites you to become involved in a current activity or suggest a new one.

Your executive would like to hear from you.

So, Janet Ecker and the Tories want to take back control of our Pension Plan. This results from an O.T.F. membership problem with O.S.S.T.F. withholding fees from O.T.F. and C.T.F. while winning the right to maintain its O.T.F. voting privileges in a September court case. An O.T.F. appeal will be heard in the New Year. (If O.S.S.T.F., as one of the partners of the Pension Plan is no longer part of O.T.F., how is the Pension Plan to be restructured?) RTO/ERO is closely watching the situation and will keep you updated.

You will continue to have your annual cost of living increases. For those over 65 years, a reduced deduction for your C.P.P. offset in your January pension payment will be implemented as per the last round of negotiations.

A submission was sent by RTO/ERO to the Federal "Commission on the Future of Health Care." We endorsed the five principles in the Canada Health Act: universality, comprehensiveness, accessibility, portability and public administration. We oppose user fees and believe that quality health care takes precedence over tax reductions.

House care, drug costs, as well as Health Plan costs and patent legislation were addressed.

RTO/ERO has also endorsed the CARP submission and provided input into the CART (Canadian Association of Retired Teachers) presentation. We supported the CSA (Canadian Snowbirds Association) in its fight with the Ontario Government to restore proper funding for out-of-country hospital coverage as per the Canadian Health Act.

RTO/ERO has informed the Government of its opposition to the deregulation of our electrical supply and our opposition to tax credits for private schools. We are also working at providing more support for active teachers. As you can see, our organization is working hard to ensure we can enjoy our retirement years.

For the winter sports people, may you have all the snow and cold your heart desires. For the rest of us, may the snow purify the ground, fill the lakes and rivers and disappear quickly. A healthy, fulfilling New Year to all.

***Bob Neal, President***

### **Dates to Remember**

February 7, 2002

February 28, 2002

March 21, 2002

April 16, 2002

T.E.O.F. Lunar New Year party

Newsletter submission deadline

Newsletter mailing

Spring Luncheon/Information Meeting

#### **RTO/ERO District 16 Executive 2001 ~ 2002**

**President:** Bob Neal

**Second Vice-President:** Kay Jeffery

**Secretary:** Mary Ann Fedchak

**Goodwill:** Sue Booker

**Membership:** Charles Carr/Bill Menagh

**Political Action:** John Bratton/Pat Carson

**Past President:** Bill Tajer

**Third Vice-President:** Charles Carr

**Archives:** Rosalina E. Bustamante

**Health:** Bill Tajer

**Mailing:** Arlene Freeman

**First Vice-President:** Bill Menagh

**Treasurer:** Robert Putnam

**Club 16:** Val Fiedler

**Hospitality:** Anne Fraser

**Newsletter:** Paul Rowney

**Travel:** Jack De Groot

**Members-at-Large:** Ian Baird Lillian Gang Peter Morris Shirley Young

### **Club Sixteen**

All functions, except the BOOK and MOVIE and the new HIKERS' 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.

#### **February 2002**

**BRIDGE** Feb. 5, 19 Tuesdays 1:15 p.m. Convenor: John Lane 416-486-0697  
**CRAFTS** Feb. 26 Tuesday 1:30 p.m. Convenor: Nell Godfrey (\* see Note)  
**TRAVEL** Feb. 27 Wednesday 1:30 p.m. Convenor: Val Fiedler 416-510-1861  
**"A Little Bit of Heaven...IRELAND."** Presented by **Val and Dennis Fiedler.**

#### **March 2002**

**BRIDGE** Mar. 5, 19 Tuesdays 1:15 p.m. Convenor: John Lane 416-486-0697  
**CRAFTS** Mar. 26 Tuesday 1:30 p.m. Convenor: Nell Godfrey (\* see Note)  
**TRAVEL** Mar. 27 Wednesday 1:30 p.m. Convenor: Val Fiedler 416-510-1861  
**"Toronto: The Beauty Within, plus Autumn Glory"...with music!**  
 Presented by **David Leggett.**

