



Volume 25, Issue 4

MARCH, 2003

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

First, let me acknowledge one of our most stalwart executive members, **Anne Fraser**. As you may know already, Anne has suffered a stroke from which she is now recovering in St. John's Convalescent Hospital. In addition to the good care by hospital staff, she is benefiting from the specialized talents of her friends – skills developed over the years in education. Anne is currently serving District 16 members on the executive as Chair of the Hospitality Committee. She also arranges for the refreshment of other Toronto groups who meet at St. Margaret's Church, notably the Newsletter Mailing sessions. Although others have filled the gap caused by her recent setback, we eagerly await her return. Please call the hospital to check on the advisability of personal visits. I'm sure a card would be appreciated. (Hi, Anne!)

Secondly, with the approach of our AGM, we are using this issue of our newsletter to inform/remind our members of the services RTO/ERO provides both provincially and locally. In the remainder of this message, governance and financial issues will be addressed. In other parts of this newsletter, services and programs will be presented.

**Governance:** RTO/ERO is structured as a provincial organization made up of Districts (~43) whose borders tend to follow those of the Ontario public school boards prior to consolidation circa 1997. There are four Districts within the jurisdiction of the current Toronto District School Board/Toronto Catholic District School Board, the source of the bulk of our members. Two senates (Spring/Fall) govern the operations of RTO/ERO provincially. Each District sends two reps to Senate. (The four Toronto Districts would prefer a more 'rep-by-pop' involvement.) Senate determines decisions related to the activities of RTO/ERO. Districts must work within the parameters of the provincial organization.

Locally, Toronto District has taken significant steps to encourage the participation of members in its governance. Whereas our Annual General Meetings were once held during a Luncheon thus forcing members to buy a meal in order to participate, we now hold an AGM as a morning affair prior to the luncheon. Members may choose to attend either or both. The AGM is free, refreshments are supplied, a guest speaker is highlighted to add depth to knowledge about key programs (e.g. pension, benefits). We recognize that AGMs are not the most attractive forum for most members, but we have significantly improved our participation and are developing a cadre of individuals willing to serve on our executive or our committees.

**Finances:** Until a few years ago, the financing of local Districts was based on a small per member fee rebate plus the option for a District to apply for specific program grants from the provincial RTO/ERO. This 'cap-in-hand' process was recently changed to a system that curtailed the 'grants process' and upped the fee rebate to 25% of the District's members' fees (Full and Associate). This has significantly increased local District ability to directly service members. Toronto District will receive an income of about \$32,000 for 2003. With the guidance of our AGM, we have adjusted our budget to make full use of these funds. We also have about \$30,000 in reserve for emergent items. This more stable income has permitted Toronto District to: hold an annual 'New Member Breakfast' (a personal welcome letter is also sent to a new members as they are added to our list); broaden the scope of our newsletter (now up to 16 pages) while adopting internal efficiencies; consider our own 'Service To Others' awards; recognize Members reaching key **Continued Page 3**

## DATES TO REMEMBER ~ 2003

**Executive Meetings** ~ April 10, May 8, June 12

**Newsletter Mailings** ~ May 29

**AGM/Spring Luncheon** ~ May 6

**Spring Senate** ~ May 21, 22

**Toronto Choristers 11<sup>th</sup> Annual Spring Concert** ~ May 14, 2003 (details on page 11)

**"Screw the Bell" Golf Tournament** ~ September 2, 2003 (details on page 10)

**Withrow School 100<sup>th</sup> Anniversary** ~ April 26

**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> Anniversary** ~ May 23, 24

### RTO/ERO District 16 Executive 2002 ~ 2004

**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

## CLUB 16 PROGRAMS

HELP!! Dennis and I are hopeful of taking a trip to Malaysia in November and this would create a problem with the TRAVELOGUES normally presented at that time. We require two people with a car to be responsible for organizing and setting up the equipment, chairs, and phoning, etc. that takes place on the fourth Wednesday, November 26, 2003. If anyone can help us, please call: **Val Fiedler**, Co-Ordinator at 416.510.1861. Very much appreciated!

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.

### APRIL 2003

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

*"HARDY COUNTRY.... and more."* Presented by **Norman Day**

### MAY 2003

<b>BRIDGE</b>	May 6, 20	Tuesdays	1:15pm	Convenor: <b>John Lane</b>	416.486.0697
<b>CRAFTS</b>	May 27	Tuesday	1:30pm	Convenor: <b>Bernice Iles</b>	416.651.4378
<b>TRAVEL</b>	May 28	Wednesday	1:30pm	Convenor: <b>Val Fiedler</b>	416.510.1861

*"NEWFOUNDLAND Revisited"* **Val and Dennis Fiedler**

A repeat of our November presentation interrupted by a burned-out bulb.

### JUNE 2003

<b>BRIDGE</b>	June 3	Tuesday	1:15pm	Convenor: <b>John Lane</b>	416.486.0697
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**SNOOKER CLUB John La Flair** reports that this group is looking for additional members to participate on the first Tuesday of each month. They have fun at Coronation Billiards: Eglinton and Avenue Road. Call **John La Flair**, 416.465.7977, for further information.

