



**Volume 26, Issue 1**

**SEPTEMBER, 2003**

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## MESSAGE FROM THE PRESIDENT

Welcome to the second quarter-century of the RTO/ERO Toronto District Newsletter. This service, made available to all members, tries to provide important information regarding health (pension and benefits changes); entertainment (Club 16 activities); political action (influencing governments on matters related to issues affecting older persons); camaraderie (luncheons, Craft Show), and other emergent issues. Sometimes we even include a bit of humour. We encourage your submissions. See editor's comments on Page 12. A complete list of **your executive** is in this Newsletter on Page 2. Save it for future reference and do not hesitate to call us regarding what RTO/ERO is doing or can do on behalf of its members. We are holding our First Annual Craft Show (organized by **Mary Ann Fedchak**, see centrefold) this fall. This has so many participants – all District 16 members – that we have had to stop taking any more. Please support your fellow members and join us on October 20. Remember our Fall Luncheon on the same date and consider attending both events. Your executive is constantly trying to find activities that would be of wider interest to our members – some positive reaction has been received regarding a noon-day Toronto Harbour Cruise. Watch for more information in the spring! If you are willing to organize a special interest group (like our hiker, golfers and movie aficionados), contact **Val Fiedler**. One of our members, **Anita Davies**, has expressed interest in a sketch/art group. See the Club 16 listings on Page 3. During this year, we will be keeping an eye on a number of issues. As you read this, we are in the midst of a Provincial Election and involved in the distribution of a 'VOTE' poster to various locations. The municipal elections will take place in November and a Federal election is anticipated in the spring. These events will provide the opportunity for RTO/ERO and you, personally, to advance the issues considered important. For example, one may wish to argue for the repeal of legislation that stops older people from participating in the financing of education in this province. Another development in which the four Toronto RTO/ERO Districts are involved, affecting some members and perhaps encouraging other retirees to join RTO/ERO, is the movement by the Toronto District School Board to change the benefits plans whereby retirees are charged premiums based retirees' usage. This will begin January 1, 2004. (See Page 12.) OTF and OSSTF have begun negotiations related to OTF's structure and, perhaps, the governance of the Ontario Teachers' Pension Plan. OSSTF is seeking a more 'rep-by-pop' balance at OTF (large districts within RTO/ERO can empathize with OSSTF – at the RTO/ERO Senates, Toronto District with 3000 members has the same voting power as a District with 250 members), and may seek changes in the decision-making process for the Ontario Teachers' Pension Plan. We will watch this.



Regarding the Provincial Election, go to [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org), and download the RTO/ERO position papers on Health, Education, Care for the Aged, Energy, and Long Term Care. Consider supporting those candidates that develop policies of inclusion rather than those who would buy off special interest groups with tax credits, attack others who cannot defend themselves, raise spectres of crime-in-the-streets, further damage infrastructure and services in urban centres, deny the municipal electorate their democratic involvement in the governance of their schools, promise tax cuts at the expense of consumer protection. Whether altruistic or self-interested, this is the way older people can encourage a population to have some regard for the elderly.

## DATES TO REMEMBER ~ 2003

**Executive Meetings** ~ October 9, November 13  
**Newsletter Deadline** ~ November 1, January 1  
**Newsletter Mailing** ~ November 27, January 29

**CRAFT SALE** ~ Monday, October 20 (see Page 5)  
**FALL LUNCHEON** ~ Monday October 20 (see Page 8)  
**TEOF AUCTION** ~ Friday, November 14, (see Page 9)

