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MESSAGE FROM THE PRESIDENT

The public (including Catholic) education system in Ontario has for a number of years been under increasing pressure because of inadequate funding by the Conservative Party of Ontario acting as the Government. That inadequacy is now acknowledged through the appointment of an individual to re-examine that funding after a number of school boards expressed significant difficulty in meeting the budget targets for 2002. Notably, the district school boards of Hamilton, Ottawa and Toronto indicated that they could no longer make any cuts, chose to adopt deficit budgets, and were taken over by a provincially appointed supervisor. These individuals are expected to implement drastic cuts before the report on funding adequacy can be made. This guarantees that these school boards will never be able to rebuild their local education programs even if the funding report is favourable. It is important to note that many of those boards that avoided provincial takeover struck budgets that, although balanced, contained no provision for compensation improvements for employees and delayed necessary plant operations and renovations.

Across the province, these cuts did affect retired teachers when boards decided to cut off retirees entirely from their benefits packages, or separated out the retirees into their own claims groups thus significantly forcing up the benefits premiums. The Toronto District School Board was the last to do this and has now served notice to employee representatives that it wishes to deny benefits to retirees. Fortunately, retirees do have RTO/ERO benefits available to them.

When the Conservative Party acting as the Government implemented a province-wide education tax policy, many of the poorer school boards welcomed this because of their own inadequate tax base. Unfortunately, rather than those school boards benefiting from increased income, those with previously adequate funding saw their budgets cut. The educational tax rate across the province remains uneven. Ratepayers in Toronto still pay a higher education tax rate than the rest of Ontario - but the funds go to the province, not to education. Also, the tax rate on business in Toronto has been frozen for the past few years forcing the home-owner/renter to pay for all increased costs of services. This has been an additional burden on retirees who wish to maintain their Toronto homes while on fixed incomes. Retired teachers do have some built-in protection through their annual cost-of-living pension increases (announced as 1.6% effective January, 2003).

Regarding the Toronto District School Board and its provincially appointed supervisor, there is a feeling of dread as his decisions come due. While the cuts are being determined, a state of silence has been imposed. The media has been shut out of its sources, elected trustees cannot communicate with their constituents, employees are informed of events after implementation, retirees wanting clarification as to why premiums have changed have difficulty getting answers.

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DATES TO REMEMBER – 2002/03

Executive Meetings

January 9
February 13, March 13
April 10, May 8
June 12

Newsletter Mailings

January 30
March 27
May 29

District 16 Executive Meeting ~ January 9, 2003

Withrow School 100th Anniversary ~ April 26, 2003

Western Tech 75th Anniversary ~ May 9 & 10, 2003

Annual General Meeting and Spring Luncheon ~ T.B.A.

RTO/ERO District 16 Executive 2001 ~ 2002

President: Bill Menagh
Second Vice-President: Peter Morris
Secretary: Mary Ann Fedchak
Goodwill: Sue Booker
Mailing: Arlene Freeman
Retirement/Pension: John Bratton

Past President: Bob Neal
Third Vice-President: Charles Carr
Archives: Rosalina E. Bustamante
Hospitality: Anne Fraser
Membership/Recruitment: Charles Carr
Social/Recreation – Club 16: Val Fiedler

First Vice-President: Kay Jeffery
Treasurer: Robert Putnam
Communications: Paul Rowney
Health/Insurance: Bill Tajer
Political Action: Pat Carson
Travel: Jack De Groot

Members-at-Large: Ian Baird Marjorie Blake Loeland Parliament David Shanoff Shirley Young

RTO/ERO District 16 Executive - 2002/2004

(Retain this page for future reference)

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CLUB 16 PROGRAMS

Another season of fun and activity has begun. Be sure to sign up for all groups which interest you. Give the Convenors a call for the location of their particular event, as only the BRIDGE, CRAFTS, TRAVELOGUES, and the newly-formed FRENCH CLUB programs are held at ST. MARGARET'S ANGLICAN CHURCH, at the corner of Avenue Road and Burnaby Boulevard, one block north of Eglinton Avenue West.