#### **April 2002**

**BRIDGE** Apr. 2, 16, 30 Tuesdays 1:15 p.m. Convenor: John Lane 416-486-0697  
**CRAFTS** Apr. 23 Tuesday 1:30 p.m. Convenor: Nell Godfrey (\* see Note)  
**TRAVEL** Apr. 24 Wednesday 1:30 p.m. Convenor: Val Fiedler 416-510-1861  
**"The Land of the Pharaohs...EGYPT."** Presented by **Joyce Bullock.**

**Note:** Due to the illness of the Convenor, the **CRAFTS** program will continue under the guidance of **Vi Piccininni 416-922-9694.**

**BOOK CLUB** Meetings are the first MONDAY of each month from 1:00 p.m. to 3:00 p.m.  
 The February selection is "**Black Flower**" by **Howard Bahr.**  
 The March selection is "**Cat's Eye**" by **Margaret Atwood.**  
 The April selection is "**Fugitive Pieces**" by **Anne Michaels.**  
 The May selection is "**The Map That Changed The World**" by **Simon Winchester.**  
 For further information, call:  
 Joan Johnson at 416-691-5368 or Elaine McIntosh at 416-463-2637.

**MOVIE CLUB** Recently the group attended the film "Harry Potter."  
 The upcoming dates for outings are **February 11, March 11 and April 8, 2002.**  
 If you wish to join us, please call either Brenda Wilson at 416-482-2853 or  
 Kelly Todesco at 416-693-0216.

**HIKERS' CLUB** **NEW Club...see Co-ordinator's Comments (next page) for information...**

*It's not the letting go that hurts —  
 It's the holding on.  
 from Judging Amy*

### **Club Sixteen Co-ordinator's Comments**

We have a leader for a proposed **SNOOKER CLUB**, and a few interested members, but we need more people. To have a good time, join in by calling **John La Flair at 416-465-7977**.

**GOOD NEWS!** A new Club Sixteen activity has been organized...a **HIKERS' CLUB**. At our recent Luncheon, eight stalwart hiking enthusiasts gave me their names, and some of them gave up a portion of their Christmas holiday time to meet at our home and formulate plans to set up this new Club. Already, three of the Committee (Bill Rose, Marianne Psica and Linda White) have taken a day trip together, hiking Rattlesnake Point.

The following programme was developed:

- All levels of walkers are welcome to walk. The distance of the hikes will depend upon the weather and the choice of the participant.
- The hikes will be held once a month (to begin) on a Friday.
- It is suggested that hikers wear suitable hiking boots or footwear, such as Nike or Merrill, available from sport shops such as Footlocker.
- Layered clothing would be practical and a walking stick would be optional.
- It is always wise to carry water and, at times, a packed lunch would be required.

Leaders (one per month) would be expected to choose the destination and meeting place, bring a map, meet the group, and describe the trail.

Destinations will be published in advance in this District 16 Newsletter.

**COME OUT AND ENJOY** this social time leading to better health. For any enquiries regarding the hikes, call **Val Fiedler at 416-510-1861**.

Date: **February 22, 2002**

Time: 10:45 a.m.

Leader/Location: **Marianne Psica** will lead you around the **L'AMOREAUX area**.

Meeting Place: The L'Amoreaux Community Centre (inside main door), 2002 McNicoll Avenue, Scarborough.

Date: **March 22, 2002**

Time: 10:45 a.m.

Leader/Location: **Bill Rose** will lead the **HUMBER TRAIL** hike.

Meeting Place: The Old Mill Subway Station (parking adjacent to the river by the bridge).

Date: **April 26, 2002**

Time: 10:45 a.m.

Leader/Location: **Alan Warren** will lead **THE BELT LINE TRAIL**, through the Mt. Pleasant Cemetery and Moore Park Ravine.

Meeting Place: Eglinton West Subway station (inside). Take Eglinton West bus from the Yonge St. subway or the Spadina subway line north to Eglinton West station.

## Day Trips

Below is a listing of Theatre day trips for members of District 16 and their friends. This Fall's line up looks great...so why not book for a pleasant outing. All trips include two meals, tickets to a matinee performance, transportation by comfortable motor coach and all taxes and gratuities.

### Stratford Festival



Thurs., October 17, 2002 “My Fair Lady” (performed in the Festival Theatre)

or

Tues., November 5, 2002 “My Fair Lady”  
Pick your date to see Cynthia Dale as Eliza Doolittle in this great musical.