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

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

*(Retain this page for future reference)*

<p><b>President</b> <b>Bill Menagh</b> 674 Oriole Parkway Toronto, ON M4R 2C5 416.488.3372/bmenagh@eol.ca</p> <p><b>Past President</b> <b>Bob Neal</b> 138 Westlake Avenue Toronto, ON M4C 4R9 416.694.9683/bneal@sympatico.ca</p> <p><b>First Vice-President</b> <b>Kay Jeffery</b> 26 Harshaw Avenue Toronto, ON M6S 1Y1 416.767.8179/kadunk@enoreo.on.ca</p> <p><b>Second Vice-President</b> <b>Peter Morris</b> 528 Broadway Avenue Toronto, ON M4G 2R9 416.422.2858/petemorr45@hotmail.com</p> <p><b>Third Vice-President</b> <b>Charles Carr</b> 55 Crossbow Crescent Toronto, ON M2J 3M3 416.491.2921/charles.carr@sympatico.ca</p> <p><b>Treasurer</b> <b>Bob Putnam</b> 1208-15 King Street Weston, ON M9N 3X1 416.249.9214/rgpgeog@aol.com</p> <p><b>Secretary</b> <b>Mary Ann Fedchak</b> 1693 Blackbird Drive Mississauga, ON L4X 1N1 905.624.4316/maryfedc@enoreo.on.ca</p> <p><b>Archives Chair</b> <b>Rosalina E. Bustamante</b> 7 Aileen Road Thornhill ON L3T 5P8 905.881.7363/ros_e_b@hotmail.com</p>	<p><b>Communications Chair</b> <b>Paul Rowney</b> 411-85 Thorncliffe Park Drive Toronto, ON M4H 1L6 416.424.1298/rtoero16news@aol.com</p> <p><b>Goodwill Chair</b> <b>Sue Booker</b> 78 Eastville Avenue Scarborough, ON M1M 2N9 416.267.2418/</p> <p><b>Health/Insurance Chair</b> <b>Bill Tajer</b> 3 Manorpark Court North York, ON M2J 1A1 416.494.8590/willtage@enoreo.on.ca</p> <p><b>Hospitality Chair</b> <b>Anne Fraser</b> C/O Catherine J. Pieper 284 Rhodes Cir Markham, ON L3X 1V4 905.818.1319/</p> <p><b>Mailing Chair</b> <b>Arlene Freeman</b> 18 Robbie Avenue North York, ON M3H 1Y4 416.630.3672/</p> <p><b>Membership Chair</b> Charles Carr (see above)</p> <p><b>Political Action Chair</b> <b>Pat Carson</b> F16-300 Mill Road Etobicoke, ON M9C 4W7 416.626.5995/pcarson@sprint.ca</p> <p><b>Program Chair</b> Kay Jeffery (see above)</p> <p><b>Retirement/Pension Concerns</b> <b>John Bratton</b> 417 Elm Road Toronto, ON M5M 3W4 416.782.2530/johnbratton@idirect.com</p>	<p><b>Social/Recreation - Club 16 Chair</b> <b>Val Fiedler</b> 7 Shaunavon Heights Crescent Toronto, ON M3A 2P3 416.510.1861/</p> <p><b>Travel Chair</b> <b>Jack De Groot</b> 19 Elmview Drive Scarborough, ON M1N 2W3 416.691.3046/</p> <p><b>Members-at-Large</b></p> <p><b>Ian Baird</b> 70 Mosedale Crescent North York, ON M2J 3A4 416.491.8906/</p> <p><b>Marjorie Blake</b> 44-765 Oklahoma Drive Pickering, ON L1W 3C9 905.837.0874/mdblake@sympatico.ca</p> <p><b>Loeland Parliament</b> 6523 Simcoe County Road 56 RR 1 Egbert, ON L0L 1N0 705.434.9233/loeland@enoreo.on.ca</p> <p><b>David Shanoff</b> 39 Regal Road Toronto, ON M6H 2J6 416.656.3245/davshan@sympatico.ca</p> <p><b>Shirley Young</b> 404-581 Avenue Road Toronto, ON M4V 2K4 416.485.0881/</p> <p><b>Other Information</b></p> <p><b>RTO/ERO Websites:</b> www.rto-ero.org/www.rto-ero16.org</p> <p><b>RTO/ERO Phones:</b> Phn/Fx:416.962.9463/416.962.1061</p> <p><b>Johnson Inc.</b> Phones: 905.764.4884/1.800.461.4597</p>
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*Light travels faster than sound. This is why some people appear bright until you hear them speak.*

## CLUB 16 PROGRAMS ~ Val Fiedler

Welcome to all new retirees. I hope you will join the activities we have set up for you. If you have further ideas regarding activities, let me know. We have some interest expressed in a bowling group, recorder program, and a Sketch/Art group. In the meantime, we must say adieu and thank you to three group leaders whose activities are closing:

**Kelly Todesco** of the Walkers' Club is going to continue her own involvement with the Hikers and Movie Club; **Gilles Martin** of the French Club is moving to the Ottawa area; and, **John La Flair** of the Snooker Club. If anyone is interested in continuing these activities, please call **Val Fiedler** – 416.510.1861.