**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:

APRIL ~ *Artist On Fire (Joyce Wieland)*, Jane Lind

MAY ~ *Red Tent*, Anita Diamant

JUNE ~ *English Passengers*, Mathew Kneale

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

**FRENCH CLUB** A small but dedicated group meets on an irregular basis at St. Margaret's Church. Convenor **Gilles Martin** reports that they have easy conversation and it is fun to help each other and practice French. To join this relaxed group every other week or so, or for further information, call **Gilles** 416.465.9734.

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

#### 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 Islands

Meeting 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 - **Don & Lynda Mason** (416.759.3131)

Meeting Place: Parking lot west off Leslie north of Eglinton. Washrooms and picnic tables available at lunch.

**MOVIE CLUB** The next dates for these outings are: April 14, May 13 and June 10 (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.

### ***NEW, NEW, NEW ... CALLING GOLFERS!!!***

The first outing for the 'Super Tees' has been organized for Wednesday, May 14 (tentative). Convenor **Rosalie Parente** will book the 9-hole *Fox Run at Hunters' Glen Golf Club* near Kleinburg. The number there is 905.856.9000. Meet Rosalie at the Pro Shop at 10:00am. Rosalie promised to hold up a sign to locate her.

Generally the group intends to play the 2<sup>nd</sup> Wednesday of the month. The cost at Fox Run is about \$30/person (including drive cart) to be paid in cash or credit card upon arrival. Rosalie would like the group to gather afterwards for food and chat regarding additional outings. Eight persons are willing to be a leader for each outing at different courses so great start to another Club 16 program appears well organized.

If you plan to attend this first outing, call **Rosalie** 905.856.6936 by May 10<sup>th</sup>.

### **DAYTRIPS FALL 2003**

Several very enjoyable theatre trips are in store for you during October and November. Talk to a friend, check your calendar and then **phone Jack DeGroot at 416.691.3046 on Tuesday, April 1, 2003 beginning at 8:00am**. As usual, each trip is all-inclusive with two meals.

After the trip is confirmed, please send a deposit of \$40.00 per person per trip payable to "**Club 16**" c/o **Jack DeGroot, 19 Elmview Drive, Scarborough, ON M1N 2W3**. To ease the bookkeeping, please include a note indicating your full address and the date(s) of your trip(s) with your payment.

#### **SCHEDULE**

- |   |   |                              |
|---|---|------------------------------|
| Wednesday, Sept. 24, 2003   | <b><i>"Lake Muskoka Boat Cruise"</i></b>                          | <b><i>COST - \$57.00</i></b> |
| Come and enjoy the beautiful fall colours while cruising on the Royal Mail Ship 'Segwun'. Voted in 2001 and 2002 as the 'Best Large Attraction in the Province of Ontario', this one-of-a-kind outing provides a delicious lunch as you quietly pass the colourful shore. |   |                              |
| Thursday., Oct. 16, 2003  | <b><i>"The Coronation Voyage" at the SHAW Festival</i></b>        | <b><i>COST - \$95.00</i></b> |
| A recent production about a group of people travelling by ocean liner to the coronation of Queen Elizabeth II.  |   |                              |
| Tuesday, Oct. 28, 2003  | <b><i>"The King and I" at STRATFORD Festival</i></b>              | <b><i>COST - \$95.00</i></b> |
| Rogers and Hammerstein at their best in this meeting of cultures.   |   |                              |
| Wednesday, Nov. 05, 2003  | <b><i>"The Royal Family" at the SHAW Festival</i></b>             | <b><i>COST - \$95.00</i></b> |
| This classic comedy, by Kaufman and Ferber, is fondly referred to as a love letter to the theatre.  |   |                              |
| Thursday, Nov. 20, 2003   | <b><i>"Triple Espresso" at ST. JACOBS Schoolhouse Theatre</i></b> | <b><i>COST - \$85.00</i></b> |
| This highly "caffeinated" comedy is presented in the inimitable style of Drayton Entertainment. Great Fun.  |   |                              |
| <b>NOTE:</b> This trip begins with a visit to the <i>FARMERS' MARKET</i> .  |   |                              |

#### **President's Message (continued)**

thresholds in their lives; establish a website/email service; produce more 'professional' materials; and, cover the duly authorized, out-of-pocket expenses of Members. Our income is used for the benefit of our members; we have a substantial savings that has reached an optimal level; we prefer to enhance the level of service to living members rather than continue to build a bank account that may never be used. We do not make a profit on member participation by charging for meeting-room space.

