## THE RETIRED TEACHERS OF ONTARIO LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO DISTRICT 16 former CITY OF TORONTO NEWSLETTER

## Volume 25, Issue 3

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September, November, January, March, May 416.424.1298 416.488.3372 website: www.rto-ero16.org

## **MESSAGE FROM THE PRESIDENT**

**Does it make any sense?** 1) The day that Supervisor Christie was interviewed by the Star and discussed his potential cuts to the Toronto District School Board, there was an article in the same paper describing the benefits of the outdoor program of Upper Canada College. 2) The trustees of the TDSB have been described as dysfunctional because of their debates regarding educational programming for children (not the misuse of funds) and the appropriateness of implementing program cuts because of insufficient provincial funding now acknowledged to be adequate; while the Feds blow a billion dollars on registering fire-arms; the City of Toronto enters into expensive, questionable contracts for computers; the Conservative Party acting as the Government of Ontario receives a shameful auditor's report and now spends thousands in media ads telling us how they have saved the day for consumers of electricity. 3) Chair Joseph Carnevale of the Toronto Catholic District School Board sides with the Tories in declaiming the inability of the TDSB to cut its budget while the anticipated financial gains to school boards (including Catholic) across the province resulting from a common provincial tax base never materialized - resulting in closed libraries, inadequate science equipment, below standard building maintenance. (The OECTA-TSU President, Kathleen Gardiner, has taken a stand in opposition to Mr. Carnevales' comments. The OECTA teachers of Simcoe County would also have a differing point of view about the adequacy of the current funding formula.)

What's this have to do with Retired Teachers? Let's face it. We are a segment of the older population of this province. If you and I individually, or we collectively, do not continue to look out for the disenfranchised (the poor, the homeless, the young in school, the mentally ill, the sick, the elderly  $\sim$  all tending to be non-voters) in this province, then we may be next to feel the brunt of the transfer of funds from the needy to the well-to-do. Already we see the deteriorating changes in nursing homes, hospital access, home care opportunities and drug costs. We have seen the provincial tax cuts of this government replaced by increased municipal taxes and user fees that have surpassed those supposed savings.

What to Do! RTO/ERO has, in the past few years, adopted a more pro-active attitude to governments. We have taken a stand regarding health reform, education, and electricity deregulation. Our local political action committee is readying for the anticipated Ontario Spring election and has tried to inform you of the shortcomings of water privatization. At both the local and provincial levels there will be political action activity to ensure that older people are not considered



to be the fringes of society. In this newsletter, you have been provided with a complete contact list of the Toronto Trustees (including Catholic); Toronto Councillors; Toronto Provincial Members of the Legislature; and, the Toronto Federal Members of Parliament. We encourage you to voice your own opinion regarding emergent issues to your own representatives. They do take note of the types of messages they get and can be persuaded to reconsider detrimental decisions/legislation. Perhaps the first call you make should be to Supervisor Christie, your trustee, and your provincial Member of the Legislative Assembly to **KEEP THE OUTDOOR EDUCATION PROGRAMS!** Supervisor Christie can be reached at: 416.397.3850, Fax 416.395.8210. Email paul.christie@tdsb.on.ca.

**Executive Meetings** February 13, March 13 April 10, May 8 June 12 **TEOF Lunar Banquet** ~ February 13

Newsletter Mailings March 27 May 29

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

**DATES TO REMEMBER ~ 2003** Withrow School 100<sup>th</sup> Anniversary ~ April 26 **D16 Annual General Meeting/Spring Luncheon** ~ May 6 Etobicoke Collegiate 75<sup>th</sup> Anniversary ~ May 7, 8, 9, 10 Western Tech 75<sup>th</sup> Anniversary ~ May 9 & 10 Malvern 100<sup>th</sup> Anniversay ~ May 23, 24

RTO/ERO District 16 Executive 2002 ~ 2004

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

## **CLUB 16 PROGRAMS**

A group of interested golfers gave me their names at the recent New Members' Breakfast, the Old Mill, and are anxious for spring to arrive: We are meeting to arrange the format of the program, with various courses and dates being arranged ... so if you are interested in joining us, please call: **Val Fiedler**, Co-Ordinator at 416.510.1861

We also have a CRAFT program where the participants meet on the fourth Tuesday of each month, creating interesting crafts and enjoying refreshments and each other's company. The Convenor, **Bernice Iles**, reports that you may bring any craft you are working on, or you may like to try a mini-project with them when you get there. It may be something to celebrate the season, an article to give as a gift etc.

The BRIDGE, CRAFTS, TRAVELOGUES and FRENCH programs are held at St. Margaret's Anglican Church, (Avenue Rd. and Burnaby) one block north of Eglinton West. Please call the Convenor for the location of other programs.