**NOTE: There is no charge for any of our groups. Any member of District 16 is welcome to join us. DO COME!** The BRIDGE, CRAFTS, TRAVELOGUES programs are held at St. Margaret's Anglican Church, on Avenue Road at Burnaby (one block north of Eglinton Ave. W). Call the Convenor for the location of other programs. For **HIKERS** activities, see our Centrefold, Page 7. (It does not fold out). **Val Fiedler**, Co-Ordinator 416.510.1861

### OCTOBER 2003

<b>BRIDGE</b>	Oct. 7, 21	Tuesdays	1:15pm	Convenor: <b>John Lane</b>	416.486.0697
	<i>A friendly, non-competitive game.</i>				
<b>CRAFTS</b>	Oct, 28	Tuesday	1:30pm	Convenor: <b>Bernice Iles</b>	416.651.4378
<b>TRAVELogue</b>	Oct. 22	Wednesday	1:30pm	Convenor: <b>Val Fiedler</b>	416.510.1861

**"Beautiful NORWAY"**, including coastal voyage to the Arctic Circle. Presented by **Brian Jarvis**

### NOVEMBER 2003

<b>BRIDGE</b>	Nov. 4, 18	Tuesdays	1:15pm	Convenor: <b>John Lane</b>	416.486.0697
<b>CRAFTS</b>	Nov. 25	Tuesday	1:30pm	Convenor: <b>Bernice Iles</b>	416.651.4378
<b>TRAVELogue</b>	Nov. 26	Wednesday	1:30 p.m.	Convenors: <b>Dick/Marilyn Holyer</b>	416.929.8512

**"The tranquil waters of Holland and Belgium"**

Many thanks to the Holyers who are filling in for us as convenors as well as presenters in our absence.

### DECEMBER 2003

<b>BRIDGE</b>	Dec. 2, 16	Tuesdays	1:15pm	Convenor: <b>John Lane</b>	416.486.0697
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**SKETCH CLUB, A NEW GROUP:** Anyone interested in forming a sketch club/art group? We could meet monthly to go to sites around the city to draw: outside in good weather; indoors in bad. We could also attend local shows at the AGO, ROM, or private galleries which could give rise to group discussions, or have days in which we show and discuss our own work. If you are interested, and have ideas on the subject, **let's meet on OCTOBER 22 at St. Margaret's Church at three o'clock, after the Travelogue**, and make plans! I am **Anita Davies** (ajdaoust@sympatico.ca or 416.531.3408), a retired art teacher, and I have taught high school, university and adult classes and am trying to get back to painting again myself!

**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:

SEPTEMBER	~ <i>Middlemarch</i>	George Eliot
OCTOBER	~ <i>Atonement</i>	Ian MacEwan
NOVEMBER	~ <i>Sherlock Holmes</i> *	A. Conan Doyle
	* in particular <i>'Silver Blaze &amp; The Adventure Of The Copper Beeches'</i>	
DECEMBER	~ <i>Secrets of the Flesh, a Life of Colette</i>	Judith Thurman

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

**MOVIE CLUB** The following dates have been selected for outings followed by coffee and conversation: September 15, October 20, November 10, December 8 and January 12, 2004. If you wish to join us, call **Brenda Wilson** at her new number 905.640.6549 or **Kelly Todesco** 416.693.0216.

**'SUPER TEES' GOLF GROUP** is thriving in their first season! This group has been meeting regularly, usually at Hunter's Glen Golf Course, Fox Run 9 holes! The next day of play will be September 23, (Tuesday) for the 18 hole course, and then again October 15 (Wednesday) (18 hole), which will be the last day of play until spring. For further information, call Convenor: **Rosalie Parente** at 905.856.6936.