Val Fiedler, Co-ordinator

December 2002

BRIDGE Dec. 3, 17 Tuesdays 1:15 p.m. Convenor: John Lane 416.486.0697



THE TORONTO CHORISTERS' CONCERT

Our annual Christmas Concert for members of District 16 and their friends will be held at St. Margaret's Anglican Church on

MONDAY, DECEMBER 9th at 1:30 p.m.

Come and enjoy the music, sign-along and fellowship with your colleagues.

January 2003

BRIDGE Jan. 7, 21 Tuesdays 1:15 p.m. Convenor: John Lane 416.486.0697
CRAFTS Jan. 28 Tuesday 1:30 p.m. Convenor: Bernice Iles 416.651.4378
TRAVEL Jan. 22 Wednesday 1:30 p.m. Convenor: Val Fiedler 416.510.1861

"BRAZIL and the AMAZON." Presented by **Beatrice Magder.**

February 2003

BRIDGE Feb. 4, 18 Tuesdays 1:15 p.m. Convenor: John Lane 416.486.0697
CRAFTS Feb. 25 Tuesday 1:30 p.m. Convenor: Bernice Iles 416.651.4378
TRAVEL Feb. 26 Wednesday 1:30 p.m. Convenor: Val Fiedler 416.510.1861

"CHINA...cruise on the Yangtze before the flood." Presented by **Marguerite Hunt.**

SNOOKER CLUB Convenor **John La Flair** reports the group continues to play at **Coronation Billiards**, at Avenue Road and Eglinton Avenue, on **Tuesdays from 2:00 p.m. to 4:00 p.m.** Call him at 416.465.7977.

BOOK CLUB Meetings are on the **first Monday of each month from 1:00 p.m. to 3:00 p.m.**, and the group enjoys their time together. Selections have been made:

2002 DECEMBER	Mayor of Casterbridge	Thomas Hardy
2003 JANUARY	The Lives of Animals	J.M. Coetzee
FEBRUARY	Dress Lodger	Sheri Holman
MARCH	River Thieves	Michael Crummey

For further information, call **Joan Johnson** at 416.691.5368 or **Elaine MacIntosh** at 416.463.2637.

MOVIE CLUB Upcoming dates for the outings are **December 9th, January 13th and February 10th**. If you wish to join us, please call **Brenda Wilson** at 416.482.2853 or **Kelly Todesco** at 416.693.0216.

WALKERS' CLUB These active people like to follow the park trails along the rivers, and recently enjoyed following the tributary of the **East Don**, going from Sheppard and Leslie area, north to Steeles. If you would like to join them any Saturday or Sunday, for about two hours, and enjoy a coffee following, please call **Kelly Todesco** at 416.693.0216 (after 6:00 p.m. please).

FRENCH CLUB Convenor **Gilles Martin** now has eight members in the group which is having its first meeting on **November 20th** at St. Margaret's Church. They will plan their agenda, of which conversational French will take first priority. Call Gilles at 416.465.9734.

HIKERS' CLUB New members and "old" are always welcome to join this very sociable group. Hikes usually last 2 to 3½ hours with lunch en route. All hikers should dress appropriately for the outdoors and always bring a lunch and water. If there are any questions regarding a hike, please phone the leader for information. We can't guarantee washrooms, but trees and bushes will always be available! Come share our enjoyment of the trails.



Mark your calendars now for these hikes!

DECEMBER EVENT

Date: **Friday, December 13, 2002.** Snow, or the date, won't deter this hardy group.
Time: 10:00 a.m.
Route: Explore the **Silver Creek Trail** in the Georgetown region.
Information: Call **Marianne Psica** at 416.499.0324 for further information and directions.

