



**Volume 25, Issue 1**

**SEPTEMBER, 2002**

Printed: September, November, January, March, May  
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## MESSAGE FROM THE PRESIDENT

After 3 years as your District 16 President, I have been asked to define the job I do. Chairing Executive and General Meetings with volunteers who give their time and skills and insights has been a pleasure. Answering queries from members has been a snap. I just refer them to people who know something. Writing for this newsletter can be a chore but **Paul 'Slash' Rowney** and his Editorial Board ensure that they are readable. I would personally like to name all of our Executive members and volunteers who expend energy to keep you updated, give input and provide programs and services on your behalf but young 'Slash' would chop the names in the interest of brevity. So, on your behalf, I say thanks.

This past year we have prepared changes to our Constitution that will see our October 8, 2002 Annual General Meeting elect an Executive to take office until April, 2004. Our Treasurer, **Bob Putnam**, the eagle-eyed protector of our funds will be reporting on our calendar-year budget that was approved at the last AGM. A complete audited statement will be presented at the Spring, 2003 AGM. We hope to see you on the 8<sup>th</sup>.

The year has been an active one for our District as we are financially stable and have been able to support the Habitat for Humanity's 'Educators' Build'. Peter Morris will keep you up-dated. We also shared the cost of the radio ads on AM740 opposing the privatization of Hydro One during the Ernie Eves election campaign and we will continue to monitor his commitment. Our membership continues to grow as we welcome new retirees from the battered publicly funded education system. New members will be invited to a breakfast in December to welcome them to their new life of choices, experienced reflection and an invitation to an active retirement through District 16. The activities under Val Fiedler's Club 16 continue to expand. If you have ideas for an activity let your Executive know. Unfortunately, a printing error in the last newsletter had a wrong phone number for Gilles Martin who has consented to start a *French Club*. If interested, Gilles may be contacted at 416.465.9734.

**Bill Menagh** and I meet monthly with the other Toronto District representatives to deal with common concerns and exchange ideas. We are closely monitoring the Toronto District School Board's negotiations with the unions concerning the Health and Dental Plans. The Toronto Catholic District School Board and, more recently, Elizabeth Witmer's Waterloo Board have increased premiums for their former loyal retired employees. RTO/ERO provides a plan, administered through our broker Johnson, Inc. You will have 60 days to join with no medical required. We will keep you posted. RTIP and ARM policyholders will also be accepted with no medical until December 31, 2002. RTIP and ARM are transferring retired teachers and non-teachers to individual plans. There is a provision for individuals to transfer to a group plan without a medical. This window closes December 31, 2002. (Editor's note: see article elsewhere in this newsletter.)

At the Toronto Districts we liaise with the various associations, councils and federations/union to gain their support and to reciprocate. This has been positive for us all. We are able to work with them to recruit new members from their ranks to our voluntary membership in RTO/ERO. A joint meeting of all four Executives will take place again this year in October.

*Continued on Page 7*

## DATES TO REMEMBER – 2002/03

### Executive Meetings

September 12, October 10  
November 14, January 8  
February 13, March 13  
April 10, May 8  
June 12

### Annual General Meeting – October 8

**Fall Luncheon** – October 8  
**Joint Executive Meeting** - October 30  
**New Member Breakfast** – December 4  

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**Maurice Cody Reunion** – November 9

### Newsletter Mailings

November 28  
January 30  
March 27  
May 29

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 Peter Morris Shirley Young

## CLUB 16 PROGRAMS

Welcome back to another season of fun and activity with our group.

Note that the BRIDGE, CRAFT and TRAVELOGUE programmes only are held at *St. Margaret's Anglican Church*, at the corner of Avenue Road and Burnaby Boulevard, one block north of Eglinton Avenue West. For locations of other programmes please call the Convenors of that group.