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

We welcome our new members who have joined us since April, 2003. We trust our District will provide useful services and information. Consider joining our activities as a participant or a leader. *(Note that, on occasion, new members have joined us in error – there are 3 other Districts in Toronto (Etobicoke/York-22, North York-23, Scarborough/East York-24 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 other changes in address/status.*

Antao, Marinella	Doehler, Gail	Laird, Daphne W	Rosenthal, Max
Beecker, Adrienne	Drayton, Dawn M	Love, William J	Ross, Annette
Berger, Marjorie	Drozd, Margaret C	Lupson, Donna	Salazar, Carmelita
Bismilla, Yusuf	Duckworth, Lynn	MacDonald, Heather V	Shaw, Trudy
Blake, Annice	Ferrier, Shannon M	MacDonald, Mary J	Shepherd, George
Bonos, Ericeti	Gaouette, Rae	Madore, Sr Louise	Sibony, Suellen
Broadbent, Barbara L	Graham, Irene R	Madott, Glenda	Smith, Maureen G
Broga, Anthony	Hahn, Marilyn F	Marshall, Sondra	Staschewski, Moritz
Brown, Richard	Halnan, Margot	McChesney, Janette	Stickley, Corynne
Burridge, Faith R	Hannah, Agnes	McGregor, Patricia	Strickland, Erma
Burstein, Isabel	Hastings, John E F	McKenzie, Thomas	Swerling, Beverley
Carry, Emily	Hastings-James, Suzanne	McPherson, Mary Ann	Teelucksingh, Vilma
Casey, Ruth D	Heisler, Frances	Morgan, George P	Trainor, Carol
Cavanagh, Michael	Hodgson, Suzanne	Muia, Linda	Wain, Susan E
Clarke, David	Hume, Virginia M	Murthy, Joan	Wallace, Susan P
Cole, Judith C	Jacob, Susanna	O'Donnell, Elizabeth	Watt, Winifred
Corbett, Fred C	Jones, Marion	Prater, Terence	Weiman, Heidi
Cushing, Vivian S	Jordan, Sarah L	Priffer, Serge	White, Nancy B
D'Silva, Patricia A	Keaveney, Brian J	Raff, Heather	Whittall, Sandra Lois
Dantzer, Paulette	Kerr, Marilyn L	Ramnath, Evans	Wiggan, Lorna F
Dawson, Cornelia	Klusek, Sonja	Reynolds, Grant	York, Sandy
De Caprio, Angelina	Kuryliw, Oksana M	Ronkko, Terry	Young, Johnston
Dennis, Hunt	Lacey, Ann	Rosen, Ann	Zettler, Nanet

### RTO/ERO TORONTO DISTRICTS

**RTO/ERO Toronto Districts** is a working group of two representatives each from the four RTO/ERO Districts in the current City of Toronto. With the creation of the new Toronto District School Board, many of the personal contacts with the legacy boards disappeared. To establish new contacts and develop programs of awareness of RTO/ERO within the two Toronto District School Boards, the four Districts have established contact with the various teacher unions and school administrators' associations within those boards. We run a poster campaign in the schools, place ads in union newsletters, and participate in Retirement Workshops.

Our latest project is the hosting of a **joint web-site** at:

**[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)**

This site is an excellent resource of current activities and library of RTO/ERO information such as detailed material on our health plans. Take a moment to explore!

### OUR NEWSLETTER MAILINGS

The production of your Newsletter relies on the gracious efforts of a cadre of volunteers who come out every-other-month to label, stuff and seal the envelopes that bring your Newsletter. We have been able to incorporate certain efficiencies in our distribution that allow us to send you up to a 16-page document (replacing the former 10-page limit). Our publishing schedule of 5 Newsletters per year is the most intensive of RTO/ERO districts in the province. Should we not be able to use our volunteers, we would have to purchase the skills of a mailing service-provider. The cost of this would likely mean the reduction in at least one of our issues.

If you would like to assist, drop by St. Margaret's Church on one of our mailing days (see end of Newsletter). We are a friendly group and we do provide basic refreshments. Make it an outing with your friends and go to lunch afterward.

***You have the right to remain silent. Anything you say will be misquoted and used against you.***

## DAYTRIP TO STRATFORD

By request, A DayTrip has been organized to see "The Adventure of PERICLES".  
This play by William Shakespeare is acclaimed by critics as "the jewel of this year's Stratford Festival".