Wed. Oct. 30, 2002 “Three Penny Opera” (performed in the renovated Avon Theatre)  
Meet Tom McCamus as “Mack-the-Knife” in this musical production directed by the well-known Stephen Ouimette.

**Cost for each Stratford trip is \$90.00 (all inclusive).**

### Shaw Festival (in Niagara-on-the-Lake)

Fri., October 25, 2002 “Merrily We Roll Along” (in the Royal George Theatre)  
This year's “Shaw” musical was a hit on Broadway and promises to delight you.

Wed., November 20, 2002 “Hay Fever” (in the Festival Theatre)  
An English comedy. It is Noel Coward at his courageous, comic best.

**Cost for each Shaw performance is \$85.00 (all inclusive).**

### St. Jacob's

Thurs., November 14, 2002 “Shear Madness” (in the Schoolhouse Theatre)  
This hilarious “Whodunit” is part of a great day that includes a visit to the Farmers' Market, shopping and lunch in the village of St. Jacob's and a delicious dinner afterwards.

**Cost for the St. Jacob's trip is \$75.00 (all inclusive).**

### NOTE:

Wed., June 19, 2002 “Move Over Mrs. Markham” (King's Wharf Theatre)  
Due to its popularity after the last newsletter, another bus has been ordered. Call and get “on board” for this great outing to the shores of Georgian Bay.

**Cost for the “Penetang” trip is \$75.00 (all inclusive).**

To book any of the above trips, call Jack De Groot at 416-691-3046, beginning on Tuesday, February 4, 2002 after 8:00 a.m. (and before February 27).

When your trip is confirmed, please send a deposit of \$40.00 (payable to Club 16) to:  
Jack De Groot, 19 Elmview Drive, Scarborough, ON M1N 2W3.

### **Curling for Teachers**

Season: October 2001–March 2002

| <b><u>Times</u></b>    | <b><u>Locations</u></b> | <b><u>Information Contacts</u></b> |
|------------------------|-------------------------|------------------------------------|
| Mondays 4:00–6:00 p.m. | Boulevard C.C.          | Mike Jasenko 416-787-8941          |
| Mondays 4:00–6:00 p.m. | Leaside C.C.            | Sam Murakami 905-479-9329          |
| Fridays 5:00–7:00 p.m. | East York C.C.          | Wayne Hornsby 416-759-6258         |
|                        |                         | Doug Ross 416-699-3404             |
|                        |                         | Keith Gregory 416-267-7254         |

**Fun – Flexible – All Are Welcome!**

### **News from Act II Studio**

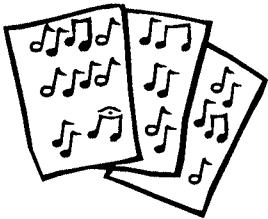
***A Lecture Course for Theatre Lovers***  
**Stratford/Shaw Festivals: A Preview**

A must for Stratford/Shaw goers! This spirited lecture series will enrich your theatre-going experience. Lectures on selected plays being offered this season will be spiced with lively anecdotes, readings, discussions and background information on authors, directors and cast.

**8 sessions, 16 hours      Thursdays    10:00 a.m.–12:00 noon      April 4–May 23, 2002**

For information, call 416-979-5000 ext. 6297 or visit the web site: [www.ryerson.ca/~act2/](http://www.ryerson.ca/~act2/)

Act II Studio is a Seniors' Education Program within the Continuing Education Division, Ryerson University.



#### **The Scarborough Gilbert and Sullivan Society**

In its 37<sup>th</sup> year of successful shows

**Seeks men's chorus members for its April 2002 production of Ruddigore.**

We are a friendly amateur group rehearsing Tuesday evenings, 8:00–10:00 p.m. at David and Mary Thomson C.I. (Lawrence Avenue East, between Midland and Brimley).

Free parking / T.T.C. stop right at door

For information, please call

Bruce Hodgson 416-267-5411 or Gwen Farrow 416-298-4660.



## **Government Watch**

Momentous times are ahead for Ontario. The Progressive Conservative Party is about to elect a new leader and this man or woman will then have the opportunity to determine the path of Ontario politics for several years. A provincial election must be held in the not-to-distant future. It's up to us to decide whether we want to continue the Common Sense Revolution or opt for something completely different.