**Val Fiedler, Co-Ordinator**

### OCTOBER 2002

<b>BRIDGE</b>	Oct. 1, 15, 29	Tuesdays	1:15pm	Convenor: <b>John Lane</b>	416.486.0697
<b>CRAFTS</b>	Oct. 22	Tuesday	1:30pm	Convenor: <b>Bernice Iles</b>	416.651.4378*
<b>TRAVEL</b>	Oct. 23	Wednesday	1:30pm	Convenor: <b>Val Fiedler</b>	416.510.1861

*"CUBA... Besides the Beaches."*

Presented by **Lisa Makarchuk** and **Bonnie Eccles**

### NOVEMBER 2002

<b>BRIDGE</b>	Nov. 5, 19	Tuesdays	1:15pm	Convenor: <b>John Lane</b>	416.486.0697
<b>CRAFTS</b>	Nov. 26	Tuesday	1:30pm	Convenor: <b>Bernice Iles</b>	416.651.4378*
<b>TRAVEL</b>	Nov. 27	Wednesday	1:30pm	Convenor: <b>Val Fiedler</b>	416.510.1861

*"Newfoundland... A Tourist's Delight"*

Presented by **Dennis** and **Val Fiedler**

### DECEMBER 2002

<b>BRIDGE</b>	Dec. 3, 17	Tuesdays	1:15pm	Convenor: <b>John Lane</b>	416.486.0697*
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\***Bernice** is assisted by **Vi Piccinnini** 416.922.9694. This social group invites new members to bring their CRAFT along and have a great time. The BRIDGE and SNOOKER groups are also ready to receive new members. If you have a slide presentation to offer, please call the convenor of TRAVEL.

**SNOOKER CLUB** This group continues to meet on Tuesdays from 2:00pm to 4:00pm at Coronation Billiards at Avenue Road and Eglinton Avenue. For details, call Convenor **John La Flair** at 416.465.7977.

**BOOK CLUB** Meetings are on the first Monday of each month from 1:00pm to 3:00pm (unless otherwise arranged) starting September 9th, 2002. Selections have been made:

SEPTEMBER	<i>Black Prince</i>	Iris Murdoch
OCTOBER	<i>Jane Austen</i>	Carol Shields
NOVEMBER	<i>Island</i>	Alistair Macleod
DECEMBER	<i>Mayor of Casterbridge</i>	Thomas Hardy
JANUARY	<i>The Lives of Animals</i>	J.M. Coetzee

For further information, call either: **Joan Johnson** at 416.691.5368, or;  
**Elaine McIntosh** at 416.463.2637.

**MOVIE CLUB** Upcoming dates for outings are: September 16, October 21st, November 11th, and December 9th. If you wish to join us, call either: **Brenda Wilson** at 416.482.2853, or;  
**Kelly Todesco** at 416.693.0216.

**WALKERS' CLUB** This is a casual walking group that meets every weekend, Saturday or Sunday throughout the year. They explore many favourite walks (i.e. Edwards Gardens, the Humber River area). If you wish to join in, call Convenor **Kelly Todesco** at 416.693.0216 (after 6 p.m. please).

**HIKERS' CLUB** This group has individual leaders for each outing. Come; join in for fun, fresh air and good health. See back of insert in this newsletter for a description of this Fall's hikes.

**FRENCH CLUB** This group is just beginning and is seeking new members. Contact **Gilles Martin** at 416.465.9734

## WELCOME NEW MEMBERS

We welcome our new members who have joined us since May, 2002. We trust our District will provide useful services and information to you. Please consider joining our activities as a participant or a leader. (On occasion, new members have joined us in error – there are 3 other Districts in Toronto. Call **Diane Vezeau** at the Provincial Office at 416.962.9463 to correct this if necessary or to make changes in address/status.)