**Bill Menagh**



**EDUCATORS' BUILD**  
**Habitat for Humanity Toronto**  
29 Bermondsey Road, Toronto, Ontario M4B 1Z7  
www.torontohabitat.on.ca  
416.755.7353



Your editor has been in receipt of a letter of appreciation from Habitat for Humanity. The contents appear on our insert. To date District 16 Members have donated \$4,675. 'What a generous group of people! Your "corporate spirit" has also been evident as you proudly identify yourselves as members of RTO District 16 when you send in your donations. – Val Savolainen, Publicity Convenor, Educators' Build'

**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*

### REUNIONS

**Etobicoke Collegiate Institute ~ 75<sup>th</sup> Anniversary Reunion**

**May 7, 8, 9, 10, 2003-03-10**

**Contact:** 416.680.4332 or [eci75@rogers.com](mailto:eci75@rogers.com) or [www.eci75.com](http://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 Reeve 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](mailto:westerntech@tdsb.on.ca) or [www.wtcs.ca](http://www.wtcs.ca)

### 55 PLUS ~ A VOLUNTEER PROGRAM

The Volunteer Centre of Toronto, 55 PLUS Program, is seeking volunteers to assist seniors or families, with fixed or low incomes, with their annual tax returns. This is a good opportunity for retired people with strong mathematical skills. Training is available for volunteers, who are needed until the end of April 2003. If you are interested in this position, please contact the volunteer Centre of Toronto at 416.961.6888 or [lhathaway@volunteertoronto.on.ca](mailto:lhathaway@volunteertoronto.on.ca)

In North York      416.631.6117      [cmartin@volunteertoronto.on.ca](mailto:cmartin@volunteertoronto.on.ca)

In Scarborough      416.439.1919      [cgamble@volunteertoronto.on.ca](mailto:cgamble@volunteertoronto.on.ca)

In Etobicoke      416.236.0683      [jhorwood@volunteertoronto.on.ca](mailto:jhorwood@volunteertoronto.on.ca)

**Label on Children's Cough Medicine ~ Do not drive a car or operate machinery after taking this medication**

## Phases of Retirement ~ Bob Putnam

**Planning:** Decisions must be made regarding your *Sick Leave Gratuity*, which is usually settled quickly upon retirement and does not have to be revisited until age 69 when the funds must be converted from an RRSP to a Registered Retirement Income Fund (RRIF).

A more troublesome issue is that of *Board Benefits*. Most retirees opt to stay on the Board Plan until age 65, when alternative medical coverage such as that with RTO should be selected. If the current arrangement with the Toronto District School Board changes in the future, the cost factor should be carefully examined.

**Implementation to Age 60:** This is usually a fairly carefree period; many retire early under the “85 factor” and are able to undertake new and different activities. Some may opt to supply teach. In order to do so, you need to keep your teaching certificate current with the Ontario College of Teachers. If you let it expire, you have to pay a considerable amount to reactivate it. You must also be careful not to exceed the maximum number of days allowed by the Ontario Teachers’ Pension Plan (95days per school year until 2006). Even one day in excess will stop your pension and you will have to re-apply.

**At Age 60:** The Canada Pension Plan becomes an available option. Most apply at 60 rather than age 65. You can apply to split up to 50% with your spouse if he or she is in a lower tax bracket. Forms need to be filled out at least 3 months prior to your 60<sup>th</sup> birthday. Remember that if income tax is not deducted at source (\$200.00 per month should suffice), you will owe more tax in April.

**As A Senior Citizen:** Your Board Benefits cease in the month you reach 65. Therefore, considerable planning is necessary. For Medical Benefits a new carrier must be obtained such as the plan offered by RTO through Johnson Insurance. It has the advantage of being a group plan and is directly controlled by RTO. You should apply at least 3 months before your 65<sup>th</sup> birthday. Remember that, if your spouse is younger than you, he/she will not be covered under the Ontario Drug Benefit Program until he/she turns 65.

Life Insurance provided by the TDSB also ceases at age 65. If you feel that you need coverage until age 79/80, various options are available. Rates are much less prohibitive if you begin this just after age 60, using term insurance. (On a personal note, the odds of having better health when you apply at 62 – 63 are much better than at age 65.

In addition, Canada Pension Plan and the Old Age Security are available. An application must be made for the Old Age Security well in advance (you can apply as soon as you turn 64). Remember that the Ontario Teachers’ Pension Plan and Canada Pension Plan are blended at age 65, causing a reduction in the amount you have been receiving from the Ontario Teachers’ Plan!

Once the preparations are complete – enjoy retirement in all its phases – **You have earned it!**     **Bob Putnam**

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## HOW OUR HEALTH PLANS ARE DEVELOPED

RTO/ERO has been a leader in Canada in the development of independent health plans. Only RTO/ERO determines the benefits that each of our health plans provide for the rates paid. Bearing in mind the balance of affordable premiums and optimal coverage, the Health Services and Insurance Committee examines the current usage of the plans; receives input from individual members, districts and Senate about modifications to the plans; then recommends to Senate changes in coverage and premiums. The Senate then amends or approves the coverage and requisite premiums for the new year. For example, the 2003 coverage and rates were reviewed in 2002, approved by the Fall 2002 Senate and implemented January 1, 2003. ***If an individual member, district, or Senate wishes any change in these plans for 2004, they should be presented to the Health Services and Insurance Committee by June, 2003 in sufficient time to be vetted before presentation to the 2003 Fall Senate.*** Note that no insurance plan is capable of addressing the ‘worst-case’ scenario.