**Date:** Friday, October 31, 2003 (Matinee) ~ **Cost:** \$95.00 (includes 2 meal tickets, transportation, tickets, and gratuities)

To reserve, call **Jack DeGroot NOW** at 416.691.3046, and, when confirmed, send the full amount (cheque payable to Club 16) to: **Jack DeGroot, 19 Elmsview Drive, Toronto ON M1N 2W3**  
**PLEASE NOTE THE DATE ON THE CHEQUE**



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



Habitat Toronto has partnered the Educators' Build with a great family. **Thiru and Sasi Murugesapillai** currently live with their 3 year old daughter in a tiny one-bedroom apartment, in a high-rise near Parliament and Bloor. The apartment has extremely poor ventilation with mould on the ceilings and leaking pipes in the bathroom. Vermin are also a problem. Parents and child share the bedroom. Thiru, who works as a blow-moulder for a plastics company, has been volunteering regularly in the Habitat ReStore since the family was approved for a home. Sasi, a homemaker who is busy preparing for the arrival of a second child, has been helping with office work to contribute to their 'sweat equity' hours. The family is described as hardworking, quiet, thoughtful and considerate, and are sure to be excellent neighbours in the Habitat community at Neilson and McLevin.

We are delighted to advise you that the Educators' Build initiative has exceeded its financial goal by raising over \$61,000! This money will be used to fund one of 40 new houses that Habitat for Humanity Toronto is starting to build this August. Your support was critical to this success.

We would now like to invite District 16 to make this project more personal by getting a team of volunteers to help build the homes with Habitat Toronto. You would have the opportunity to experience the wonderful feeling of being on a Habitat site, working alongside your colleagues and hundreds of other committed volunteers. We plan to set aside a day in October, (Date, Time, Location and Duties to be announced), for up to 10 people to volunteer with Habitat. Contact **Peter Morris** (416.422.2858) to participate! (*Your own CSA-approved steel-toed footwear required*)

### MUNICIPAL ELECTIONS TOO! ~ MONDAY, NOVEMBER 10, 2003

Not too long after the Provincial Election, you will be asked to determine who your Municipal Mayors, Councillors, and Trustees will be for the next three years. With the general deterioration of cities and urban schools one might want to consider voting for those who will be best able to persuade a provincial and federal government not known for their interest in cities, except for the massive tax base that can be redistributed to other parts of the province/country, to reinvest those taxes in urban improvements.

Of particular concern, especially to those interested in maintaining a democratic public education system, is the election of trustees who will be able to best represent the interest of parents and students. With the Toronto District School Board under a direct provincial supervisor who has vindicated the decision of the current trustees regarding the demanded cuts to balance the budget, one may wish to ensure that like minded trustees are re-elected or newly elected.

### CURLING FOR TEACHERS – October 2003 to March 2004



Mondays	4:00 – 6:00pm	High Park Curling Club	Contact Mike Jasenko	416.787.8941
Mondays	4:00 – 6:00pm	Leaside Curling Club	Contact Sam Murakami	905.479.9329
Fridays	5:00 – 7:00pm	East York Curling Club	Contact Doug Ross	416.699.3404

**FUN ~ FLEXIBLE ~ ALL WELCOME**

**TEOF ~ Recommended by your Executive as worthy of your personal and financial support**

The Toronto Educational Opportunity Fund, known as "T.E.O.F.", is a registered charity, founded in 1980. Its mission is to support Child Nutrition Programs in schools. T.E.O.F. holds two major annual fundraising events: a **February Lunar New Year Banquet** and a **November Auction**. Each year, since the amalgamation of school boards, T.E.O.F. has allocated up to \$100,000.00 towards Toronto District School Board school food programs.

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***"DON'T FORGET TO FEED THE KIDS"***

***11th Annual T.E.O.F., Fundraising Auction***

**Friday, November 14, 2003**

A fun night where all the proceeds go to feed school children!