Joan E	Arnold	Betty	Jones	Olga	Nowakowsky
J E Reid	Barter	Karen	Joshi	Charlotte	O'Donnell
Lennox	Borel	M Catherine	Kelly	Alexandra E	Oreskovich
M Patricia	Bourne	Alexander	Kerr	Rosalie A	Parente
Laura	Brocklebank	James L	King	Eva	Point
Estelle	Budd	Alan	Klebanoff	H Phyllis	Ratzlaff
Zoriana	Bunga	Leonard	Kraicer	Elaine	Regan
Judith A	Clarkson	Fred	Kurban	Sheila	Richardson
Eunice	Cott	James F	Leith	Elizabeth A I	Scott
Lorraine	Coveart Mask	Diane	Letsche	Michael	Shimbos
John	Dillon	Miriam A	Lewarne	Mary E	Simpson
Joseph	Dornai	James	Lewis	Heather	Sinclair
Marion	Dorosh	T Viola	Lindala	Ruth	Spearing
Janet	Dowler	Ann M	Luud	Ulla	Stenman
Nellie	Dubinsky	Roxy A	Mac Leod	Carol Anne	Steward
Patricia	Elfer	Gloria J	MacDonald	Elizabet	Tysiaczny
Norman	Forma	Elizabeth	MacKinnon	C Ann	Unger
Margaret L	Frank	Virginia M	Marshall	Marney	Winn
Laurel	Friedberg	Paul	Matthews	Barbara	Woods
Frances A	Gallagher	Caryl Lee	McCrimmon	Nadine	Wright
Ele	Gasteiger	Valerie	Michell	Irene	Wyse
Simon	Gawn	John P	Minnis	Erminia	Zaccardelli
Edward	Gould	Joseph	Mobilio	Juanita	Zerebeski
Kenneth	Gray	M Paul	Nolan	Mary Lou	Zingrone
Linda	Hardess	Joseph	Novis	Louise	Zolnay
Carol	Heeny	Myra	Novogrodsky		

**NOTICE**

**~ ANNUAL FALL LUNCHEON ~**

**NOTICE**

Toronto District is pleased to announce the **Annual Fall Luncheon** to be held on **Tuesday, October 8, 2002**. As in the past, it will be held at **The Old Mill**. The reception begins at about 11:45am with the luncheon to follow at about 12:15pm. The cost for this event has increased significantly since the Spring Luncheon (although the price at that time had not changed in a number of years). We hope that this will not discourage our usual attendees nor prevent other members from coming out and enjoying the camaraderie.

*One must register* for this event. The **Registration Form** is to be found elsewhere in this Newsletter. It should be returned as soon as possible because of the short time-line. Note that the Luncheon follows the AGM in the morning. One registers for the AGM separately.

Your Executive is prepared to seek alternate locations for the Luncheon but short of meeting at Wendy's the new price is competitive in the market. Please let your executive know your point of view. Contact any Executive member or the President.

## **Government Watch - Political Action Committee**

Co-Chairs: **John Bratton/Pat Carson**

(The following is a product of The City of Toronto's Water Watch Committee)

*(If these matters concern you, contact your Toronto Councillor)*

### **10 Reasons to Reject the City's Plan to Give Up Control of Our Drinking Water**

On May 31st, the City released a report on the future of our water system. The report recommends that the City abandon direct public control of our water system and adopt a new management system - one that is unpopular, expensive and less accountable. Worse still, the report doesn't give a clear picture of how the proposed Municipal Service Board system would work or how it might affect taxes, staffing, public health and other municipal services.

Here are 10 reasons why no one should accept this report.

#### **The report admits its recommendations decrease accountability.**

The report acknowledges that accountability is one of the most important considerations, calling it "crucial". It also acknowledges that direct public control of water systems creates the most accountability. But the report recommends an arms-length, appointed board, which it admits is less accountable. It also recommends that the City try to set up a water corporation, a model it concedes is the least accountable.

#### **The report rejects the system the public wants.**

The report shows that public feedback has consistently supported the current, directly accountable model. The report acknowledges the current system to be more accountable, more responsive and more likely to provide a secure supply of clean safe water. Despite that ringing endorsement, the City rejected that model, instead choosing to pursue one that it admits is less accountable and less responsive.

#### **The proposed plan raises taxes (and water rates), but provides no new services.**

The Water & Wastewater Division contributes millions to help cover the administrative costs of running the City. The Division also provides free water for city parks and the fire department. Under the new plan, the City would have up to \$78 million less to cover overhead costs, and the fire department would pay for water. The City would have to raise taxes to cover the difference. No one has calculated the tax impact of these changes.

#### **The report recommends a model, but has no idea how it would work.**

The report recommends a new Municipal Service Board, but says nothing about what policies the board would follow, the cost of establishing it, or the tax implications. The report asks for five months to figure out an implementation plan. The process includes no public consultation.