JANUARY EVENT

Date: **Wednesday, January 22, 2003.**
Time: 10:45 a.m.
Leader/Location: **Don Mason** will lead a hike north along the **Rouge River Trail**.
Meeting Place: Twyn Rivers parking lot located near Highway 401 and Meadowvale Road. Drive north to Sheppard, turn east to the intersection of Sheppard and Twyn Rivers Drive. Follow Twyn Rivers Drive down the hill and across the bridge to the parking lot on the right hand side. Call Don at 416.759.3131 for further information or to arrange for a ride.

FEBRUARY EVENT

Date: **Monday, February 17, 2003.**
Time: 10:45 a.m.
Leader/Location: **Bill and Nancy Rose** will lead hikers on the **Centennial Park/Mimico Creek Trail**.
Meeting Place: Bloor Street and Markland Drive (just west of Highway 427). On-street parking to the north of the meeting area. This hike will include a visit to the Centennial Conservatory where you will have time to enjoy the spring flowers! Washrooms at this location as well. T.T.C. is a good option for this hike as there are several bus stops along the route. Please pre-book this hike with Bill and Nancy Rose at 416.233.9979. *See you on the trails...Bill and Nancy*

HIKING REPORT

There were seven eager hikers on the October 18th hike along the beltline, through Mount Pleasant Cemetery, and around Moore Park Ravine. The morning started out cool, however, by the time we reached the Mount Pleasant Cemetery a beautiful warm sun came out, and we were able to enjoy the glorious fall colours on a few trees – deep reds and brilliant orange colours. We had a delightful lunch in the flower and fountain garden at the cemetery. There was good conversation throughout the hike, and we ended the walk with refreshments at Timothy's Coffee Shop. All in all, a delightful day!

Alan Warren, Hike Leader

Any questions, call Alan Warren at 416.486.6334 between 4:00 p.m.–6:00 p.m. or <http://sca.uwaterloo.ca/~tcd>.



"A conclusion is the place where you got tired of thinking."
Anonymous

DANCING ACTIVITY – NEW POSSIBILITIES!

Looking for an activity that is fun, easy and gets you moving but is not too strenuous? How about CONTRA DANCING? Contra dancing is done in two lines and the patterns are similar to Square Dancing.

CONTRA DANCES with live music and dance calling will be held on **November 9th** and **November 23rd**, 2002 and **January 11th** and **January 25th**, 2003. Beginners welcome! Contra basics class at 8:00 p.m. Dance from **8:30 p.m. to 11:30 p.m.** All dances taught; no partner necessary. **Cost = \$10.00.** **Church of the Holy Trinity**, behind the Eaton Centre.

A **Holiday Dance** will be held on **Saturday, December 28th** at **Eastminster United Church**, 310 Danforth Avenue, east of Broadview and west of Chester subway station. **8:00 p.m. to 11:30 p.m.** **Cost = \$10.00.**

Any questions, call **Alan Warren** at 416.486.6334 between 4:00 p.m.–6:00 p.m. or <http://sca.uwaterloo.ca/~tcd>.



8th Annual “Screw the Bell” Golf Tournament

What a day we had on the first day of the new school year as 138 retirees enjoyed a great outing at the Harbourview Golf and Country Club to participate in the **8th Annual “Screw the Bell” Golf Tournament!** The weather was wonderful, the golf for many was superb and the suds at the end of the day were cool.

For the past four years now, the tournament has completely sold out and it’s great to see so many of our friends enjoying life after teaching.

Besides all of the participants, there were some individual winners and they were:

Low Gross	Al Gillan	Jill Prentice
Low Net	Ann Clarke	Jack Wood

The “Scrambling Five(some)” of **Bob Garner, Charlie Taylor, Denys Reed, Al Quance and Jim Smart** squeaked out a victory over the 25 teams entered in the Scramble format of the tournament.