#### **FEBRUARY 2003** BRIDGE Feb. 4, 18 Tuesdays 1:15pm Convenor: John Lane 416.486.0697 CRAFTS Feb. 25 Tuesday 1:30pm Convenor: Bernice Iles 416.651.4378 TRAVEL Feb. 26 Wednesday 1:30pm Convenor: Val Fiedler 416.510.1861 "CHINA... A cruise on the Yangtze before the flood." Presented by Marguerite Hunt

#### **MARCH 2003**

BRIDGE	Mar. 4, 18	Tuesdays	1:15 pm	Convenor: John Lane	416.486.0697
CRAFTS	Mar. 25	Tuesday	1:30 pm	Convenor: Bernice Iles	416.651.4378
TRAVEL	Mar. 26	Wednesday	1:30 pm	Convenor: Val Fiedler	416.510.1861
"Summer Safari in KENYA!" Presented by Joyce Bullock					

	APRIL 2003			
BRIDGE	Apr. 1, 15, 29 Tuesdays	1:15pm	Convenor: John Lane	416.486.0697
CRAFTS	Apr. 22 Tuesday	1:30pm	Convenor: Bernice Iles	416.651.4378
TRAVEL	Apr. 23 Wednesday	1:30pm	Convenor: Val Fiedler	416.510.1861
"HARDY COUNTRY and more." Presented by Norman Day				

**SNOOKER CLUB** Every Tuesday at 2:00pm to 4:00pm the group continues to play at Coronation Billiards, Eglinton Avenue at Avenue Rd. Call Convenor **John La Flair** for further information. 416.465.7977.

**BOOK CLUB** Meetings are on the first Monday of each month from 1:00pm to 3:00pm and the group selects different authors each month. These selections have been made:

FEBRUARY	~ Dress Lodger, Sheri Holman
MARCH	~ <i>River Thieves</i> , Michael Crummey
APRIL	~ Artist On Fire (Joyce Wieland), Jane Lind
MAY	~ Red Tent, Anita Diamant
JUNE	$\sim$ TBA
For further info	prmation, call Joan Johnston 416.691.5368 or Elaine MacIntosh 416.463.2637.

**MOVIE CLUB** A new movie "*Rabbit-Proof Fence*" was enjoyed and is recommended by the group. The next dates for their outings are: February 10, March 10, April 14 (the 2nd Monday of the month).

If you wish to join us, please call Brenda Wilson at 416.482.2853 or Kelly Todesco at 416.693.0216.

**WALKERS' CLUB** Every Saturday or Sunday you will find these outdoor enthusiasts enjoying their activity for about two hours before settling back with a coffee and chat. Join them by calling **Kelly Todesco** at 416.693.0216 after 6:00pm.

**FRENCH CLUB** A small but interested group has begun their meetings with Convenor **Gilles Martin** at St. Margaret's Church. Their agenda includes conversational French, and will expand according to the group's requirements. Call **Gilles** at 416.465.9734 to join the group or for further information.

## HIKERS' CLUB Mark your calendars now for these hikes!

## FEBRUARY ~ Monday, February 17, 2003 at 10:45am

#### 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* 

#### MARCH ~ Friday, March 21, 2003 at 10:00am

Route: Celebrate the first day of spring with a walk at Silver Creek, Part 2 Meeting Place: Call Marianne Psica at 416-499-0324 for information and directions.

#### APRIL ~ Monday, April 14, 2003 at 10:00am

Route: Enjoy woods, meadows, kettle lakes and waterfalls at Forks of the Credit Provincial Park/Cataract Meeting Place: Call Marianne at 416-499-0324 for information and directions.

#### MAY ~ Friday, May 9, 2003, rain date Friday, May 16 at 10:45am Note: Ferry leaves promptly at 11:00am

Route:Alan Warren will lead the group around the Toronto IslandsMeeting Place:Ticket booth at Ferry Docks, foot of Bay Street. Call Alan Warren, 416.486.6334, 4-6pm for info.

#### MAY ~ Friday, May 23, 2003 at 10:45am

Route: Explore the Don Valley - Sunnybrook Pk & Glendon Woods with **Don & Lynda Mason** (416.759.3131) Meeting Place: Parking lot west off Leslie north of Eglinton. Washrooms and picnic tables available at lunch.

## **DAYTRIPS FOR SPRING TERM 2003**

A number of theatre day trips have been planned for your pleasure. Treat yourself (and perhaps a friend) to a carefree outing that includes two meals, a theatre ticket, comfortable motor-coach transportation, and all taxes and gratuities.

Check your calendar and call Jack DeGroot at 416.691.3046, beginning on Tuesday, February 4, at 8:00 am.

After your booking is made, please forward a cheque for \$40.00/person payable to "Club 16" and mail to Jack DeGroot, 19 Elmview Dr., Scarborough Ontario MIN 2W3.

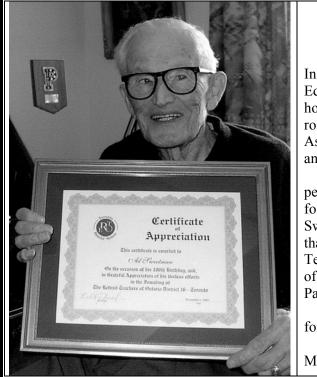
NOTE : Trips for the FALL TERM will be announced in the next newsletter.

## SPRING SCHEDULE

Wednesday, April 16	<i>"MISALLIANCE"</i> by Bernard Shaw a madcap exploration of the relations be		COST - \$95.00 ids.
Tuesday, May 13	"ANNIE GET YOUR GUN" a glorious old fashioned musical with ev	at DRAYTON FESTIVAL ver popular music and lyrics by I	COST - \$85.00 rving Berlin.
Wednesday, May 28	<i>"GIGI"</i> by Lerner and Loewe a wonderful story of a young tomboy be	at STRATFORD FESTIVAL eing groomed for a new role in so	
Wednesday, June 18	<i>"JOSEPH AND THE AMAZING TEC</i> at KING'S WHARF TI a rollicking musical masterpiece incred	HEATRE in Penetanguishene	COST - \$85.00 second visit)

## Hiking Report ~ Marianne Psica

A small group of hikers, both two and four-footed, enjoyed a pre-Christmas walk in the Silver Creek Conservation Area on December 13. Our hike took us through mixed forest, cedar woods and open meadow and even led us along the top of an esker. Fallen logs and moss-covered rocks were our benches at lunch. (Pictures by **Don Mason** on the District 16 website.)