#### **The new model won't improve infrastructure investment (which was the only reason for changing the system in the first place).**

The report claims we need an arms-length body to ensure long-term investment in infrastructure. But the City is already making long-term investments, and has adopted a plan that will make sure those investments continue. Even if Councillors want to back out of that plan, Bill 155 will soon make it illegal to underfund water infrastructure. What's more, the proposed structure doesn't give the new board the power to make those investment decisions. City Council keeps the power to set the water rate and set the budget. The proposed board has no power to meet the goals that are set out for it.

#### **We don't know the outcome of the massive legislative changes that are coming, or how they affect the proposed model.**

The report acknowledges that the Sustainable Water and Sewage Systems Act has not yet been passed and will have a big impact on how water systems are governed. The report recognizes that the Municipal Act regulations affecting water corporations are not written, and the Act itself has not even taken effect. The report concedes that the guidelines on funding for water and wastewater systems under SuperBuild are not yet written. The report notes that the new Safe

Drinking Water Act hasn't even been drafted. Despite almost no information about how the legislation will change the future, the report recommends proceeding now with a new system for managing our water.

**The plan creates a new structure to reduce overhead costs for our water system but admits overhead costs are very low, and are unlikely to get lower.**

Big North American cities have overhead costs of between 17.5% and 34% of their budgets. Toronto's overhead cost is 19.6% - almost at the bottom. How would a new structure make those costs go lower? No one seems to know.

**The plan could cause massive layoffs in other departments.**

If the City is to avoid massive tax increases resulting from the removal of \$78 million in funding for administrative overhead, it would have to lay off hundreds of City staff in the administrative departments. There is no plan for coping with the impact of the layoffs, the severance costs, or the labour relations implications.

**The changes could affect public control of the water system under international trade laws, but the City Solicitor won't be able to report on that for five months.**

The North American Free Trade Agreement (NAFTA) and General Agreement on Trade in Services (GATS) contain provisions that can undermine public control of services like water. Changing the management of our water system could have an impact on how those laws apply, but the report recommends that we adopt a new management model now, five months before the City Solicitor can report on the implications.

**The report agrees we have a first rate water system that is one of the best in the world, but still it calls for massive changes.**

If it ain't (sic) broke, why are we raising taxes, laying off staff, reducing accountability and disrupting the water system to fix it?

**NOTICE**

**~ ANNUAL GENERAL MEETING ~**

**NOTICE**

The District 16 AGM is to be held on Tuesday, October 8, 2002. Items for determination include:

- a) Election of officers;
- b) Approve Constitution Revisions (mainly to change the current fiscal year);
- c) Receive the Treasurer's Report (already on a calendar-year as approved previously).

The meeting is at The Old Mill with coffee and refreshments at 9:00am and the business beginning at 9:45am and spread through the morning activities. Karen O'Connell, Johnson, Inc. will make a presentation on the Long Term Care Plan and we hope to have information stands regarding Travel Guild, Medic Alert and some of our other affinity programs. A copy of the proposed changes in the Constitution in PDF format is available at [www.rto-ero16.org](http://www.rto-ero16.org).

**This meeting is free but registration is required so that amenities may be efficiently planned. The Registration Form is found elsewhere in this Newsletter.**

**ENJOY SINGING? ~ TRY THIS**

**THE TORONTO CHORISTERS**

This 100-voice choir comprising many District 16 retirees presented a memorable 10<sup>th</sup> Anniversary Concert last May at North Toronto Collegiate under **Jim Maben's** very capable direction. This autumn marks the beginning of its eleventh successful season and is seeking more men – especially tenors, but basses as well. (Unfortunately, the Choir's soprano and alto sections are filled to capacity at this time.)

If you are interested in joining the Choir, men can be assured of a place right away while interested women can have their names added to our waiting list.

Those interested are encouraged to contact **Daphny Stewart** at 416.284.2647 for further information.

## TORONTO DISTRICTS SURVEY – INITIAL RESULTS

In May/June, 2002 the **RTO/ERO Toronto Districts** (a voluntary, co-operative group representing the four RTO/ERO Districts in the current City of Toronto) distributed a survey to its members through their respective Newsletters. We will be presenting to you, in future issues, the results of that survey.