Thanks again to our sponsors, Molson’s, Nike, OFSSAA, O.T.I.P. and the Raptors for providing many prizes and to the scorers, **Bob Hancock, Paul Hodgkinson and Bob Blake**, whose assistance aided in the success of the tournament.

The organizers, **John DeGraaf and Jim Christie** have been in charge of this event from the beginning and are handing over the reins to a new committee comprised of **John Buchan, Keith Gregory, Jack Davies and Eric Reynolds**.

Be sure to check the RTO/ERO Newsletter next Spring for news regarding the 9th Annual “Screw the Bell” Tournament to take place on September 2, 2003.

John DeGraaf

<p align="center"> Western Technical Commercial School 75th Anniversary Reunion May 9 & 10, 2003 </p> <p align="center"> Contact Mr. David Moore, Vice Principal at 416.393.0500 or E-mail the Planning Committee at WesternTech@tdsb.on.ca </p>

ANNUAL GENERAL MEETING/FALL LUNCHEON ~ OCTOBER 8, 2002

Your district Annual General Meeting and Fall Luncheon was held on Tuesday, October 8, 2002 at The Old Mill. Your new executive was elected; a revised constitution was approved (changing the AGM to a Spring event); a presentation from Johnson Inc. regarding the Long Term Care Plan was enjoyed, and displays from Affinity Groups (Johnson, Medic Alert, Travel Guild) were open for perusal. Habitat for Humanity also had a display. Minutes and the File of Reports are available at our website – www.rto-ero16.org. The Luncheon, although a bit more expensive than in the past, was considered well worth the cost. Attendance at the AGM was about 70; about 90 enjoyed the Luncheon.

FALL LUNCHEON PHOTOS ~ courtesy of Val Fiedler (all names listed left to right)



Phil Hornick/Dennis Fiedler
Thora Edwards/Frank Evans



Marjorie Mills/Anne Fraser
David Mills/Jack De Groot



Valerie Feidler/Barbara
Putnam/Beverley Judson



EDUCATORS' BUILD Habitat for Humanity Toronto

29 Bermondsey Road, Toronto, Ontario M4B 1Z7
www.torontohabitat.on.ca
416.755.7353



Thank you to all District 16 members who made donations to the Educators' Build at our AGM and who have sent in personal donations. We are approaching 40% of the \$60,000 goal to build a home for a needy family! Currently, we are exploring ways to actively involve students in the build this summer with Habitat for Humanity. Your generosity and support are/will be greatly appreciated. If you wish to make a donation before the end of the year 2002, please complete and forward the accompanying donation form. A receipt for tax purposes and a formal thank you will be returned to you. Well done District 16!

EDUCATORS' BUILD ~ HABITAT FOR HUMANITY TORONTO ~ Donation Form

Cheques, payable to Habitat for Humanity Toronto: Educators' Build, may be sent to:
Habitat for Humanity Toronto, 29 Bermondsey Road, Toronto, Ontario M4B 1Z7

To make monthly contributions, please call the Toronto Habitat office at (416) 755-7353.

PLEASE ACCEPT MY DONATION OF \$ _____.

Name: _____ Address: _____

City: _____ Province: _____ Postal Code: _____

Phone: Home _____ Work _____ e-mail: _____

School/Affiliation: RTO/ERO Toronto District 16

ENOREO – WEB SERVICE

The Educational Network of Ontario has had its funds cut by the Ontario Government. This has resulted in the necessity to charge users for their Internet Access Service. Their plans are quite viable in the market for Dial-up Service and are recommended by RTO/ERO. Note that with this fee-for-service plan additional services are available and, for first-time-users, you have a stable service provider. Contact ENOREO at 416.848.4832 for additional information. If you need assistance setting up your account, call **Bill Menagh** (416.488.3372).