## Allen Sweetman ~ A Centennial Celebration by Mary Noylander

In November, about thirty family members and Toronto Board of Education friends gathered at Christie Gardens for a reception to honour **Mr. Allen Sweetman** on his 100th birthday. Mr. Sweetman rose through the ranks of the Toronto Board of Education to become Associate Director where he was known for his honesty, friendliness and integrity.

**Jim Youngson** and **Lou Wise** made presentations of a personal nature and there were many cards, hugs and handshakes to follow. Earlier **Bob Neal** and **Arlene Freeman** had presented Mr. Sweetman with a framed certificate from RTO/ERO District 16 thanking him for the part he played in establishing the Superannuated Teachers of Ontario. He and fellow educators pressed for the indexing of pensions with an intense lobbying campaign of Members of Parliament. We thank him for that!

We thank Mike Lennox, also a resident at Christie Gardens, for arranging this exceptional event for this exceptional gentleman. (Note Mr. Sweetman's prized PSAA Honorary Life

Membership plaque on his wall.)



## EDUCA ORS' BUILD <u>Habitat for Humanity Toronto</u> 29 Bermondsey Road, Toronto, Ontario M4B 1Z7 www.torontohabitat.on.ca 416.755.7353



Thank you to all District 16 members who are making donations to the Educators' Build. For those not already having contributed, please consider. A receipt for tax purposes and a formal thank you will be returned to you.

EDUCA TO RS' BUILD ~ <u>HABITAT FOR HUMANITY TORONTO</u> ~ Donation Form						
Cheques, payable to <u>Habitat for Humanity Toronto: Educators' Build</u> , 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						

## WELCOME NEW MEMBERS (& Current Member Change of Address)

We welcome our new members who have joined us since October, 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 and others in the region (Durham, Peel, York County)). *Call Diane Vezeau at the Provincial Office (416.962.9463) to correct this if necessary or to make changes in address/status*.

Cynthia J Abbott Elaine O'Grady Mary J Gillis Jane Barbeau Merle Gould Walter Olphert Shelagh F Patterson Carol Beaven Joyce A Grossi Winifred A Paul N Kenneth Bingham Saran Handa John R Birkett Letitia Harrison Yvonne Petrinov Myrtle Pike Bruce Bokhout James Heron Eleanor Bookman Mildred Hunter Helen Pordage Brenda Burnett M Yvonne Hutchinson Ronald Raymer Norman S Rhora Mary E Campbell Beverley Judson Margaret T Cerre Sylvia Kennedy Dzintra Rinks Jeanette M Clark E Gail Labarge John R Russell Daisy Lazarovits-Farkas Winnifred C Clysdale Norma G Y Sherk Marilyn M Cooper Sari C Machen J Bruce Singleton Gail Cummings Helen L Mambourg Mary A Smith E Marie Marsellus Brian E Smith **Tuula Davies** Janette Doupe Robert McAleese Donald D Stadnyk Angela M Ducharme McMahon James McCarron Ludmilla Tachuk Melanie Duras Maxine McCuaig Sr Rachel Tataryn Sigrid Edwards Margery Vanstone William J McGilvray M Diane Warden Paulina Effer Nellie McGlynn Pat Flude H Gordon McLeod Peter J Warren John Frenke Jeane I Morrow Ruth M Webster Tarlochan S Gill Fred J A Moxon Wayne Wessell

#### .....

## ~ TEOF ANNUAL LUNAR BANQUET ~ ~ SUPPORT CHILD NUTRITION IN TDSB SCHOOLS ~

January 2003 will usher in the Lunar Year of the Sheep. Celebrate by attending TEOF's popular Lunar New Year Banquet on Thursday, February 13th, 2003. The evening starts at 6:00pm with a cash bar at The Bright Pearl Restaurant, 346 Spadina Ave. (West Side mid way between College and Dundas. Parking is in Municipal Parking lot across the road on St Andrews Street. The restaurant is on the second floor and is wheelchair accessible.) Dinner and entertainment will commence at 6:30pm.

Our fabulous hostess for the evening is **Valerie Mah**, who by that time will be one of the newest members of District 16, R.T.O.! The cost of the evening remains at \$35.00 per person or \$350.00 per table of ten persons. (A tax receipt can be provided for the charitable portion of your ticket.)

Members of District 16 R.T.O. would enjoy chasing away the February blahs sharing delicious cuisine, happy company, joyful fellowship, door prizes and a raffle while at the same time raising funds to support child nutrition programs in TDSB schools.

For more information or to order tickets, please contact one of the following: **Theresa Lennox** or **Valerie Mah** at Bruce Public School, 416-393-0670, or **Mike Lennox** at 416-534-5908, or **Les Birmingham** 416-299-6450 or birmsles@sympatico.ca.

TEOF wishes you the best of health and happiness for 2003!