In a related matter, since the plans belong to RTO/ERO (Johnson Inc. is our Plan Administrator) ***the review of claims rejected by the carrier is done by our own Health Services and Review Committee*** – not the carrier nor Johnson Inc. If you have a concern, present your case to this committee at 300-18 Spadina Road, Toronto, ON M5R 2S7.

***Long ago when men cursed and beat the ground with sticks, it was called witchcraft ... Today, it’s called golf.***

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

Here are some questions developed by the Political Action Committee of District 16 of RTO to consider asking when attending meetings for the **forthcoming provincial election**.

1. Are you going to support the implementation of the Romanow Report on Health?
2. To what degree would you allow the privatization of medical services in Ontario (now a 70-30% public/private mix)?
3. What improvements would you make to the public transportation system?
4. Are you prepared to allocate a portion of the gas tax to support public transportation?
5. What steps do you plan to take to reduce the municipal fiscal burden?
6. What plans do you have to control urban sprawl into prime agricultural land?
7. What regulations would you put in place to ensure the accountability of agencies, boards, councils acting in the name of the government? e.g. Ontario Municipal Board, Hydro, etc.
8. How do you propose to deal with rising environmental damage particularly our water supply?
9. Do you support the implementation of the Rozanski Report on Education Funding?
10. What steps do you intend to take to improve federal/provincial relations?
11. How would you provide adequate services for our increasing senior population?
12. How would you ensure the supply of electricity in Ontario while: a) dealing with the Hydro debt; b) providing for the capital needs for re-equipment; c) allowing for the development of renewable energy resources?

### How Can I Get Involved?

As former teachers, we possess many skills that our society desperately needs today. We have experience, knowledge, organizational abilities and hopefully the wisdom that only time can bring. In this age of rapid change, we have to be prepared to take the time to participate in the political arena. The following is a list of ideas that might prove useful. Remember that it's always more fun if you participate with a friend or a group.

1. Join a political party and attend the local riding meetings.
2. Volunteer for the campaign of a local candidate. (Municipal elections are coming soon.)
3. Choose a problem which you feel needs to be addressed. Research it carefully. Write a letter with your concerns to one or all of: editor of a newspaper; your MPP; Minister responsible for the portfolio; governmental agency; etc.
4. Call your MPP, MP, trustee or council member and make an appointment to speak about your concerns face-to-face.
5. Attend all-candidates meetings. Prepare a question beforehand if possible. Bring a friend with you.
6. There are a variety of agencies which look for volunteers to sit on their boards in an advisory capacity. These boards influence policy and procedures.
7. Be a poll clerk.

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## Toronto District's Web Presence ~ [www.rto-ero16.org](http://www.rto-ero16.org)

Our District website has been operative for three years (March 15, 2000). During that time, we have had over 3600 'hits', about 100 per month. The website provides two main purposes; 1) a repository for archival material about District 16 and RTO/ERO material related to pensions, benefits, membership, etc. that is useful from time-to-time; and, 2) a location for the distribution of current information of value to more members related to 1) above, monthly RTO/ERO District Updaters, the latest executive minutes, the current newsletter, emergent issues such as changes in Toronto District School Board health plans/premiums for retirees, comparisons with other health plans, and assorted other services.

Although we do not wish current members to leave Toronto District, many live at such a distance that they cannot participate in our events and we cannot effectively service them. The website, and our related '**email service**' has allowed many to join their local RTO/ERO District in the community where they now reside while maintaining an ongoing connection with Toronto District that keeps them abreast of Toronto activities. Some former subscribers to our Newsletter have opted to access our website for their copy. Copy is typically posted the weekend after a mailing by Canada Post.

**Regarding our email service:** whenever our website is updated (about once or twice a month), those on the email list are notified immediately. No files are attached, the email will have been virus-checked, one can stop the service at any time, personal email addresses are kept confidential and are not shared with anyone – including other members. If you have an interest in being added to our email service, visit our site and contact the webmaster or email **Bill Menagh** at 416.488.3372 or [bmenagh@eol.ca](mailto:bmenagh@eol.ca).

Note that there is also a page on our site available to those members who would like to advertise a **service or product** they produce personally.

## Minding Your Money: Reverse Mortgages ~ Chuck Carr

A **reverse mortgage** is a special type of loan used to convert equity of your home into cash. Basically, it's a way for people 62 years and older to borrow against the appraised value of their home without having to pay the principal or interest until they either move out of the home or die, in which case the money is taken out of their estate. If they choose, their next-of-kin may make alternate plans to pay the mortgage loan off.

The money obtained through a reverse mortgage is usually used to provide seniors with some financial security in their retirement years. Keep in mind that reverse mortgages are best suited to people who don't have enough money to live comfortably. It acts as **a source of income for impoverished seniors**. Seeking the advice of a financial planner to consider alternative strategies before taking out a reverse mortgage is a good idea.

