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PRESIDENT'S MESSAGE

As of September, 2003, RTO/ERO Toronto numbers over 3200 members. We have seen a strong growth in the past few years as practising educators retired - many for reasons related to deteriorating relations with the Ontario governing party of the day. Perhaps, despite budgetary concerns, a change in attitude by the new government will rebuild the perception that educators are dedicated to their charges and establish an aura of appreciation for the educational job to be done in a 21st century society. Perhaps the cadre of older educators will feel more encouraged to remain on the job to provide the depth of experience required to rebuild a viable education system that meets the many needs of a disparate society.

Meanwhile, your executive continues to try to encourage a wider involvement within our own disparate membership. We have: added a couple of new activities (thanks to **Rosalie Parente** and **Anita Davies**); begun an Annual Craft Show (thanks to **Mary Ann Fedchak** and her committee); taken a step into the realm of political action (issuing a media release during the provincial election seeking the repeal of legislation giving seniors an education tax credit and supporting the actions of our Political Action Committee in the distribution of posters and radio spots designed to encourage citizens of all ages to VOTE); instituted a 'New Members' Breakfast'. (Unfortunately we lost the Snooker Group ~ little interest, the French Group ~ our convenor has moved, and our Walkers Group ~ the convenor joined the Hikers.) If anyone of our members is interested in taking on any of these or trying to develop new activities, call **Val Fiedler** with your ideas - bowling, curling, in-town day-trips, etc. We will continue to try to expand the services/activities available.

On another matter, your executive just finished attending a joint-executive meeting with our fellow districts in Toronto (Etobicoke/York, North York, Scarborough/East York). Any recruitment activity done by one of these districts is done on behalf of all. We have found that many retirees from the newer Toronto District School Board and the Toronto Catholic District School Board are unaware of the four RTO/ERO Districts in the new city based on the legacy public boards. In all our Newsletters, we remind our members of these districts so that they may change their affiliation as required. Indeed, those of our members who live in other parts of Ontario and cannot participate in our activities because of distance may also wish to change their affiliation to an RTO/ERO district closer to home. These individuals can keep in touch with Toronto by accessing our website (www.rtoerotorontodistricts.org) and taking advantage of our e-mail notification service.

Inside this Newsletter (Page 5) is a report from the Fall Senate. Not always the most entertaining of activities, they do ensure full discussion of developments within your organization. We have included summaries of the Health Services Committee and the Pension Committee along with a brief summary of the changes to our benefits plans effective January 1, 2004. Note also, on Page 10, the move taken by Senate (a Toronto-Scarborough/East York motion) to recognize our centenarians. On the whole, Toronto District is very pleased with the Senate process but there remain a few areas that need monitoring. For example, as the financial stability of RTO/ERO increases, Toronto would rather see a reduction in member fees than an increase in program. As mentioned in our last Newsletter, we also prefer a more *rep-by-pop* senate.

There are a couple of developing issues that may affect some of our members: *first*, there is now **NO SHORTAGE** of *Occasional Teachers* in the Elementary Panel and there is a new Collective Agreement that limits the number of additions to the list (1/3 of which is made up of retirees). New retirees are cautioned that employment as an occasional teacher will not be readily available; *second*, for those who have just retired from the TDSB, you may be eligible for some retroactive pay based on the new Occasional Teacher Collective Agreement. If you were employed as an Occasional Teacher with the TDSB on June 27, 2003, or had to retire at age 65 during 2002/03, contact the Board at 416.397.3000 (ask for the Benefits Department as per your surname) to check your eligibility for such payment.

Finally, keep an eye peeled for the announcement regarding our AGM - we have been including guests who bring topical information (we also provide light refreshments) so that the meeting is informative, not solely business-oriented.

As always, comments and suggestions made to any members of the executive are welcome and appreciated. **Bill Menagh**

DATES TO REMEMBER ~ 2003/2004

Executive Meetings ~ January 8, February 12

Newsletter Deadline ~ January 1, March 1

Newsletter Mailing ~ January 29, March 25

TORONTO CHORISTERS ~ Monday, December 8 (details/Page 3)

TEOF LUNAR NEW YEAR DINNER ~ Thursday, February 5, 2004

AGM/SPRING LUNCHEON ~ Tuesday May 4 (details later)

WINSTON CHURCHILL COL. 50th Reunion ~ May 28/29, 2004

CLUB 16 ~ Val Fiedler Co-Ordinator 416.510.1861

WELCOME BACK all gardeners, holidayers etc. especially NEW MEMBERS of DISTRICT 16. You are all invited to join in the many activities we have organized for you. The BRIDGE CLUB and the CRAFTERS are especially looking for more members to join them. We are all very sociable people and you need not be afraid of coming to us with your new ideas. If you don't know anyone yet, you soon will!