## Government Watch - Political Action Committee ~ Chair: Pat Carson

For this issue, we bring to your attention the availability of Community Care Access Centres (CCACs). On our request, the Toronto CCAC has sent us the following information. (Edited for space.)

## **Toronto Community Care Access Centre**

In January 1996, the Ontario Minister of Health announced that the government would replace 74 existing Home Care and Placement Co-ordination programs with 43 Community Care Access Centres (CCACs) across the province. In Toronto, six Community Care Access Centres are located in each of the former municipalities of Metropolitan Toronto (East York, Etobicoke, North York, Toronto, Scarborough, and York).

The Community Care Access Centres were designed to provide:

- a single point of access to services;
- continuity and consistency of care and care providers;
- equity and portability of services across the province; and
- a flexible approach to how care is funded and delivered specific to the different populations within the communities of the CCACs.

The Community Care Access Centres have 3 key functions:

- i) Case management and delivery of in-home health and social support services (including nursing, physiotherapy, social work, personal care, speech-language pathology, occupational therapy, laboratory services, drug cards, medical supplies and equipment, and transportation);
- ii) Assessment for placement of individuals in long-term care facilities; and,
- iii) Provision of comprehensive information and referral services for a wide-range of community-based health and social services.

# Anyone can make a referral to a Community Care Access Centre. Friends, family members, neighbours, family physicians, school personnel, hospital discharge planners, other community agencies and services, and even the clients themselves can call us to make a referral.

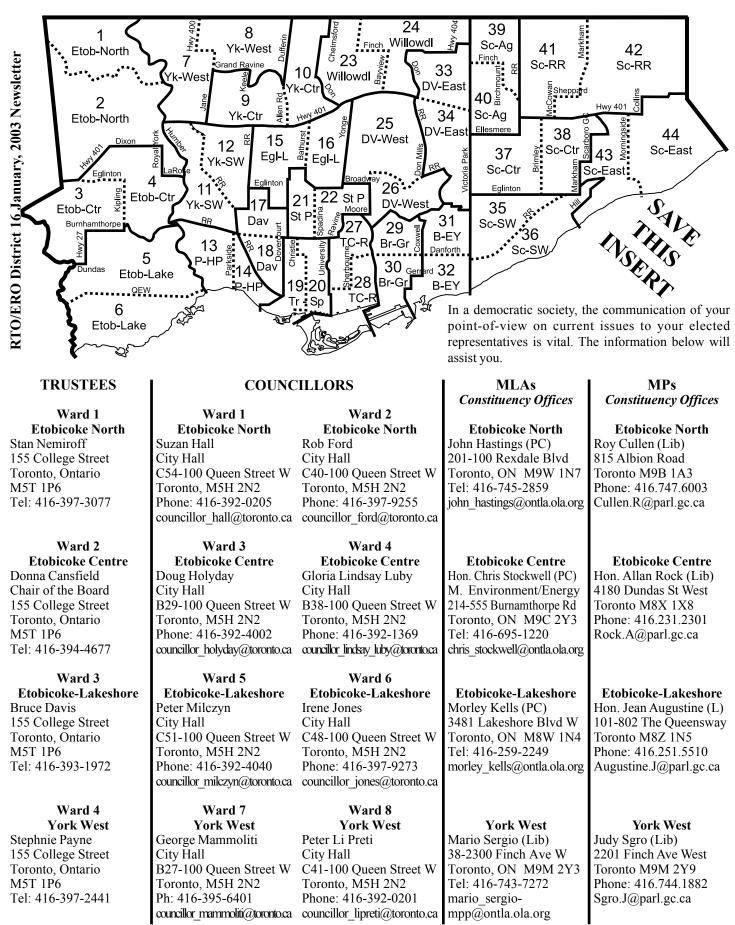
#### **Questions and Answers**

## 1. On what criteria do you base your decision to provide home care to a patient?

- The criteria for eligibility for CCAC services have been set by the Ministry of Health and Long-Term Care. They are as follows:
- the client is insured under OHIP.
- the client's needs cannot be met on an outpatient basis.
- the medical condition is such that the client can be treated adequately at home with the services available through the Community Care Access Centre.
- the client is in need of at least one of the following services: nursing, physiotherapy, occupational therapy, personal support, speech-language pathology, nutritional therapy and, social work.
- the client's home must be suitable for the required care to be given and is safe for the client and the provider.
- the client's family and friends are willing and able to assist the client with the treatment program if needed.
- there is a reasonable expectation that services provided will result in progress towards established outcomes/goals.
- the client resides in the Community Care Access Centre's catchment area.

Once a client is referred to a CCAC, s/he is assessed based on their functional level and need for the services.

## YOUR TORONTO POLITICAL REPRESENTATIVES (In order of City Ward - Catholic Trustees on Page 4)



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Ward 5 **York Centre** Sheine Mankovsky 155 College Street Toronto, Ontario M5T 1P6 Tel: 416-397-2431

Ward 6 York South-Weston Elizabeth Hill 155 College Street Toronto, Ontario M5T 1P6 Tel: 416-397-3098

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Ward 11

St. Paul's Shellev Laskin 155 College Street Toronto, Ontario M5T 1P6 Tel: 416-397-3094 COUNCILLORS

#### Ward 9 York Centre Maria Augimeri City Hall C53-100 Oueen Street W Toronto, M5H 2N2 Phone: 416-392-4021 councillor augimeri@toronto.ca councillor feldman@toronto.ca