For people who are destitute and do not have another pool of money, they probably won't have any other choice than to start dipping into the equity value of their home. However, that should be **the last choice**. Reverse mortgages do not really make a lot of sense. If you need cash in the short term or longer, there are better alternatives, e.g. borrowing against the cash-surrender value (CSV) of your insurance policy, taking out a secured line of credit.

One writer who is not a big fan of reverse mortgages describes the strategy as "putting oil on a slippery slope." He warns that reverse mortgages have some features about which people should be aware. For example, if you want to pull out prior to 36 months, a prepayment fee may apply. After 36 months, an interest rate differential payment may be applicable. The **penalty for breaking a reverse mortgage** is usually the greater of three months interest or what's called an interest rate differential. If you get involved in a reverse mortgage and consequently hate it, you will probably not be able to get out without paying a penalty.

Also, unlike conventional mortgages, there is **no long-term rate available**. The rate is reset annually by the Canadian Home Income Plan (CHIP), the sole national provider of reverse mortgages, and calculated on a semi-annual basis. It's important to note this, especially if rates rise over the next little while which they likely will. (**Note that CHIP is NOT a government agency.**)

There is probably a "deeper issue" involved for those considering a reverse mortgage. Older persons may not be able to afford their lifestyle and may want to consider buying a reverse mortgage to save face. That is a self-destructive strategy. They would be far wiser to scale down their lifestyle or consider alternative strategies.

**Instead of a reverse mortgage**, consider alternatives such as borrowing from family members or, if possible, renting out part of your home. Taking out a line of credit against your home would at least guarantee your interest rates and, allow you to avoid paying the high costs of reverse mortgages.

**ChuckCarr**

**Editors' Note:** The Newsletter Committee has added the emphases in the above article. The Committee is also of the view that reverse mortgages can become an opportunity for **elder abuse**. Older people should not be subjected to guilt or other psychological pressure from family members or television skills to consider reverse mortgages for **any** reason. An enhanced life-style, or 'helping the grandchildren' are two reasons **NOT** to consider these vehicles.

### **!! VOLUNTEERS WANTED !!**

The Textile Museum of Canada, located near the St. Patrick subway stop in downtown Toronto is Canada's only museum devoted to the exhibition and preservation of ethnographic and historic textiles, as well as the exhibition of contemporary textile artists. We operate educational programs for schoolchildren and college students. Visitors come to a two-hour program involving a tour of current exhibits and a hands-on activity relating to different aspects of the curriculum and exhibits. We gear the workshops to math, patterning, history, geography, or story-telling depending on what the teacher would like. Our program is run by volunteers of all ages, and **we need more volunteers** if the program continues to grow at its present rate. It would involve a meeting and information session once a month, then perhaps one or two tours a month, always in the company of other volunteers. In this way, you become familiar with our program and activities. *This is more fun than classroom teaching.* And the little darlings go home after two hours! Call the Textile Museum today at 416.599.5321 to learn more.

## RTO/ERO FACT SHEETS

For the benefit of members, the following fact sheets are available *free of charge*. They can be ordered by phoning RTO/ERO at 416.962.9463/1.800.361.9888 or logging on to the Internet at [www.rto-ero.org](http://www.rto-ero.org). Also available is the **2002 Tax Tips publication**. This latter document may be downloaded directly as a PDF file from the website. The ‘Surviving Spouse’ group would be useful to order and have on hand for more immediate reference at a tragic time.

### A. FINANCIAL

1. Income Tax Clinics for Low Income Households
2. Income Tax Forms
3. Medical Expenses
4. Pension Escalation Calculation
5. Reverse Mortgages
6. Taxation for Snowbirds
7. Using Credit Cards
8. Medical, Disability & Attendant Care Deductions When Computing Income for Tax Purposes
2. Life Insurance – Designation of Beneficiaries
3. How to Lower Your Insurance Premiums
4. Vacation Checklist
5. Your Driving Record and Insurance Rates
6. Your Property Insurance Policy

### B. GOVERNMENT BENEFITS

1. Canada Pension Plan
2. Guaranteed Income Supplement
3. Old Age Security
4. Spouse’s Allowance & Allowance for Survivor
5. Veterans

### C. HEALTH

1. Assistive Devices Program, Home Oxygen Program
2. Community Support Services
3. Elder Abuse
4. Mail Order Pharmacy Programs
5. Ontario Drug Benefit Program
6. Special Drugs Program
7. Telehealth Ontario
8. Trillium Drug Program
9. Community Care Access Centres

### D. INSURANCE

1. Automobile Insurance Endorsements

### E. LEGAL

1. Bequest to RTO/ERO
2. Important Documents
3. Lawyer Referral Service
4. Legal Aid
5. Powers of Attorney
6. Starting Your Own Business

### F. MARITAL MATTERS

1. Battered Spouses
2. End of a Common-Law Relationship
3. Grounds for Divorce
4. Living Together
5. Marriage Contracts/Cohabitation Agreements
6. Marriage/Remarriage After Retirement
7. Separation
8. Separation Agreements
9. Support Orders on Divorce