Health care will be a major issue in both the leadership race and a provincial election. Do we want more privatized health services? Are user fees the answer to the financial shortfall? How can the overcrowding in emergency and acute care wards be eased? What can be done about the shortage of nurses, family doctors, and medical technicians?

Education, too, is at a crossroads today. The funding formula seems not to be working. Certainly not in Toronto. A serious shortage of teachers and administrators is predicted as most teachers take advantage of early retirement and applicants for faculties of education are down. Recent results show that students are having difficulty with the new curriculum and the boards don't have the resources to provide adequate training for teachers, nor even enough for textbooks for the students. Confrontation between the unions and the government still looms large. Sadly, those students most in need of help, in Special Education and ESL, are facing long waits for assistance. Is this the time to encourage the division of our community's children by the use of tax credits for private schools? How can we justify using public funds to support institutions which are not required to follow mandated curriculum or hire certified teachers?

Urban and inter-urban transit problems continue to multiply. A good, safe transit system is an absolute necessity for a healthy urban economy and the government, whichever it may be after the election, must commit to enough stable funding to help the systems expand and upgrade.

A healthy environment is also an absolute necessity for our quality of life. A safe, clean water supply is our right. Private industry cannot be allowed to pollute the air, soil and water or destroy forests, animals and unique areas merely for profit. The land does not belong to these companies, nor to the governing party, but to us.

Tax cuts and budget cuts can have disastrous consequences—just ask the people in Walkerton. The Auditor-General has recently warned about the lack of food inspectors, and during the anthrax scare scientists who develop tests for disease control were fired. Can we afford these savings?

When the conservatives have chosen their new leader, let's listen carefully to what he or she says. Let's pay the same close attention to the ideas put forth by the Liberals and the NDP. Good government protects us, helps us to become educated, preserves our health, assists those in need, and improves our quality of life. It can be efficient but efficiency does not come cheaply.

### **Leslie Street/Leslieville Public School**

The current principal of Leslie Street/Leslieville School is establishing a photo gallery of former principals. Anyone knowing how to communicate with relatives of the following former principals should inform Chuck Carr at 416-491-2921 ([charles.carr@sympatico.ca](mailto:charles.carr@sympatico.ca)).

**John Gartley**

**Ross McGillivay**

**Foss Warder**

**Others...**

**District 16 Newsletter Volumes and Issues**

We are searching our archives to get an accurate count of the Newsletters we have produced. These newsletters date back many years, originating with one-page documents issued about three times a year and progressing to the current 8–10 page newsletters distributed 5 times a year.

For this current issue, we are adjusting the numbering to be V15 13 (we erred in November – it should have been V15 12). Our hard copies date back to 1988. When (if) we can get our hands on newsletters issued prior to this, we will update our counting.

**Opportunity to teach English in China**

**INFORMATIONworks Canada** invites retired or active teachers, university and college professors, consultants, principals and supervisory officers to teach English at Weifang Foreign Languages School, People’s Republic of China. Basic teaching qualifications and/or experience are an important asset. E.S.L. is a desirable certification but not required.

Weifang Foreign Languages School is a private school, state owned and subsidized by the local people.

**Assignments/Openings**

**Option 1**

Begin teaching in mid-February 2002 and complete tenure approximately the end of June 2002 – renewable by mutual agreement.

**Option 2**

Assignments beginning in September 2002; may include some short-term (3 months) or longer 6-month and/or 1-year placements.

**Incentives**

- \* Travel opportunities in China
- \* Convenient transportation and access to other Asian countries
- \* Basic monthly salary, round trip international flight – covered (one semester)
- \* Covers food and campus accommodation – furnished apartment

For more information or an application, contact Norm Damaren, INFORMATIONworks Canada.  
E-mail: infoworks@istar.ca      Phone: 519-576-8757      Fax: 519-576-5272

**T.E.O.F. Lunar New Year Party**

**Date:** February 7, 2002 (Year of the Horse)

**Location:** Bright Pearl Restaurant, 346 Spadina Avenue

**Contact:** Valerie Mah at Bruce P.S. (416-393-0670)

**Who We Are – 2001**

Who are the members of RTO/ERO District 16? Here are some statistics as of December 31, 2001.