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City Hall

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Betty Disero Citv Hall B37-100 Oueen Street W Toronto, M5H 2N2 Phone: 416-392-7011 councillor disero@toronto.ca councillor silva@toronto.ca

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Ward 21 St. Paul's Joe Mihevc City Hall Toronto, M5H 2N2 Phone: 416-392-0208

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Ward 18 Davenport Mario Silva Citv Hall C42-100 Oueen Street W

Toronto, M5H 2N2 Phone: 416-392-7012

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MLAs

**York Centre** Monte Kwinter (Lib) 539 Wilson Heights Blvd Toronto, ON M3H 2V7 Tel: 416-630-0080 monte kwintermpp@ontla.ola.org

York South-Weston Joe Cordiano (Lib) 3-2277 Keele Street Toronto, ON M6M 3Z6 Tel: 416-243-7984 joe cordianompp@ontla.ola.org

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gerard kennedy-

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Davenport Tony Ruprecht (Lib) 1359 Davenport Rd. Toronto, ON M6H 2H5 Tel: 416-535-3158 tony ruprechtmpp@ontla.ola.org

**Trinity-Spadina** Rosario Marchese (NDP) 854 Dundas Street West Toronto, ON M6J 1V5 Tel: 416-603-9664 rosario marchesempp@ontla.ola.org

#### St. Paul's

Michael Bryant (Lib) 803 St. Clair Avenue W Toronto, ON M6C 1B9 Tel: 416-656-0943 michael bryant-

York Centre Hon. Art Eggleton (Lib) 845 Wilson Ave Toronto M3H 5W1 Phone: 416.638.3700 Eggleton.A@parl.gc.ca

MPs

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Davenport Hon. Charles Caccia (L) 1674 St Clair West Toronto M6N 1H8 Phone: 416.654.8048 Caccia.C@parl.gc.ca

**Trinity-Spadina** Tony Ianno (Lib) 304-622 College Street Toronto M6G 1B4 Phone: 416.533.2710 Ianno.T@parl.gc.ca

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**RTO/ERO District 16 January, 2003 Newsletter** 

## 2. Are there differences in the level of service given in other regions?

There can be differences in service across the province. Over the last 2 years CCACs have not received an increase in their base budgets. In order to meet their budgets, some CCACs reduced services or established waitlists. In some cases, this has led to inconsistencies in the level of service across the province. It is our hope that the release of the Romanow Report and other government reforms will address the funding issues faced by CCACs. Furthermore, CCACs and the Ministry of Health and Long-Term Care are beginning to work together to establish more standardization of service delivery across the province.

## 3. How much funding do you receive to cover your services to each patient?

Funding for CCACs is determined by the provincial government based on an equity formula. The equity formula is currently based on age and gender only. There is some discussion about adding new variables to the equity formula that also affect health needs, such as socio-economic factors and language issues. We hope these changes will be approved in order to address some of the unique needs of the different communities served by CCACs.

At present each CCAC submits an annual budget plan to the Ministry of Health and LongTerm Care. Our annual budget plan considers what our community will need in terms of CCAC services for the coming year and a plan for how the funds will be spent. The Ministry of Health and Long-Term Care determines how much funding is available.

The Toronto Community Care Access Centre has an annual budget of \$73 million for our catchment area, which is the former City of Toronto under the old municipal boundaries. We spend 93% - 94% of our budget on direct client care.

## 4. Does the recipient pay anything?

All CCAC services are provided at no cost to the client. We do not do financial assessments of individuals. Clients may have to pay separately for items such as medical equipment and medical supplies and additional services such as homemaking that they may want to receive in addition to what is provided by the CCAC.

## 5. What are the effects of contracting out on your ability to provide services?

Services were contracted out under the old home care program system that was in place before CCACs were established. In general, contracts are awarded through an evaluation process that weights quality as 75-80% of the total score, and price as 20-25% of the total score. CCACs also must have in place an ongoing means to evaluate the performance of each contracted agency. It is believed that there is now more rigour in monitoring performance and placing more and more emphasis on quality.

## 6. What is the median level of care currently provided?

It is important to note that each client receives an individual assessment and a service plan is developed based on identified needs. Many factors such as functional ability, availability of family and other supports, medical stability, and cognitive ability -`are considered in the assessment process. On average the Toronto Community. Care Access Centre provides about 5 nursing visits per month per client requiring nursing care and about 12 hours of personal", support per month per client requiring personal support.

## 10. What services can one expect to receive?

The Toronto Community Care Access Centre provides the following services:

- Case management
- Nursing
- Personal Care
- Social Work
- Physiotherapy
- Speech-Language Pathology
- Occupational Therapy
- Nutritional Therapy

And in some cases we provide assistance with medical supplies, short-term equipment rental, drug cards, lab-services, and transportation to and from medical appointments.

## Minding Your Money: Annual Tax Tips ~ Chuck Carr

**File It Or Lose It!** Many taxpayers who have no taxes payable do not file a tax return. This is most unwise! Not only do they lose the GST and Ontario tax rebates that are available to low/no income taxpayers, but, if they are part of a family, (including common law couples) they prevent the transferring of tax credits to the higher-income taxpayer. Failing to file a tax return also complicates the tax return for the year of death unnecessarily. If you have a child/grandchild 16 years or older, that child should submit a tax return to claim the Ontario Tax Credit and GST rebate.