### G. SURVIVING SPOUSE

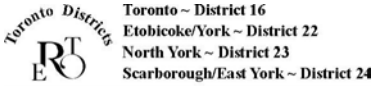
1. Applying for a Survivor Pension
2. Associate Membership in RTO/ERO
3. Canada Pension Plan
4. Health Insurance
5. Planning Your Legal Affairs

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## RTO/ERO AND YOUR PENSION

The legislation governing the Ontario Teachers’ Pension Plan (OTPP) makes the Government of Ontario and the Ontario Teachers’ Federation legally responsible for the health of the Plan. The Plan is a ‘Defined Benefit Plan’ whereby retirees’ pensions cannot be reduced because of Plan under-funding. Risks are totally borne by the current contributors who must decide on a reduction in benefits or an increase in rates should there be an actuarial deficit, RTO/ERO is actively involved in the audit of and any decision-making regarding the Plan on behalf of retirees, members or not. RTO/ERO has its own Pension and Retirement Concerns Committee and has a representative on the OTF Pension Committee. As seen in the last round of changes in the Plan, RTO/ERO has effectively procured Plan improvements for retirees. It should be noted that for the next round of Plan negotiations, there is little likelihood of improvement because of the current state of the economy. Nevertheless, if any RTO/ERO member wishes to suggest changes in benefits for retirees, the process is similar to that for health benefits’ changes – make a personal submission to the RTO/ERO Pension Committee directly or through your district executive. The Committee will determine which changes would be most fair for the majority of retirees and make recommendations to Senate, which makes the final decision on those improvements to be sought.





## RTO/ERO TORONTO DISTRICTS

The reorganization of school boards across the province created some 'relationship' difficulties between local RTO/ERO Districts and the matching board. This has been particularly evident in Toronto where the four RTO/ERO districts (Toronto, Etobicoke/York, North York, Scarborough/East York) once worked closely with their respective boards. With the creation of the Toronto District School Board, personal contacts were lost and the ability to inform potential retirees about retirement opportunities were severely curtailed. To address this difficulty, the four districts in the new Toronto established a voluntary entity called 'RTO/ERO Toronto Districts'. Essentially, it is the recruitment arm for the four districts and forum for improved communications among the four districts themselves. Already we have seen some benefit from this arrangement: a central contact with both the TDSB and the Toronto Catholic District School Board; an annual meeting of the four district executives; the four districts distributing information to retirees about each other; a better informed retiring group who choose the most advantageous district to join; a joint every-member survey; and, for formal relationships with the Elementary Teachers of Toronto and the Ontario English Catholic Teachers' Association's Toronto Secondary and Elementary Units. District 16 is a full and committed partner in this endeavour.

### **PROVINCIAL GOODWILL ASSISTANCE PROGRAM**

#### ***~ AN RTO/ERO PROVINCIAL PROGRAM ~***

The Provincial Goodwill Assistance Program operates under the auspices of the Member Services Committee, through its Goodwill Work Group. The Work Group is responsible for reviewing requests for assistance and making recommendations. The Member Services Committee has reviewed and determined the following procedures for operation. Should you, unfortunately, be in a position to benefit from this fund, contact RTO/ERO at 416.962.9463 or 1.800.361.9888 for an Application Form.

#### **PROCEDURES FOR HANDLING GOODWILL REQUESTS**

1. Goodwill requests are considered by a Work Group of the Member Services Committee, reporting to the Member Services Committee.
2. The required Application Form must be submitted by the member requesting assistance.
3. To assist the Goodwill Work Group in reaching a decision, wherever possible and subject to the agreement of the applicant, RTO/ERO will rely on local members, through the District President, to assist with any investigation of the applicant's circumstances.
4. Goodwill applications will be considered with the proviso that money given is not intended to be income continuance or supplement, but is for emergency matters of a critical nature only. Assistance is provided on the basis of need and is related to the total income of the person or household. RTO/ERO does not make loans.
5. The maximum first time Goodwill grant that may be approved by the Executive Director or the Assistant Executive Director, in an emergency situation, is limited to \$500.
6. Subsequent Goodwill requests by an individual member will be considered by the Work Group at the next scheduled meeting or by a teleconference call meeting.
7. All processes respect the right to anonymity. All material related to applicants remains at or is returned to the Provincial Office and destroyed.
8. Goodwill applicants will be informed that they may appeal the decision of the Goodwill Work Group to the Provincial Executive.

### **ADVANCE NOTICE ~ LONG TERM CARE PLAN PRESENTATION**

Johnson Inc. with the assistance of RTO/ERO Toronto Districts (comprising Districts 16, 22, 23, 24) will be sponsoring a ***Long Term Care Plan Information Meeting*** later this year. This event will be held in late September or early October (tentatively October 1, 2003 at the Travelodge at Keele & 401 from 1pm -3pm). Specifics will be announced in the newsletter and on our website as soon as finalized. Watch for further announcements.