Under normal circumstances, a 10% return would be useful in determining the wishes of the members. Only the returns from Districts 22 and 23 (**Etobicoke/York** and **North York**) were beyond that goal – about 14% each. Disappointingly, **Toronto's** and **Scarborough/East York's** returns were about 3.5%.

An examination of Toronto's data vis-à-vis the other districts will permit us to see if our data is valid enough to enhance our current operations so that we can better meet the needs of our members.

As usual, your executive wants to hear from you so that we make the best use of our resources for the greatest benefit to our members.

### OTF vs OSSTF

For those of you following the on-going issue between OTF and OSSTF, the following is a communication from OTF to its members regarding the latest court decision. Note that OSSTF has indicated that it will appeal this ruling.

Fellow teachers,

Last week we sent you news that the Court of Appeal for Ontario had upheld OTF's position in the fee dispute with OSSTF.

Following discussions with our lawyers, I am sending you more details of the decision.

The Justices ruled:

that OTF has the right to pass its own by-laws, including a by-law for the setting and collection of fees;

that every teacher is a member of OTF;

that the Affiliates, while not members of OTF, are bound by the by-laws of OTF;

that OSSTF was bound by By-law X to transmit the fees collected for OTF by the school boards and must pay the amount in default;

that OTF has the right to determine how the fees are to be allocated and that OSSTF cannot decide to withdraw OTF's members from CTF;

that OSSTF is not a third party to OTF, but a fully integrated statutory part of OTF; and

that OTF did not have the right to suspend OSSTF because it is individual teachers, not Affiliates, who are members of OTF.

The conclusions in the decision state:

sections 1-5 of By-law X are valid;

OSSTF is in default of its obligations under By-law X and is required to remit to OTF membership fees for which it is in default; and

section 6 of By-law X is invalid.

You can read the entire judgment yourself, online, by going to [www.otffeo.on.ca](http://www.otffeo.on.ca) and clicking on Court Decision.

**Pearse Shannon**, OTF President

*Communiqué*: 21 June 2002

## MAURICE CODY 75<sup>th</sup> ANNIVERSARY REUNION

**November 9, 2002**

**Open House at Maurice Cody: 1:00pm to 4:00pm**

**Dinner/Dance & Silent Auction: York Reception Centre (1100 Millwood Road) 6:00pm to Midnight**

**Registration: 416.393.9240**

**Website: [tdsb.on.ca/mauricecody](http://tdsb.on.ca/mauricecody)**

## MESSAGE FOR RTIP/ARM HEALTH PLAN MEMBERS

*Most of our members purchase their benefits plans from RTO/ERO. Some retirees purchase their benefits from OTIP/RTIP or ARM and later switch to RTO/ERO. The following information should be brought to the attention of these individuals.*

In May 2002, retired teachers and non-teachers who have their health benefits either through RTIP or ARM were advised by OTIP that their coverage would no longer be on a group plan basis, but as individual member plans. It is not for RTO/ERO to editorialize about whether this is a good or bad step.

What is at issue is the ability of those who may want to transfer to a group plan like RTO/ERO's. Technically, one has 60 days to switch from one group plan to another group plan, without medical evidence of suitability. There is NO provision to switch from an individual plan to a group plan without medical evidence of suitability. The Health Services and Insurance Committee reviewed this matter at length at its June meeting, and in consultation with plan administrator, Johnson Inc., and underwriter Maritime Life, recommended to the Provincial Executive that a one-time window of opportunity be made available to RTIP and ARM health plan members who want to transfer to RTO/ERO health plans.

At the June meeting of the Provincial Executive, the recommendation from the Health Services and Insurance Committee was approved. (See page 1) This offer expires on December 31, 2002. District Executives are asked to share this information as widely and quickly as possible, particularly with new retirees and with those you know are current members of RTIP or ARM health plans. This information will also appear in the September RTO/ERO Magazine. We have written directly to OTIP and ARM at the provincial level to share RTO/ERO's position on this matter.