Fountain Dining Room, 2nd floor, Queen Elizabeth Building, on the C.N.E. grounds

**5:30pm Silent Auction begins ~ 6:30pm Buffet Supper ~ 7:30pm Live Auction begins**

Cash Bar

**\$35.00 Admission includes:**

Free Parking, Buffet Supper, Catalogue and Door Prizes (Tables arranged in rounds of 10)

For Tickets call Karen Sinclair @ 416.690.4961

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**WANTED! for TEOF's 'Feed The Kids Auction' to raise funds for Child Nutrition**

Are you downsizing or clearing an estate? Looking for a special and worthwhile purpose for some of your extra art work, antiques or other collectibles? Quality items such as oil/water colour paintings, prints, stained glass, carvings, sculpture, quilts, antiques, useful household products, gift items, special event items such as theatre performances, Blue Jay, Leafs and Raptors game tickets, dinner parties, etc. T.E.O.F. will provide value-in-kind tax deductible charitable receipts for donations. To make a donation of items for the auction or for further information call: **Les Birmingham** at 416.299.6450 or **Ian Baird** at 416.491.8906.

**VOTER TURNOUT ~ Ivana Hrabak, Member, Political Action Committee**

Voting in elections at all levels of government is fundamental to the democratic process in all countries such as Canada. Voter turnout is used as an important gauge of the commitment of citizens to the political process. Voter turnout averaged 34.6% across the GTA for the 2000 municipal elections. Toronto had the highest turnout with 37.7%.

What factors influence municipal voter turnout?

- \* Municipal population size: Turnout tends to be higher in smaller communities than in larger ones;
- \* Election competitiveness: Close mayoralty races usually have a positive impact on electoral participation;
- \* Compelling local issues: Examples include municipal amalgamation, a new community plan, or land use;
- \* Questions on the ballot: Referendum questions or plebiscites generally increase voter turnout;
- \* Electorate demographics: Higher educational levels tend to increase turnout, homeowners more than tenants.

(Source: Tindal, C. Richard and Susan Nobes Tindal (1995) Local Government in Canada)

At the federal level, Elections Canada provides voter turnout results since 1867 (73.1%). Turnout declined to 67% in 1997 and 61% in 2000. Voter apathy is becoming a problem in Canada. Some say this a sign that people are satisfied with the policies of the government and that when major issues arise, the level of participation will increase again.

It is important that we as teachers help get the vote out and vote ourselves. Young people need to learn by example that voting is a civic duty. Some senior citizens may need our help to get out to vote.

**HOW CAN YOU HELP GET OUT THE VOTE?**

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**Make a Difference when you Buy FAIR TRADE**

**Fair Traders** want to make sure that producers are able to make a decent living. Training, fair wages and a guarantee of further contracts make a huge difference in the lives of developing world communities. Artisans can provide for their families, send their children to school, initiate community improvements. In Ontario, there are many **Ten Thousand Villages** stores where you can purchase fairly traded coffee, teas, chocolate, toys, ceramics, gifts, cards, jewellery, instruments, and much more. We are at 2599 Yonge Street, Toronto/[www.tenthousandvillages.com](http://www.tenthousandvillages.com)

## Minding Your Money ~ Chuck Carr

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

**Teaching In Retirement:** By now you should have been informed that retirees may teach up to 95 days per school year until 2006 without affecting their OTPP pension. Such teaching generates additional RRSP contribution room which you may use to shelter money and reduce taxes payable.

**CPP Income Splitting:** If you and your spouse are 60, you may *assign* 50% of your CPP to your spouse. If your spouse has a low or no pension, assigning CPP benefits reduces the total family tax burden. If you each have about the same retirement income, there is no advantage to splitting your CPP. Contact Human Resources Development Canada (HRDC) for an explanation and application. Phone 1-800-277-9914 or visit its website at [www.hrdc-drhc.gc.ca/isp](http://www.hrdc-drhc.gc.ca/isp)

**Taking CCP Early at Age 60:** Many people apply for CPP early at age 60. It takes about 15 years before the money you received early equals the amount you would have received by taking CPP at age 65, and you have had the benefit of this extra money to spend up to age 75. Think about it! As above, contact HRDC for details and an application form. Those who plan to teach after retirement should *not* apply for early CPP at age 60, because it will affect your CPP pension.