## **RTO/ERO AND POLITICAL ISSUES**

Up until a few years ago, politics and retired teachers were hardly mentioned in the same breath. Indeed, the use of RTO/ERO provincially and locally to express political views was anathema. Retired teachers were thought to be above the fray, more interested in retirement than getting involved with current political issues – then came the Common Sense Revolution. Hospitals were closed, personal taxes reduced and replaced with user fees; school boards and trustees deliberately set up to appear incompetent and education short-funded for vital, proven programs; property taxes based on the whims of the market – all of which had negative impact on those with fixed incomes. With the reduction in services (health care, care for the elderly) and benefits (removal of drugs from the provincial formulary, refusal to cover new drugs) and the privatization of services for older folk with the resultant ‘for-profit’ costs being passed on to the consumer, RTO/ERO members determined that there was a need to protect themselves (we are getting elderly ourselves or care for loved ones affected by these change). Through district pressure and by determination of the Senate, RTO/ERO structured its political activity. The result has been quite profound in only a few years. Media campaigns, political action workshops, formal meetings with government and political party representatives, community and home support are but a few initiatives taken both locally and provincially. Local PACs have provided members with information regarding timely issues, information to enable members to personally contact their political representatives and continue to audit current events to be ready for sly governments willing to sell their populations short. It is recognized that RTO/ERO provincially and locally may not speak for every single member, but we are confident that the positions taken represent the views of most. Remember, every time you contact your RTO/ERO representatives, you are participating in a political process.

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## **RTO/ERO TORONTO IS A VOLUNTEER ORGANIZATION**

Mentioned elsewhere in our newsletter is the income of Toronto District. Those funds are spent on service only. Volunteers, including the executive, carry out that service. Our largest voluntary group are those who prepare the mailing of the Newsletter. About 35 to 50 Members perform the task of ensuring your Newsletter gets in the mail efficiently. If we had to use a service provider, we would likely have to cut back on one issue or cut some other program.

The Recreation Club (Club 16) activities are organized/hosted by a volunteer(s) who has a specific interest and is prepared to share that interest with others. We have recently broadened the scope of our offerings because Members decided to share their expertise with others (French, billiards, hiking, walking, golf). Our Travelogues attract about 50 Members per session, and these are excellent forums for sharing holiday/vacation information. Note that these activities also enhance the social interaction of members. Our Crafts and Bridge groups meet free of charge at St. Margaret’s and new members are encouraged.

The various officers of your Executive have their prescribed duties. Although elected, they did volunteer. These are people who have a full life in other aspects of their existence but have chosen to offer their skills in the service of RTO/ERO Members. Again, despite Executive meetings not being the most attractive way to spend retirement time, they being together a wide range of views and skills that are directed at providing cost-effective service and program.

Compared to the number of members, the volunteer group is relatively small. Therefore the services of these volunteers is directed at developing activities/programs that will be of value to many members even if it is just the provision of timely information for members to act upon as individuals. We encourage other Members to consider what they might do to offer other services/activities.

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## **WE NEED YOUR FEEDBACK**

Last spring the four Toronto Districts surveyed its Members on a number of matters. The returns for two of the Districts were quite good. Few of District 16’s Members participated. One of the reasons for the questionnaire was to determine if the current activities/programs were appropriate to need and offered the opportunity to suggest an assortment of improvements. Fortunately, those questionnaires that were returned were quite positive and gave some encouragement to your executive to continue on its present course. We also appreciate and encourage your communications to the executive, the newsletter editor, and at the AGM to help guide the governance of your District.

### **9<sup>th</sup> ANNUAL – ‘SCREW THE BELL’ - GOLF TOURNAMENT**

This ‘Scramble’ format event takes place on **Tuesday, Sept. 2, 2003** at the Harbour View Golf and Country Club in Gilford, Ontario. Book your foursome early to ensure participation. Send your cheque before **June 30<sup>th</sup>** to:

**Keith Gregory – 47 Somerdale Square, Toronto M1E 1M9 – 416.267.7254 – kcagey@rogers.com**

**Cost: \$55.00 per person (includes green fees, lunch & prizes) Time: 10:00am “School bell start”**

### **Toronto Choristers: 11th Annual Spring Concert**

*Program:* A Variety of choral music to suit all tastes  
(classical, traditional, folk, modern & popular music)

*Location:* North Toronto Collegiate, 70 Roehampton Ave.  
(one block north of Yonge & Eglinton)



*Date:* Wednesday, May 14, 2003

*Time:* 7:30pm

*Tickets:* \$8.00 each

(available at the door or phone **Susan Dufton** at 416.467.0959)



### **Retired Women Teachers of Ontario Scarborough Branch**

**New Retirees' Tea, ~ Thursday, September 4, 2003**

*(RSVP by July 15, 2003)*

Monthly Luncheons, Day Trips, Bridge Club  
Book Club, Publications and Announcements

Contact: **Linda Luscombe** - 416.282.3955

**Connie Cole** - 905.831.0725

(No relation to RTO/ERO)

### **Congratulations, Bill Sinclair!**

Bill Sinclair was featured by George Gamester in 'Gamester's People' (Toronto Star, Feb. 16/'03). A half-page article was dedicated to acknowledging Bill's career and life in education in celebration of his 95<sup>th</sup> birthday. Keep going, Bill!