For more information on the differences between group and individual health plans and the positive differences between RTO/ERO health plans and those of RTIP/ARM, please contact your District/Unit Health and Insurance Representative or District President, who has recently received an updated "Summary of Differences" and "Comparisons" regarding these plans. These materials can be reproduced (especially the "Comparisons") to assist in your sharing. You are reminded that the RTIP and new ARM plans provide for no drug insurance for participants 65 and over. RTIP and ARM health plan members who are considering changing to RTO/ERO should contact our health plan administrator, **Johnson Inc.** at 416.920.7270 or 1.877.406.9007. **Source: RTO/ERO July UpDater**

### President's Message Continued:

We will be sharing ideas from the Districts and working with the responses from the Needs Assessment Survey many of you completed last Spring.

Provincially, RTO/ERO has published a number of Fact Sheets including: Finances; Government Benefits; Health; Insurance; Legal; Marital matters; Surviving Spouse. These are available at the RTO/ERO office or at [www.rto-ero.org](http://www.rto-ero.org). You will also see additional discount offers in the September Magazine from our Affinity Program. RTO/ERO has also reaffirmed its support of CARP and is in contact with other Seniors' organizations over common issues. Governments and opposition parties have been contacted on several issues such as our position on Hydro One and our concern about any reduction in Seniors' Benefits in the National Health Plan. Democracy is being narrowed to the high rollers – distant from local communities and individuals. Our provincial RTO/ERO and Federations/Unions are the voice of the little people (I lost an inch last year). Our leadership doesn't have stock options but do represent our interests and those of seniors and the less fortunate. Divide and Conquer is the strategy. The comfortable can get greedy, forget where their comfort came from, and forget the efforts and sacrifices of their predecessors. Let's keep up the fight!

Elsewhere in this Newsletter is an item about the OTF/OSSTF fee dispute. We are monitoring this situation as it could affect the jurisdiction over our pension plan.

Over the past 3 years we have expanded our District and Provincial services and have become more than a pension, health and social club. We are becoming a political player, voicing our members' concerns and protecting their rights. We have assumed the responsibility of standing up for Seniors. Sharing information to enhance your well-earned retirement is the key to a strong service organization such as ours. Join in where you wish and contact us if we can serve you better. Remember to keep your temper. Nobody else wants it. But, remain assertive!

~ Bob Neal

## DISTRICT 16 - TORONTO WEB PRESENCE and EMAIL SERVICE

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

Email: [info@rto-ero16.org](mailto:info@rto-ero16.org)

Your District operates an informational website for its members. We try to keep it as up to date as possible – usually refreshing it once a month. Additional communications, not always sent timely (or at all) to the general membership is posted here for your benefit. These items include the local District 16 approved Executive/AGM minutes, information about the RTO/ERO Toronto Districts, the RTO/ERO Provincial Monthly Updater, and other information felt to be of value to members. *This service is also useful to Toronto Members who would wish to join an alternate RTO/ERO District closer to their residence so they can become more involved yet remain aware of the on-goings in Toronto.*

So that the member does not have to remember to go to our website, we provide an email notification service to those who wish it whereby one is informed as to when the website has been updated and what information has been changed. The individual then determines whether or not they choose to get that information. The information is usually in HTML (web) or PDF (Adobe Acrobat) format.

Our site has been optimized so that those with dial-up Internet service do not have a lengthy wait for the pages to download.

If you would like to benefit from this notification service, use the contacts in this article to let us know. **Note that your email address is kept confidential for this purpose only** and is not shared with others – including other members. Our past practice of putting email addresses (with permission) in our newsletter has been discontinued to protect our members' security.

**FOR THOSE THINKING ABOUT GETTING ON THE NET:** RTO/ERO works closely with ENOREO to provide free Internet access and email service to retired teachers. If you would like assistance in establishing your first Internet presence, contact **Bill Menagh** (416.488.3372/[bmenagh@eol.ca](mailto:bmenagh@eol.ca)).