**Full Members: 2717**

**Associate Members: 198**

**Subscribers: 35**

**Those 100 years or older: 6**

**Those older than 90: 127**

**Those older than 80: 474**

**Those older than 70: 1235**

**Welcome New Members – 2000**

|                               |                             |                               |
|-------------------------------|-----------------------------|-------------------------------|
| Adams, Ms Mary L              | Hunter, Mrs. Lois           | Ozard, Mrs. Norma             |
| Aiken, Mr. Ross               | Irwin, Ms Lynne             | Paddags, Mrs. Dianne          |
| Allen, Mrs. Lorna             | Jan, Ms Vida                | Pelletier, Mrs. Raymonde M.   |
| Anderson, Mrs. Linda          | Janschula, Mrs. Olga        | Pengelly, Ms Ruth Anne        |
| Austin, Ms Mary S.            | Kamitakahara, Mrs. Shirley  | Pysanczyn, Mr. Jim            |
| Banton, Mrs. Faith D.         | Kelly, Fr. Joseph           | Rawlinson, Mrs. Jeanette      |
| Borovilos, Mr. John T.        | Kelly, Ms Maureen           | Rayner, Mr. James J.          |
| Bowles, Ms Judith A.          | Knight, Mrs. Sandi          | Relyea, Ms Diane L.           |
| Boyd, Mrs. Rosemary           | Kuryliw, Mrs. Valentina     | Richard, Mr. M. Marc B.       |
| Bradbury, Ms Mary F.          | Lacey, Ms Lise              | Richardson, Ms Joyce          |
| Brown, Mrs. Elizabeth         | Lainevoool, Ms Maire        | Ristic, Mrs. Jelica           |
| Cameron, Mrs. Audrey N.       | Lamb, Mr. Ed                | Robertson, Mrs. Sandra        |
| Campbell, Mr. Russell J.      | Landry, Mr. Roger J.C.      | Robinson, Ms Jane E.          |
| Charles, Ms Sylvia            | Lane, Ms Beverley           | Rose, Mr. William             |
| Chong, Mr. David G.           | Langley, Mrs. Sharon C.     | Ross, Mrs. Lily               |
| Collins, Ms Christine         | Lavecchia, Mr. Anthony      | Schriavogel, Mrs. Norah E.    |
| Cook, Mrs. Karen J.           | Lee, Mrs. Dianne            | Sharp, Ms Wendy J.            |
| Cornforth, Mrs. Donna         | Lightfoot, Ms Donna M.      | Shortliffe, Mrs. Marie-France |
| De Vries, Ms Trynie           | Longworth, Mr. Robert       | Skelton, Ms Judy A.           |
| Demille, Mrs. Audrey I.       | Lounds, Mrs. Judy L.        | Soltes, Mr. Leon              |
| Denver, Ms Susan              | Ludwigsen, Ms Ann           | Soltes, Mrs. Ruth             |
| Donals, Mr. Keith             | Lynch, Mr. Terry            | Spence, Ms Shirley J.         |
| Eidlin, Ms Anne               | Macdonald, Ms Catherine A.  | Spencer, Mr. Robert R.        |
| Elliott, Mrs. Rosanne         | Macdonald, Ms Mary Jane     | Stein, Ms Jeannette           |
| Fed, Mr. Jerry                | Mackenzie, Ms Kathryn A.    | Stephenson, Ms R.J.           |
| Fedchak, Ms Mary Ann          | Maconachie, Ms Sara E.      | Tarshis, Mrs. Sheryl D.       |
| Fitzgerald, Mr. Patrick E.    | Macphee, Ms Karen D.        | Thompson, Ms Susan            |
| Folks, Ms Louise              | Mallon, Ms M. Elizabeth     | Thorenton, Mrs. Sharon A.     |
| Forrest, Mr. J. Bruce         | Markson, Ms Margaret        | Thornton, Mrs. Janis          |
| Freeman, Mrs. Gilda A.        | Martino, Ms Rosalba         | Tobin, Ms Julie               |
| Galli, Mr. Gaston             | McColl, Mrs. Marilyn        | Tomkiw, Mr. Ihor              |
| Gang, Mrs. Lillian            | McDonald, Miss Dorothy      | Townley, Mrs. Mary E.         |
| Garden, Ms Phyllis A.         | McGarrety, Mrs. Lydia       | Van Wert, Mrs. Eunice P.      |
| Godin, Mrs. Eleanor           | McKenzie, Ms Patricia A.    | Waldron, Mr. Ian D.           |
| Gooday, Ms Eleanor M          | McLaughlan, Ms Alexandra M. | Walsh, Mr. Kenneth A.         |
| Guran, Ms Loretta             | McLeod, Mrs. F. Elizabeth   | Warder, Ms Paula              |
| Hall, Mrs. Margaret           | McRae, Mrs. Ethelyn V.      | Warren, Mr. Alan              |
| Hall, Mr. Harvie              | Millar, Ms Sandra J.        | Welland, Mr. Michael W.A.     |
| Hanson, Mr. Kenneth J.        | Mocarski, Mrs. Barbara      | White, Ms Linda               |
| Hanson, Mrs. Susan            | Moreal, Mrs. Laura          | Williams, Mr. Desmond         |
| Harcourt-Park, Mrs. Genevieve | Mountain, Mrs. Elizabeth E. | Wilson, Mrs. Miriam E.        |
| Harper-Kaposy, Ms Mary Jane   | Mowat, Ms Elizabeth         | Wilson, Ms Mary F.            |
| Hibbert, Mr. Brian            | Munich, Elli                | Wolwowicz, Ms Barbara         |
| Hill-Holland, Ms Barbara A.C. | Nault, Mrs. Sharon L.       | Wong, Ms Lucy                 |
| Hrabak, Ms Ivana              | Naylor, Mrs. Christa        | Young, Mrs. Ann L.            |
| Hull, Ms Nancy L.             | Osadchuk, Mr. Paul J.       |                               |