**Income Splitting** Income splitting (including tax credit transfers) is probably the most fertile area for tax reduction. You will be amazed at the number of items that may be transferred among family members, *after* they are no longer needed to reduce the lower-income taxpayer's *Tax Payable* (Line 435) to *zero*.

**Tax Payable (Line 435)** 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 tax payer, 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 Revenue Canada's Schedule 2, and forms T 2201 and/or T 2202, which are available free from District Tax Offices. Unfortunately, a fair amount of trial and error is needed if you are doing the calculations by hand. Most good computer tax programs, (e.g. Cantax, QuickTax, VisionTax) will do it for you automatically. 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 have special characteristics. Charitable donations may be accumulated for up to five years and claimed up to 75% of Net Income (100% in the year of death). Choose the claimant who will provide the better *family* tax credit.

**Medical Expenses** Medical expenses may be claimed for *any* 12 month period ending in the tax year. This allows taxpayers to choose the most costly 12 months to claim expenses, e.g. If a taxpayer experienced large medical expenses from July to September in 2XXX, he/she could designate July 1, 2XXX to June 30, 2XXY 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 \$1,678 or 3% of Net Income to generate a credit. Eligible expenses include premiums paid to non-governmental, medical or hospital care plans in 2002, e.g. your portion of your Health Benefits plan and any travel insurance that you have paid. Don't forget the \$100 deductible you pay if you are 65 or over.

**Claiming Tuition Fees** Students attending post secondary education and students who have been IPRCed may claim tuition/tutoring fees on their income tax returns. In each case you will need to submit either a T2202A from the educational institution or a copy of the IPRC letter that confirms that your child is exceptional. For students attending university outside Canada, obtain two forms from CCRA – *Education Amount Certificate (T2202E)* and *Tuition Certificate – University Outside Canada (TL11A)*. Be sure to instruct the university to complete column C (Number of months for full time credit) on the Education Amount Certificate. In all cases, the children must submit their own tax returns and complete the back of the T 2202A/TL11A form to transfer their unused tuition fee and education amount to the higher earning taxpayer. An accompanying letter to CCRA to explain the T2202E and TL11A forms would help in processing these forms. Everyone has a first day on the job.

**Long Term Tax Planning for Young Children** Parents with children eight years or older may wish to engage in longterm tax planning to reduce taxes in both the short and long term. Said simply, the concept involves attributing money to children eight years or older, assigning tasks that they must perform to *earn* this money and keeping records on how the money is spent. The children submit tax returns starting at age eight and begin building up *unused* RRSP room that will be used later when they earn money to help pay for their post secondary education. When the children's income exceeds their personal amount deduction and they have to pay taxes, the children buy enough RRSPs to reduce their taxes payable to zero and may transfer their tuition fees and education amount to the higher tax-paying parent. For a detailed description of this concept and a model of records to be kept, contact C.W.N. Carr, 55 Crossbow Crescent, Toronto ON M2J 3M3. **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. **Chuck Carr** 

## **ADVANCE NOTICE ~ SPRING LUNCHEON** & ANNUAL GENERAL MEETING

Set aside **Tuesday May 6, 2003** for this event. As is our custom, the day will have two parts: a morning AGM (Treasurer's Report only) with guest(s) from the RTO/ERO Pension Committee and/or the Pension Plan Board (we may even have prizes for you!); and, the Spring Luncheon featuring Harmony of Lettuce Salad, Medallions of Turkey Tenderloin, Wild Rice Pilaf, Medley of Vegetables and Muskoka Maple Mousse. Entertainment by Flo Umphrey – a One Woman Show of song, piano stylings and stories. Details and Registration Form in March Newsletter.

## REUNIONS

Etobicoke Collegiate Institute ~ 75<sup>th</sup> Anniversary Reunion May 7, 8, 9, 10, 2003

Contact: 416.680.4332 or eci75@rogers.com or www.eci75.com

Malvern Collegiate Institute Reunion & 100<sup>th</sup> Celebration ~ moved up a year May 24, 2003 May 23 ~ Pub Night

May 24 ~ Celebration at Malvern & Ted Reeves Arena Contact: http://mcigrad.tripod.ca

Western Technical Commercial School ~ 75<sup>th</sup> Anniversary Reunion

May 9 & 10, 2003

Contact: David Moore, VP (416.393.0500) or email westerntech@tdsb.on.ca or www.wtcs.ca

#### **!SPECIAL! RTIP/ARM HEALTH PLAN MEMBERS !SPECIAL!**

## **TRANSFERRING TO RTO/ERO HEALTH PLANS**

Acting on the advice of the Health Services & Insurance Committee, the Provincial Executive has removed the deadline for transferring from RTIP/ARM plans to RTO/ERO. Please share this information with those who may have an interest in joining RTO/ERO

At its most recent meeting, the Health Services & Insurance Committee reviewed its earlier recommendation that permitted RTIP and ARM plan members to transfer to RTO/ERO Health Plans until December 31, 2002 without medical evidence.

Editor's Note: We regret any confusion regarding this matter. Unfortunately, we did not have this information in time for our November Issue and now it is somewhat dated. Our website does maintain current information and an email notification service can be arranged. Consider taking a look.

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

## Political Action Committee ~ Chair: Pat Carson

Editor: We have space available in this issue to print an additional Political Action submission regarding **Elder Abuse**. If you are the abusee, you don't have to take it any longer – *SAY NO*! If you are the abuser, *STOP IT AND GET HELP*!