### EDUCATORS' BUILD Habitat for Humanity Toronto

29 Bermondsey Road, Toronto, Ontario M4B 1Z7  
[www.torontohabitat.on.ca](http://www.torontohabitat.on.ca)  
416.755.7353



The momentum for this teacher-sponsored project continues to build. The generosity and creativity of your colleagues across the province have already helped us to achieve over 25% of our \$60,000 goal. For example, a school in Scarborough raised \$1200 for the Educators' Build with a gingerbread house cookie sale! At the Annual General Meeting of the Elementary Teachers of Ontario this summer, a "**Sign the Stud**" campaign brought in almost \$1000! If you have not already done so, please help us build a home in Toronto for a needy family by sending in your donation now. Remember that 100% of the funds raised goes into the building of a home. Receipts will be issued for donations over \$10.00. Please note that recently announced delays to the Toronto Habitat build which was to take place this fall will not interfere with our plans for the Educators' Build in the summer of 2003. On the next page is a donation form for your convenience.



## ***FOR NON DISTRICT 16 MEMBERS ONLY*** **DISTRICT 16 NEWSLETTER SUBSCRIPTION FORM**

If you are ***NOT*** an RTO/ERO District 16 - Toronto Member (*Members receive the Newsletter automatically*), and wish to *continue* or *start* receiving our Newsletter on a subscription basis with the November, 2002 Issue being your first of four issues, complete this form and send it to:

**Bill Menagh, District 16 Membership Chair, 674 Oriole Parkway, Toronto ON M4R 2C5**

**NOTE CAREFULLY:** All subscriptions are on a September - May publication year. The subscription rate for the remainder of this year is \$8.00 (4 issues). Our newsletter is also available on the web at [www.rto-ero16.org](http://www.rto-ero16.org).

NAME: \_\_\_\_\_ Phone: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

AMOUNT ENCLOSED: (Check one) Make cheque payable to: RTO/ERO District 16

\$0 (I'll get it myself on the web)

\$8 (4 issues)

Please notify me by email when the Newsletter has been posted on your website:

EMAIL me at: \_\_\_\_\_



### **Please continue to support the EDUCATORS' BUILD by Habitat for Humanity**

**RTO/ERO Toronto** invites you to participate in this unique project. In 2001/2002 we donated \$2000. We also encourage our members to support individually. Other Toronto Districts are participating in addition to other educational groups. Over the next year Habitat aims to raise \$60,000 to build a house in the east end of Toronto. Our colleagues in Waterloo and Ottawa have succeeded in this task. If you would like to join the Educators' Build Committee, or can volunteer time or materials, contact the Chair at: [eugenia@pathcom.com](mailto:eugenia@pathcom.com). Check our website at [www.torontohabitat.on.ca](http://www.torontohabitat.on.ca).

#### **Complete this form to make a donation.**

Make cheques payable to '*Metro Toronto Habitat for Humanity: Educators' Build*' and remit to:

**Metropolitan Toronto Habitat for Humanity, 29 Bermondsey Road, Toronto ON M4B 1Z7**

An income tax receipt will be issued for donations of \$10.00 or greater.

Please accept my Donation of: \$ \_\_\_\_\_ .00 (Marking your cheque as RTO D16 will permit the recording of how successful our District is.)

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Postal Code: \_\_\_\_\_

## Minding Your Money ~ Chuck Carr

**Welcome To Retirement** To the former City of Toronto and other educators who retired in June, welcome to retirement. Those of you who have joined *provincial* RTO/ERO are receiving this District 16 newsletter free, and have taken the first step toward enjoying a fulfilling, high-quality life in retirement. Valerie Fiedler, who co-ordinates Club 16, offers you a long and varied menu of activities that will tempt you, and allow you to continue to enjoy the company of former colleagues. Remember, the more that you put into life, the more you get out of it. Get involved!

**Minding Your Money** is a “service to others” offered by District 16. This column provides timely advice on investing, taxation and *retirement management*. While there is much more to retirement, (e.g. family, travel, wellness, Club 16 activities), this column focuses upon the *financial* aspects of retirement. For a list of available information guidelines, see below.

**Teaching In Retirement** By now you should have been informed that retirees may teach up to 95 days per school year until 2006 without affecting their OTPP pension.

**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 Human Resources Development Canada (HRDC) for an explanation and application. Phone 1-800-277-9914 or visit its website at [www.hrdc-drhc.gc.ca/isp](http://www.hrdc-drhc.gc.ca/isp)

**Unused RRSP Contribution Room** If you have unused RRSP contribution room and unregistered investments that you are paying taxes on, you should transfer those investments into your RRSP so that you save the taxes payable on the investment returns.