## Minding Your Money by Chuck Carr

**File It Or Lose It!** Many taxpayers who have little or no taxes payable (e.g. stay-at-home-spouses, children 16 or older) do not file a tax return. This is most unwise! Not only do they lose the GST and Ontario Tax Credit 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** 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.

**Political Contributions** Political Contributions are *not* charitable donations and are treated quite differently. Political donations must be claimed by the contributor and, depending upon whether they are contributions to federal or provincial parties, are claimed on different lines of the return. Federal contributions are claimed on line 409 on page 4 of your T1-General, while provincial contributions are claimed on Ontario form T479-2.

**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 \$1,637 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.

### Disability Credit

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, thinking, 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.

**Attention: Spring Luncheon/Information Meeting**

We will be having our Spring Luncheon and Information Meeting about Pensions and Benefits on Tuesday, April 16, 2002. These will be two separate events – although some may wish to benefit from both. The Luncheon, as in the past, will be at cost to those who register. Registration is also required for the Information Meeting, but there will be no cost. **This is advance notice only – the registration form will be in our March Newsletter and will require a quick response.**

**Additional Tax Information**

RTO/ERO's "2001 year-end tax tips" is now available in hard copy by phoning RTO/ERO at 416-962-9463 or going to our Web site ([www.rto-ero16.org](http://www.rto-ero16.org)) and getting a version in HTML or PDF (Acrobat Reader) format. Watch for additional tax information in the March Newsletter.

**Editor's Note**

We continue to be interested in receiving articles written by our membership on issues or concerns of interest to seniors.

Please forward your material in type form to Paul Rowney:  
411-85 Thorncliffe Park Drive, Toronto, M4H 1L6 or e-mail: [rtoero16news@aol.com](mailto:rtoero16news@aol.com).

**A**t the end of your life you will never regret  
Not having passed one more test  
Not winning one more verdict  
Not closing one more deal.

**Y**ou will regret time  
Not spent with a husband or wife, a friend, a child, or a parent.

*Barbara Bush, Former U.S. First Lady*

**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.**

**Lindley B. Brown  
Kathleen V. Gallagher  
Helen W. MacDonald  
Mary Millard**

**Susan Chapman  
Helen M. Haslam  
Harry C. Mann  
Lorne W. Mortson**