## **ELDER ABUSE**

An insidious form of abuse lurks in our society. Silent and hidden, it has very few advocates who speak up against it. It is elder abuse. We all need to be aware of it, its causes and ramifications, its manifestations. We need to demand that society, the government and its agencies work towards its prevention.

The proverbial old lady living in a filthy home with lots of cats, a senior who has trustingly granted her son power-ofattorney only to have him steal her assets, the nursing home patient who is over-medicated or often kept in restraints, and most obviously an elderly person who is slapped around by members of his family – these are all victims of elder abuse.

Elder abuse takes many forms, either passive or active; the difference depends on the intent of the caregiver. With active elder abuse, the caregiver, be it someone in the home or in an institution, intentionally harms the elder person; passive abuse may result from ignorance on the part of the caregiver of how to properly care for an elder person, or sadly, caregiver overload. This latter cause is also present in spousal or child abuse. Stress from trying to care for an elder, perhaps disabled, mentally incompetent, without proper training and professional assistance may prove to be too much. Or a caregiver may have problems in his or her own life, loss of a job, marital difficulties, etc. He or she may be alcoholic, dependent on drugs, generally abusive or suffer emotional problems. Whatever the reason, such a person is a bad choice as a caregiver.

**PHYSICAL ABUSE** is self-explanatory. A senior is intentionally harmed physically, and often attempts are made by the caregiver to hide the abuse by doctor or emergency room "shopping", by delaying taking the victim for treatment, or by concocting various explanations for the injury. The victim may have obvious trauma from assaults or marks such as rope burns from being restrained. Repeated injuries are suspicious, especially "unexplained" ones. Evidence of such injuries in a child must be reported to Children's Aid by educators and medical personnel, but there is no "Seniors' Aid" for the elderly who are often just as powerless to speak for themselves.

**MATERIAL/FINANCIAL ABUSE** is the theft, misuse, misappropriation, mismanagement or exploitation of a senior's property or possessions and/or monetary assets. This is probably the most common form of abuse and is usually perpetrated by a family member. A recent acquaintance may profess great affection for the senior and try to isolate her from friends and family, or such an acquaintance, family member, housekeeper, etc. may promise lifelong care in return for deeding all property or assigning assets to the caregiver. A caregiver may request that bank statements be sent to him or her, or may make unauthorized use of a senior's ATM card. Unpaid bills, lack of new clothing or amenities when the senior is well able to pay for such items may be due to the caregiver who seems concerned only with the financial health of the patient instead of his physical and mental state. Jewellery, furs, other possessions may be missing. Unusual banking activity such as large withdrawals in a short period of time or switching banks is another indication that something is amiss. Perhaps a senior may be asked to sign a document without a proper explanation of its purpose, or the senior's signature may be forged. Banks do make an attempt to monitor such activities but in today's impersonal banking world these efforts are hit-and-miss.

**PSYCHOLOGICAL ABUSE** can consist of threats, humiliation, verbal assaults, insults and ridicule, isolation, or even the destruction of personal belongings. The victim may feel shame and become very passive. He or she will experience anxiety in varying degrees, may become depressed and even contemplate suicide. Occasionally confusion and disorientation attributed to senility may actually be due to psychological abuse. A victim may seem extremely nervous, trembling and clinging, or may be evasive, refusing to make eye contact.

SEXUAL ABUSE is any sexual activity to which the elder does not give consent or is incapable of giving consent. A physical exam may reveal indications of such abuse while the victim may exhibit signs similar to those for psychological abuse. Continued next Page

**PHYSICAL NEGLECT** may include the withholding of food, medical care, or such things as clean clothing and a comfortable bed.

**SELF-NEGLECT** has many causes. It may have been a more or less periodic habit throughout adulthood, becoming more pronounced with age. If a person is mentally competent but chooses to neglect their person, health and surroundings, does this constitute neglect? Dementia is sometimes a cause, but not as often as one might think. However, diagnosis and proper treatment are vital. The role of illness, malnutrition or over-medication cannot be discounted as causes for self-neglect as their symptoms may be mistaken for dementia. Depression, another cause of self-neglect wreaks havoc at all ages, but seniors can be successfully treated. Rapid intervention and treatment are important; a grim statistic shows that the rate of suicide for older white males may be as much as 12 times higher than for any other age group.

Substance abuse can also be a cause of self-neglect. The problem may be a longstanding one such as alcoholism or it may be a relatively recent response to depression, stress or loss leading to a dependency on drugs like Valium, etc. Poverty cannot be overlooked as a cause of self-neglect. Many seniors, especially women, with inadequate pensions are forced to choose between food, housing and medication and although it may appear that they are neglecting themselves, by not taking their medication, for example, the truth may be that they can't afford to. Social assistance is available but it may not be enough, and many seniors may be too proud to ask for help. A recent study indicated that seniors are more isolated today than at any time in the past. There is a clear cut correlation between social support and life satisfaction. Isolation is a risk factor for all other forms of elder abuse as well.

**VIOLATION OF BASIC RIGHTS**, those rights enshrined in the charter, the right to privacy and freedom of religion, for example, constitutes another form of elder abuse.

WHAT SHOULD WE BE DOING is a good question. Public awareness of elder abuse and its prevention is a great asset and we can write letters to members of parliament, newspapers and social service agencies, or sign petitions. We can encourage employers to help care-giving families. We can ask community groups to provide more services for the elderly, and publicize available support services. Groups such as CARP are a good resource, as are mental health services and alcohol and substance abuse programs.