Occasional Use Plan:	Unlimited Internet Access Plan:
<p>ENO's Occasional Use Plan is <i>designed for educators only who use the Internet at home on a semi-regular basis to check personal email or surf periodically</i>. For \$5.95/month, no set up costs and no banners or advertisements, the plan includes:</p> <ul style="list-style-type: none"> \$5.95 per month (for Ontario Educators) 10 hours of Internet access per month. Anti-spam filtering Manage your own user name, password and email address 1 primary e-mail box Web-based e-mail access Chat and newsgroups Extended customer service Term bonus: Sign up for 12 months; get the 12th month free 	<p><i>Surf the Internet, keep in touch via e-mail as often as you want, as long as you want with ENO's Unlimited Internet Access</i>. For a small monthly fee, no start up costs and no banners or advertisements, ENO's Unlimited Internet Access includes:</p> <ul style="list-style-type: none"> \$10.95 per month (for Ontario Educators) Unlimited* Dial Access Anti-spam filtering Manage user names, passwords and email addresses Up to 6 additional email accounts 10 MB of web storage for personal pages, photographs, etc. Chat and newsgroups Extended customer support Term bonus: Sign up for 12 months; get the 12th month free.

WELCOME NEW MEMBERS

We welcome our new members who have joined us since September 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: Etobicoke/York, North York, Scarborough/East York. Call **Diane Vezeau** at the Provincial Office at 416.962.9463 to correct this if necessary or to make changes in address/status.)

John D Andrawchuk Arlene C Baldwin Mike Belas Joanne Benvenuti Ernest H Bockus Diana Boddington Donald Bowerman Leo F Breen Maria Buenafe Thomas A Caster Brian Chant John Civiero William S Clarke Judith Cole Cheryl A Cox Susan Cox Patricia Crothall K Jayne D'Alimonte Surjo Dass Yvonne J Delaney Emma Detommaso Thomas L Edwards Judith Elting Faythe England	Barbara E Evans Barbara Fostka Wilmur Giffen Andrew Goin Greta Gray Verna Hamilton Chris Hardess David E Harlton Letitia Harrison Carol Heeney Jean-Anne Inglis John E Jasenec Nancy P Joice Carol N Kelley Eileen A Kennedy John S Kerr Marguerita Kilgallon James A Kline Anthony Laviola Margaret Leung Linda Lockton Susan K Malya Joanna Manning	Pat Masumi Potochniak Wanda Matuszkiewicz Linda S Mckenzie Susanne Mckye Kathleen Mlynarczyk Larry Mosnyk Jane Murray Marty Oslinger Maria Pileggi Gwendolyn M Pulford Alice Rawecki-Alexander Darla J Reitz Ruth Reynolds Donna Robb Halliday Gerald A Ryan Anna Savage Deborah Seed Lilia Stel Mary Lou Taylor Carol L Tumber Therese Vachon Richard Wolfram Marilyn Wright
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Government Watch - Political Action Committee ~ Chair: Pat Carson

HOME CARE

Publicly funded home care programs exist in every province and territory in Canada. Home care is not included in the Canada Health Act, consequently, home care services are not insured in the same way as hospital and physician services. As the responsibility of providing services rests with the provinces and territories, policies, services and their delivery vary greatly across the country.

The Ministry of Health and Long-Term Care provides services through Community Care Access Centres which assess support requirements. These services can include:

- Nursing care
- Physiotherapy
- Occupational therapy
- Speech and language therapy
- Palliative care
- Dietetic services
- Social work
- Personal support services, such as bathing and dressing, meal preparation and feeding
- Homemaking, such as cleaning and doing the laundry. (This service was included in the original program, but has since been virtually withdrawn.)

You can receive in-home care if you are an Ontario resident insured under OHIP, if adequate treatment can be provided at home and if your needs cannot be met as a hospital outpatient.

Access Centres are governed by independent, incorporated, non-profit boards of directors accountable to the Ministry of Health. All services other than assessment, case management, evaluation and monitoring are purchased from outside. Services are open to tender from both not-for-profit agencies (such as the Victorian Order of Nurses) and for-profit agencies. The Ministry of Health sets guidelines for home care services, medical equipment and supplies.