The BRIDGE, CRAFTS, and TRAVELOGUE programs are held at St. Margaret's Anglican Church, on Avenue Road at Burnaby (one block north of Eglinton). Call the CONVENORS for the location of the other programs. Cheers!

DECEMBER 2003

BRIDGE December 2, 16 Tuesdays 1:00pm *NEW TIME* Convenor: **John Lane** 416.486.0697

JANUARY 2004

BRIDGE January 6, 20 Tuesdays 1:00pm Convenor: **John Lane** 416.486.0697

CRAFTS January 27 Tuesday 1:30pm Convenor: **Bernice Iles** 416.651.4378

TRAVELOGUE January 28 Wednesday 1:30pm Convenor: **Val Fiedler** 416.510.1861

The Holy Land ~ Israel in May, 2000... before the recent troubles. Presented by **Marguerite Hunt**

FEBRUARY 2004

BRIDGE February 3, 17 Tuesdays 1:00pm Convenor: John Lane 416.486.0697

CRAFTS February 24 Tuesday 1:30pm Convenor: Bernice Iles 416.651.4378

TRAVELOGUE February 25 Wednesday 1:30pm Convenor: Val Fiedler 416.510.1861

Central Asia ~ Uzbekistan and Kyrgyzstan, 'The Silk Road'. Presented by **Beatrice Magder**

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

DECEMBER ~ *Secrets of the Flesh, a Life of Colette* Judith Thurman

JANUARY ~ *Crow Lake* Mary Lawson

In particular, *Silver Blaze & The Adventure of the Copper Beeches*

FEBRUARY ~ *Year of Wonders* ~ A novel of the Plague Geraldine Brooks

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: December 8, January 12, 2004 and February 9th. If you wish to join us, call **Brenda Wilson** at her new number 905.640.6549 or **Kelly Todesco** at 416.693.0216.

SUPER TEES' GOLF GROUP ~ Convenor **Rosalie Parente** reports that the first season for this new group went very well, with good attendance and lots of fun. The golf season operates April to October, and the group will play either Tuesdays or Wednesdays once a month. Rosalie invites all new people to call her to join. All levels of players are welcome, and thus far the location has been in the west end. The **OPENING DATE for 2004** will be APRIL 28th, location to be announced in a later Newsletter. For more information, call **Rosalie** at 905.856.6936

Another **NEW CLUB** has been formed... the **ART/SKETCH group**. After an interested group of artists got together with Convenor **Anita Davies** recently, it was decided by the group that they would meet on Monday, November 17 for their first outing together. They plan to go out to enjoy (and sketch) the flowers in the Centennial Park greenhouse in Etobicoke, spending two hours or so on the outing. Anita goes on to suggest... *'Since December is a busy month, let's start meeting again in January 2004, when I will get in touch with all those interested. In the meantime, how about beginning a sketchbook, which can be our starting point next year?'*

Anita can be reached at 416.531.3408, for those who wish to join. Look for more information about this group in the next Newsletter.

*If ignorance is bliss, why aren't more people happy?
Accept that some days you're the pigeon, and some days you're the statue.*

OUR FIRST ANNUAL CRAFT SHOW & FALL LUNCHEON

Your Executive is very pleased with District 16's First Annual Craft Show. From all reports, it was an extremely successful event. With the constructive suggestions received by participants, shoppers and



Newsletter Editor:
Paul Rowney

Entertainment:
Ken Edge

Special Guest:
Gloria Hosmer

organizers, we are sure that the next one will be even better. We had 29 artisans showing their work at The Old Mill. Considering this was our first effort, traffic for the artisans was good. Many have determined to return next Fall. Thanks to **Mary Ann Fedchack** and her committee (**Kay Jeffery, Rita Kapoor, Rose Mary Parfitt, and Shirley Young**). Space in this Newsletter is rather limited so we are not able to include pictures of the

participants. However, pictures are available at our website: www.rtoerotorontodistricts.org. Watch for our artisans' advertisement for the 2004 Craft Show in next Spring's Newsletter.