Why is there not a hotline for suspected cases of elder abuse? At present the only recourse is 911. We can demand that the government provide and maintain necessary funding for all agencies that provide support for seniors. We can insist that caregivers be given training in dealing with the problems associated with elder care. We can ask that financial institutions, lawyers, etc. be more aware of the potential for abuse. We can demand that caregivers, whether in the home or in an institution, are abundantly aware that elder abuse is a criminal offence.

**HOW TO HELP OURSELVES** before we end up in a position where we might suffer abuse is an important consideration. To combat the isolation many seniors feel we should maintain our social contacts and even increase our circle of friends, even if we move. Participate in many social and community activities; they provide fun and health benefits as well as a measure of security. Have a buddy system with a friend outside your home, never leave your home unattended, and have friends over to your home often. Above all, do not live with anyone, relative or not, who has a history of violent behaviour or substance abuse. Safeguard your financial status by being aware of all transactions and have your pension check and other income deposited directly into your bank account. Review your will periodically with a lawyer and consult a lawyer about arrangements you can make for a possible future disability, such as a power-of-attorney. Make sure your lawyer or someone you can trust reviews all documents before you sign them.

#### **REMEMBER:** any older person could become a victim of abuse.

#### WANT TO TAKE A COURSE? ~ Act II Studio, Ryerson University/416.979.5000 ext 6297 www.ryerson.ca/~act2/ A Lecture Course For Theatre Lovers Of ALL Ages: 'Stratford/ Shaw Festivals: A Preview'

A must for Stratford/Shaw goers! This spirited lecture series will enrich your theatregoing 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. At Rverson University, Exact location TBA

8 sessions, 16 hours	Thursday	10am - 12n	April 3-May 29	Fee: \$95 no class April 23
	Evening lectures: Wed.	6pm - 8pm	March 26 - May 28	Fee: \$95 no classes April 9, 23

Individual lectures: \$15

## WANT TO TAKE ANOTHER COURSE? ~ Act II Studio, Ryerson University/416.979.5000 ext 6297 www.ryerson.ca/~act2/ Analyse This! The Art Of Film Criticism Become a discerning film-goer. This course looks at the history of film criticism, the different disciples that feed the craft and the influence of the film industry on contemporary criticism. This course is open to all ages: 6 sessions, 18 hours Wednesday 10am - 1pm March 5 - April 9 Fee: \$120

#### WANT TO JUST BE ENTERTAINED? ~ The Seven Deadly Sins at Ryerson Theatre School

44 Gerrard St E (2nd floor - stairs only), February 27 - March 1, 20037:30pm Thursday February 27 & Friday February 282:00pm Friday February 284:00pm Saturday March 1General Admission \$10Seniors & Groups \$8Tickets at the door or reserve at the office 416.979.5000 ext 6297Act II Studio is a Seniors' Education Program Ryerson University

## TRAVEL GUILD OPPORTUNITIES ~ AN RTO/ERO AFFINITY PROGRAM

RTO/ERO is offering many exciting trips for 2003 through Travel Guild, our official travel agent. From January to July there are tours in Canada to the Rockies, the Maritimes and Newfoundland; in Europe to Britain, Iceland, Ireland, Italy, Norwegian Fjords and a War Heritage tour through northern France, Belgium and Holland; in Asia tours to China and the Yangtze River, Thailand for Golf, and the Orient. Stay-put holidays are available during the winter months to Arizona, British Columbia, Costa Rica, the French Riviera, Greece, Portugal and Spain. The brochure giving the complete itinerary, dates, and prices is now available by phoning Travel Guild at 905.760.9229. From July to December they will have tours in South America to Galapagos, Peru, Ecuador, Brazil, the Amazon; in Europe to Paris, Central Europe, Alpine Europe, Spain, Portugal, Greece and Rhodes, Waterways of Russia; in Africa to Tunisia, Morocco, South Africa, Namibia, Kenya; and in Asia to Japan, Orient, Turkey, China, the Yangtze, India, Vietnam, Cambodia. That brochure is in preparation. Phone Travel Guild at 905.760.9229 to request a copy to be mailed early in 2003. If there is any question, please contact me by e-mail at h\_panetta@hotmail.com or by phone at 416.445.0885. **Harolyn Panetta** (D24, Scar/EY)

## ~ 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 Atkin Charles A. Cerre Arthur Douglas Fargey Alfred Ernest Holland James F. Johnson William John Lonergan Audrey Helen McMaster Samuel Morrow Lawrence (Bud) Tanney David Beaton Dorothy J. Chapman Ken Godden Robert B. (Bob) Holmeshaw Jack Hayden King Kenneth G. Martin Madalyn M. Montgomery Frank G. N. Pereira Bruce T. G. Vance Helen E. Boone Gladys G. Davids Jack Hersh Katherine Jacobs Sandra V. King Jay D. MacDonald Joyce Morgan Gwen Poulton

## **EDITOR'S COMMENTS**

Your Newsletter Committee produces 5 Newsletters per year. We appreciate the regular contributions from the Political Action Committee, the Club 16 Chair, and Charles Carr. We welcome other submissions. 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 earlier submission is requested.

**2003 Publication Schedule:** Submissions: 1/03, 1/05, 1/09