There are maximum levels of service. Depending on the client's condition and assessment, the maximum is four nursing visits per day and 80 hours per month for the first month, and 60 hours per month thereafter. This includes respite care for the caregiver at home. Additional hours can be purchased at rates set by the agencies. Attendant Care is provided by Community Living agencies and is not part of the Home Care program. Medication related to the medical condition for which the client was hospitalized is covered by Home Care. Pre-existing medication needs are not covered. If medication needs to be continued after the client is discharged from the program, medication becomes the responsibility of the client.

FACTORS/TRENDS INFLUENCING HOME CARE

Aging in North America appears to be a disease to be avoided or "cured" rather than a stage of life to be planned for and enjoyed. It seems erroneous that care of the elderly falls into the medical model of service delivery. Since Home Care falls under the Ministry of Health, housekeeping services, which often keep the elderly out of institutions, are no longer being offered to any worthwhile degree. Social Services provide no such program and yet that is where it should be found.

Seniors constitute one of the fastest growing populations in Canada. Improved technology has allowed for more frequent delivery of services in the community. Home-based dialysis and CADD pumps, for example, have allowed individuals to remain in their home. New technology requires more service per individual, as well as more highly skilled staff to provide the more complex care. These more complex services may divert the amount of funding available for other home care services. This has already happened with housekeeping services. There is a greater need for improved information systems which can be linked to other services and allow for continuum of treatment. Such systems are very expensive. Recent years have seen an increase in outpatient surgery, earlier discharges and reduction in long-term and acute care hospital beds. As more families include frail, elderly, at-risk or disabled individuals, there has been an increasing need for assisted devices and structural housing adaptations to allow people to live in the community. As consumers become more informed, they demand to be more involved in decisions regarding their health care.

CONCERNS

- Lack of accountability of federal transfer payments: provinces do not have to spend money allocated by the federal government for health care on health care.
- Shift of services from hospitals to the community without appropriate funding or planning.
- Privatization of services: non-profit agencies often cannot compete with the lower tenders of for-profit agencies. This leads to a shifting workforce working for very low levels of pay. Professional nurses must carry a very heavy patient load and patients often see different nurses each time. Some non-profit agencies have closed their in-home nursing services rather than compete under the lowest tender system.
- Difficulty in recruiting nurses for home care services.
- Families are now finding they need to bring in private-duty nurses for in-home care of patients with extensive needs.
- Homemaking services have virtually been eliminated.
- Budget for the programs have not increased for the past two years, though more complex needs must be met.
- In the old City of Toronto, 55% of the patient caseload is over the age of 65.
- In the old City of Toronto, 78% of the patients are served over an extended period (more than 2 months).

If you need to use these services, there are six districts in Toronto. The new Community Information number can direct you to the right Centre – 416.397.4636.

For further information on health care in Ontario, see www.gov.on.ca/health and www.cdnhomecare.on.ca/e-info.htm.

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. 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**

NOTE: A comparison of benefits and premiums is available at www.rto-ero16.org.

!! MEMBERS WHO HAVE RETAINED THEIR BENEFITS THROUGH THE TDSB !!

Recently you were made aware of the change in benefits premiums of the Extended Health (increased), Semi Private (decreased), and Dental (decreased) plans offered by the Toronto District School Board to its retired employees. There was no change for Life Insurance. We have mentioned over the past couple of years, since the drastic education funding changes have taken effect in the Province of Ontario, that boards of education have either dropped coverage or significantly increased premiums for retirees who remain insured through their boards. The TDSB is the last to move in this direction. Through their tri-partite administration committee, the issue is being seriously considered but appears to be in hiatus as the government appointed supervisor administers the cuts. The TDSB has already served notice in negotiations that they want to remove retirees altogether from their health plans, but negotiations appear to be stalled until mid-winter – again because of the Provincial government. The letter states that the changes result from usage – a normal routine. It is our belief that these changes are indeed a result of usage and have been applied to retirees because they are not parties to the Collective Agreements. District 16 continues to monitor developments in this area. Stay tuned! We will keep you informed as best we can. Check our website for a comparison of RTO/ERO and TDSB plans.