**Will You Outlive Your Money?** One of the first things that newly retired members (and all retirees for that matter) need to do is to *review* their investment portfolio to confirm that the annual *growth* of their investments keeps pace with or outperforms the amount of money they withdraw. (You may change investments held inside RRSPs and RRIFs.) With interest rates at very low levels, it is important to know what to reinvest in when those 8% GICs mature. Remember that the *real income* from investments is the amount left over after your investment income is reduced by inflation (3%) and income taxes on investment. Your RRSP and RRIF fixed investments, (e.g. bonds, CSBs, GICs, T Bills) may be reinvested in better performing securities as they mature – yes, the market will rebound and this is an excellent time to be buying equities. The market is full of discounted quality funds which have outperformed their peers during the current market meltdown. If you have a registered financial advisor, consult with her/him. If you don't, I would be pleased to perform a complimentary assessment. See directions below.

**Specific Investment and Tax Questions & Information Guidelines** Those of you who have *specific* investment, tax-related or retirement management questions are invited to submit them to me *in writing*, accompanied by a stamped self-addressed, No. 10 business envelope for the reply. I will attempt to publish the answers to those questions that might pertain to the general readership. My address is C.W.N. Carr, 55 Crossbow Crescent ON M2J 3M3. In addition, I have prepared a number of *information guidelines* that are either available for free or at cost. They are: *Free – Age 69 and RRSPs, Death & Taxes, Primary Residences: To Give, To Sell or To Keep. At cost –* (For each guideline, send a stamped self-addressed 8 ½” X 11” envelope with 96 cents postage plus a cheque for \$10): - *Retirement: Odyssey or Not.*

**Editor's Note:** *Chuck is a certified income tax specialist and a retirement specialist. He was an auditor in chartered accountancy before becoming a teacher. He is willing to assist if you have questions about finances, taxes or managing retirement. There is no charge for advice. For a fee, he will process income tax returns.*

Insert Important Information Chart on this page.

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All submitted material has been included with a little massaging of the data.

## ADVANCE NOTICE TO 2002 NEW MEMBERS

You will be receiving, under separate cover, a personal invitation to the

### ***DISTRICT 16 INVITATIONAL NEW MEMBER ~ 2002 BREAKFAST***

Mark your calendars for Wednesday, December 4, 2002

The location is at The Old Mill

This 9:30am event will be an opportunity to meet fellow new retirees,  
and get to know your District 16 Executive, committee chairs, and activity hosts.

## EDITOR'S COMMENTS

Your Newsletter Committee (**Ian Baird, Bill Menagh, Peter Morris, Paul Rowney** (Chair)) produce 5 Newsletters per year. We appreciate the regular contributions from the Political Action Committee (co-chairs **John Bratton** and **Pat Carson**), the Club 16 Chair (**Val Fiedler**), and **Charles Carr** with his informative '*Mind Your Money*' column.

We would like to broaden the scope of the information we provide by encouraging any of our members to submit articles they believe would benefit a sizable group of our members. Of course, as with any publication, the editor reserves the right to modify any submission to fit space available and to determine the appropriateness of any submission in a particular issue.

### Submission standards:

**Electronic TXT file preferred, (or Word DOC or WordPerfect WPD file) emailed to the editor at (rtoero16news@aol.com)**

(If you create your submission in another program, save it as a TXT file). Typed or hand-*printed* submissions accepted but are required well in advance of publication date.

### 2002/03 Publication Schedule:

<b>Submission Date:</b>	November 1	January 1	March 1	May 1	September 1
<b>Publication Date:</b>	November 28	January 30	March 27	May 29	September 25

Our next issue will include the 2002/03 Executive and Contact List.

## ~ 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 the celebration of service rendered.

Wilma G. Burton  
Joan E. Kelly  
Jean R. MacEwen  
Christina Newlands  
Lillian Turner

Roy Earl Dennis  
Evelyn Mary Kerr  
Peter A. MacPherson  
Marilyn Powell

Sara Clare Havey  
Margaret Kerr  
Vera O. McKellar  
Anna L. Rous

Evelyn Iler  
Beatrice Longley  
Linda McVicar  
Mohan Sirju  
John T. Young