### **SPRING LUNCHEON & ANNUAL GENERAL MEETING**

Set aside **Tuesday, May 6, 2003** for these events. As is our custom, the day will have two parts: a morning AGM (Treasurer's Report, no elections) with **Ron Poste** from the **RTO/ERO Pension Committee** and/or the Pension Plan Board. Our Spring Luncheon at which there will be a draw for those who register in advance follows. Complete the enclosed Registration Form included in this newsletter and submit early.

*If you have questions about our Pension Plan, this meeting is for you!*

### **GUIDES ON SENIORS' MENTAL HEALTH & HOME CARE**

The Canadian Mental Health Association (CMHA) has published two new guides on seniors' mental health and home care. *Supporting Seniors' Mental Health Through Home Care: A Policy Guide* provides information for policy makers and may be of general interest but, *Supporting Seniors' Mental Health: A Guide for Home Care Staff* is a practical tool for individuals who work with seniors in their homes. It provides checklists and tools to increase skills which support mental health and help staff deal with situations which can lead to mental health problems. Both guides are available at a cost of \$12 (phone 416.484.7750 Ext. 233) **OR FREE** at the CMHA Website [www.cmha.ca](http://www.cmha.ca)

*Some people try to turn back their odometers.  
Not me, I want people to know "why" I look this way.  
I've traveled a long way and some of the roads weren't paved.*

### **TORONTO DISTRICT EXECUTIVE DECISIONS**

As a new feature designed to inform our membership of your executive's decisions, we will report major motions approved at executive meetings since the previous newsletter. These are the motions for January, 2003.

- a) approved a submission to RTO/ERO for a *Project-Service to Others Grant* for Habitat for Humanity for \$4000.
- b) approved a \$1000 District 16 grant to A Cappella for their young women in schools program.
- c) approved a \$1000 District 16 grant to St. Margaret's Church for an outdoor bench.
- d) approved door prizes for the Spring Luncheon.
- e) invited the three other Toronto RTO/ERO District presidents to the Spring Luncheon.
- f) authorized a mailing to potential members who attended the OTF-RTO/ERO Toronto area Retirement Workshop.

**Toronto Sun (04 03 2003)** ~ Ministry of Education tallies show Student-Focused Funding Grants for Toronto Public and Catholic Boards total \$848 million while the total education property tax collected is 1.7 **billion** for 2001-2002.

## OPPORTUNITY FOR 'CRAFTY' PEOPLE

*Before we go to the trouble of producing the activity described below, we need to know the potential involvement of our members. If you produce a 'gifted' product, complete the form below and forward it as indicated. You will be contacted whether or not we proceed. If you are not sure, give us a call.*

We are planning the Fall Activity that precedes the Fall Luncheon. (We have in the past few Luncheons developed the pattern of having a morning session that would be of interest to our general membership.) For the Fall of 2003, (October 20), we are entertaining the concept of hosting a CHRISTMAS/HOLIDAY SHOPPING-FEST whereby District 16 members who produce saleable products will be invited to display those products for purchase by others.

District 16 will provide space only at no charge at 'The Old Mill' for the displays, and advertise the activity in the May and September Newsletters and on our website. We may be able to produce a catalogue, even.

**RETURN BY APRIL 15 SO THAT FULL ADVERTISEMENT CAN BE MADE IN THE MAY NEWSLETTER**

NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

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

PRODUCT DESCRIPTION: \_\_\_\_\_

(Forward a good quality photo of your product for the possible catalogue ~ we will **not** be able to return it.)

**Send to:** Bill Menagh, 674 Oriole Parkway, Toronto, ON M4R 2C5 Phone: 416.488.3372 Email: bmenagh@eol.ca

(This form also available on our website: [www.rto-ero16.org](http://www.rto-ero16.org))

*How old would you be if you didn't know how old you are?*

### ~ 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.

Thomas J. E. Alexander  
Sidney D. Gluck  
Jacob Hersh  
Danny Mandolidis  
Agnes McCullough  
Dula Maisie Reid

Richard Bratkowski  
Edna Grace Haist (103 years)  
Elaine M. James  
Hugh F. McConaghy  
Francis Clement Powell  
Margaret Lois Stewart

Margaret Davis  
Samuel G. Hambly  
Garnet A. May  
Cecelia B. McCrea  
Irene Prystayko

## EDITOR'S COMMENTS

Your Newsletter Committee produces five Newsletters per year. We appreciate the regular contributions from the Political Action Committee, the Club 16 Chair, and Charles Carr. We welcome other submissions that a member considers of interest to others: travels, events, life milestones, etc. 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](mailto: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

**Mailings:** 27/03, 29/05, 25/09