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

**Age 69 and RRSPs:** The Canada Customs and Revenue Agency (CCRA), formerly Revenue Canada, has decreed December 31<sup>st</sup> in the year that you turn 69 as the deadline either to convert RRSPs into investments that will provide a steady stream of retirement income or to cash them in. If this transaction is not completed on time, Revenue Canada *deems* that you have cashed the RRSPs in, and will assess you up to 50% of the total value of your RRSPs in taxes. There are *four* options: Convert your RRSPs into a Registered Retirement Income Fund (RRIF), buy an annuity, cash in your RRSP or any combination of the above. My advice is to consolidate all your existing RRSPs into one self-directed RRIF. Time is of the essence, so do it now! For guidance on this issue, see how to obtain my tax information guideline below.

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

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

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

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## Teachers Required Immediately In China

There are openings for teachers of English As A Foreign Language in China. For more information, contact Norm Damaren, Senior International Education Advisor, INFOworks Educational Services Inc. at phone 519.576.8757 or e-mail [infowork@istar.ca](mailto:infowork@istar.ca)

## THE TORONTO CHORISTERS

This 105-voice chorus is heading into its 12<sup>th</sup> season under the capable leadership of **Jim Maben**. Unfortunately, the choir's soprano and alto sections are still filled at present, but more men (especially tenors) would be welcome to join the already robust basses and tenors. Those who are interested should call **Daphny Stewart** at 416.284.2647 – women will have their names added to the waiting list but men will be accepted right away.

### TORONTO DISTRICT SCHOOL BOARD (TDSB) BENEFITS FOR RETIREES

Those who have retained their benefits with the TDSB will have received the following information by the time you read this. The TDSB has been in communication with RTO/ERO Toronto Districts regarding this matter but if you are covered by the TDSB plans and still need clarification, contact the TDSB as stated in your letter.

The communication indicates the budget restraints have put the TDSB into a situation where it must change the model on which premiums for Retiree Benefits are funded. The change includes:

- i effective September 1, 2003 Current Employees and Retirees will have premiums change moderately (+ and -) based on usage of the past couple of years. *This is the normal process of premium adjustment based on usage that occurs from time-to-time for all those covered by the TDSB Benefits Plans.*
- ii effective January 1, 2004 Retirees will have their Benefits Plans Premiums based on the usage of the retiree group. This change is delayed from September 1, 2003 so that retirees have a chance to weigh their options. *This is the step anticipated by us, and brought to your attention regularly in this Newsletter because it has occurred across the province in other jurisdictions over the past five years.*
- iii there is a gradual change to full-cost recovery over a period of 3 years with further adjustments taking place on September 1, 2004 and 2005.
- iv there is no change in Life Insurance rates on September 1 nor in January but this may change in future years.

We have posted on our website ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)) an updated comparison chart showing the details of the two plans and their premiums. One can also download a detailed copy of the RTO/ERO Benefits and what is covered. *Following the RTO/ERO Fall Senate, there may be changes to the RTO/ERO Benefits Plans effective January 1, 2004 and new comparison documents will be made available. Check our website near the end of October.*

**If you are aware of non-RTO/ERO retirees who have retained their benefits with the TDSB, point out to them that RTO/ERO has good, competitive benefits programs available to them. Call RTO/ERO at 416.962.9463.**

### ~ 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.

Margaret Anderson	Roxanne Babcock (Cooney)	Corilda Belanger	Marguerite G. Corcoran
R. B. Davey	John G. Fletcher	Mel Gallagher	Ruth S. Gray
Colin Green	Elizabeth Jordan	Ronald W. Kay	Margaret Latimer
Mati Leps	Helen W. MacDonald	Carol A. Mitchell	Elsie Norman
Gertrude Perrin	Terence Smith	Catherine Steele	Roy Strickland
Art Webb	Charles Woodley		

### EDITOR'S COMMENTS

Your Newsletter Committee produces five Newsletters per year. We welcome 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.

**2003/2004 Publication Schedule:**

**Submissions:** 01/11/03, 01/01/04  
01/03/04, 01/05/04

**Mailings:** 27/11/03, 29/01/04  
25/03/04, 27/05/04