CHANGES TO THE RTO/ERO HEALTH BENEFITS PLANS

EFFECTIVE JANUARY 1, 2003 TO DECEMBER 31, 2003

(Approved at Fall Senate, 2002) ~ Bill Tajer

Premiums, (not including taxes) at the following rates:

Semi-Private - 2003

Single	\$18.25
Couple	\$36.47
Family	\$42.85

Extended Health Care - 2003

Single	\$ 51.73
Couple	\$103.47
Family	\$124.17

(Note: There are no changes in the premiums for the Extended Health Care and Dental Plans.

There is a 5% reduction in the Semi-Private Plan premium effective February 1, 2003.)

Dental - 2003 (Payments to be based on the Ontario Dental Association Fee Guide.)

Single	\$40.55
Couple	\$79.96
Family	\$99.71

Additional changes to the Extended Health Care Plan:

- **annual prescription drug maximum increased** from \$1300 to \$1500.
- **vision limit** of \$175 per person in any two consecutive calendar years **increased** to \$225 per person in any two consecutive calendar years.
- annual maximum for **incontinence supplies increased** from \$200 to \$400.
- **addition of coverage for a hearing test** benefit with an 80% reimbursement to an annual maximum of \$75.
- **addition of coverage under drugs for erectile dysfunction** prescription drugs and erectile dysfunction aids, with an 85% reimbursement of ingredient costs for prescriptions and 85% of erectile dysfunction aids to a combined internal annual maximum of \$200.
- **addition of coverage for Closed Circuit TV**, payable at 80% reimbursement, after ADP's payment, to a lifetime maximum of \$500. (A medical procedure - not free television.)
- **addition of injury or illness of an extended family member** prior to the scheduled date of departure for the purpose of Trip Cancellation or during an insured Trip for Trip Interruption and Delay, payable at 100% reimbursement to an annual maximum of \$6,000.
- **removal of the overall annual maximum of \$675 per person for all types of paramedical practitioner** services combined, and maintain the existing internal annual maxima.

Minding Your Money ~ Chuck Carr

I wish that I could report that the recession is over and that the market is beginning to recover, but that isn't the case yet. Traditionally, market corrections form a normal part of the economic cycle and are caused when certain valuations of securities stray beyond what is considered normal, e.g. P/E, P/B, P/cash flow ratios. In my opinion, the current correction is exacerbated by non-traditional issues, (e.g., the September 11th and ongoing threat of terrorist attacks, financial reporting fraud, an impending war with Iraq) and may become the worst in history. I believe that is why the market is taking so long to recover. The business fundamentals – especially in Canada – are in place for a recovery, but investor sentiment (emotions) is not ready to trust the market. The vast majority of businesses and their employees have been and remain honest, but the few rotten apples spoil it for the many. One thing that we as investors will benefit from is the fact that, in future, businesses will have improved profit margins, and financial reporting will be more inclusive and comprehensive. Every cloud has a silver lining!

The domino effect of businesses reducing their capital and employment expenses to improve profit margins continues to lead to a spiraling reduction in production, employment and overall profits. For example, as airlines purchase fewer airplanes because people are flying less (September 11th), airplane manufacturers like Bombardier sell fewer airplanes, reduce their purchases of airplane parts and lay off employees. This in turn leads to the same cycle of events for businesses in the airplane supply sector, e.g., steel, plastics, electronics, upholstery, catering, petroleum industries. In my opinion, this cycle will end when both business and consumer confidence returns, and business and consumers begin buying again.

It is important during these depressing times to maintain a sense of proportion and perspective. Over the 26 year period from 1974 to 2000, the TSX 300 (then TSE 300) index experienced several significant market declines. While each differed in size and duration, they all shared one common characteristic: the declines ended eventually and the market went on to new heights. Despite these market declines, during the 26-year period, the TSX 300 enjoyed a total market return of 1,924.44% and an annualized return of 12.79%. This clearly demonstrates the benefit of staying invested. (Source: Datastream)

It is fortunate that we are *long-term investors*! I believe that the market will rebound as it always has, but this probably won't occur in the near future. It is important to remember that we are experiencing "paper losses." We don't lose a penny unless we sell our funds. We are all in the same boat. We are disappointed together and we shall rejoice together when the doom and gloom that pervades the market disappears. Remember investing is like running a marathon, not a series of sprints." Keep the faith!

Finally, more fortunes are made during a depression than during a market boom. Very high quality funds are available at significant discounts. If you have the courage, buy now!

I want to stress to all new retirees that you should use up all your unused RRSP room in the year that you retire. (2002?) Your salary this year should be higher than in retirement, so your taxes should be higher this year also. Your RRSP refund depends upon your marginal tax rate, so the more taxes that you will pay, the larger your RRSP refund will be.

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.

CAN YOU HELP?

Tricycles, in very good condition, wanted for Jr./Sr. kindergarten class. Will pick up anywhere in Greater Toronto area. Contact Elaine at 416.530.0253 or elaine.gaber-katz@sympatico.ca.

DISTRESS CENTRES OF TORONTO

This program sponsored by the City of Toronto and The United Appeal assists those who are lonely, depressed, anxious or in pain. If you would like to talk to someone, call 416.408.4357.

President's Message...continued from page 1

It is believed that retired teachers, whose livelihood helped provide the funds for a secure pension, and, who have seen the positive benefits of public education as it developed through the past forty years, should at least be aware of what is happening. If you have lost touch with education as it exists today, arrange to visit your local school to see first-hand what is happening. (Note the ad in our newsletter looking for tricycles.) A call to your local trustee indicating support for their stand, perhaps moot by the time you read this, will at least give them some satisfaction that retirees care. Contact your local city councillor, MPP, MP to tell them to increase funding for some of the programs like pools, day-care for adult learners, ESL.

Sadly, by the time you read this it may already be too late. Perhaps we can be more active in the future to assist our colleagues remaining in the profession.

Bill Menagh

Withrow Reunion – 100 years

We are celebrating the **Centennial of Withrow Public School** with an **Open House on April 26, 2003** and would like to invite all former Withrow teachers and other interested parties.

We are looking for artifacts or stories about the school.

For more information, contact Lance Hornby (416.461.6226) or Kristin Scott (416.469.9440).

~ 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.

Bruce L. Barrett
Laurena Braithwaite
Jean A.E. Butterill
Dorothy E. Carter
Gwyneth R. Elder

Geoffrey Greatorex
Sylvia E. Greenwood
Marjorie H. Martin
Dorcas Ruth Nickols

Annie J. O'Brien
Sean O'Reilly
June Pierson
Aubrey M. Rhomey
"Bud" Tanney

HODGINS, Nora Ross - It is with great sadness and a sense of loss that we announce the passing of a major contributor in the field of education in Ontario. Nora Hodgins died in Dundas, Ontario on Tuesday, October 8, 2002, at the age of 91. She held the position of Secretary-Treasurer of the Ontario Teachers Federation from 1944 until her retirement in 1974. Among the many influential positions she held, she was a member and Chair of the Board of Governors of the Ontario Curriculum Institute and a member of the Board of Governors for the Ontario Institute for Studies in Education. During her 30 years with the Ontario Teachers Federation, her influence on education was profound. Her many awards include Membership in The Order of Canada and an LLD from the University of Waterloo. Norah was an RTO/ERO District 16 member.

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 earlier submission is requested.

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