Following the Craft Show we held our Fall Luncheon attended by over 120 members and guests - an increase from about 90 at the Spring Luncheon. Thanks to the organizational skills of **Kay Jeffery, Bob and Barb Putnam**, the efficient service of the wait staff, and the ongoing musical talent of **Ken Edge**, the event was a pleasant way to spend the mid-day with friends and former colleagues from the Catholic and Public School Boards. We took the opportunity to thank **Gloria Hosmer** for all her efforts over many years in the production of our Newsletter. Some of those attending are pictured on this page. More are available on our website. Consider joining us for our next Luncheon in the Spring. We are friendly!

Christmas Concert & Sing-Along



MONDAY, DECEMBER 8, 1:30pm

St. Margaret's Church

(Avenue Road and Eglinton ~ beside Mac's)

Enjoy this annual event with your own retired teachers' choir '**THE TORONTO CHORISTERS**'

Conductor: **Jim Maben** Pianist: **Margaret Deeth**

HIKING CLUB

The Hiking Club welcomes anyone who enjoys fresh air, exercise, pretty scenery and good companionship. For those without a car we offer hikes through Toronto's ravines and parks, all accessible by TTC. Watch future Newsletters for a very exciting excursion in 2004 - the *Canopy Walk* in Haliburton Forest.

- DECEMBER** ~ *Neilson Park to Centennial Park* with a lunch-time visit to the conservatory
Tuesday, December 16, 2003 at 10:30am ~ Call Bill/Nancy Rose at 416.233.9979
- JANUARY** ~ *Mount Nemo Conservation Area*
Wednesday, January 7, 2004 at 10:00am ~ Call Marianne Psica at 416.499.0324
- ~ *Metro Toronto Zoo*
Thursday, January 22, 2004 at 10:00am ~ Call Judy Cole at 416.604.9507
- FEBRUARY** ~ *Dufferin Quarry Bridge*
Wednesday, February 4, 2004 at 10:00am ~ Call Marianne Psica at 416.499.0324
- ~ *Sunnybrook Park/Glendon College*
Wednesday, February 18, 2004 at 10:30am ~ Call Don/Lynda Mason at 416.759.3131

Everyone has a photographic memory. Some don't have film.



WELCOME NEW MEMBERS (& Current Member Change of Address)

We welcome our new members who have joined us since June, 2003. We trust our District will provide useful services and information. 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-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.*

Baker, John M	Erdis, Maureen	Lester, Johanna M	Ronkko, Terry
Ball, Gordon S	Gaouette, Rae	Long, Helen S	Rose, Linda
Beecker, Adrienne	Gooding, Robert	Love, William J	Rosenthal, Max
Beggs, Jane E G	Gopie, Deanna	Low, Douglas	Rutherford, Alice B
Berger, Marjorie	Gower, Eleanor	Lynett, Sheila	Salazar, Carmelita
Blake, Annice	Grieve, Linda J	Madore, Sr Louise	Shaw, Trudy
Bonos, Ericeti	Hahn, Marilyn F	Madott, Glenda	Shepherd, George
Broga, Anthony	Hanna, Agnes	Marshall, Sondra	Sinclair, Paul S
Brown, Richard	Hannan, Edward J	Maurice, Jennifer	Smith, Maureen G
Burridge, Faith R	Hastings, John E F	Mayer, Arthur	Staschewski, Moritz
Bynoe, Eureka M	Hastings-James, Suzanne	McChesney, Janette	Swerling, Beverley
Carry, Emily	Heisler, Frances	McCombs, Arlene	Taylor, Cecelia
Case, W Brian	Hendrix, Beverly S	McGregor, Patricia	Uson, Marina
Casey, Ruth D	Herrmann, Helmut	McKenzie, Thomas	Usprech, Stephen
Celentano, Anna	Hodgson, Suzanne	Miller, Harry	Vujacic, Arlene
Chu, Gloria A	Horvath, Leslie Z	Mitchell, Gloria L	Wallace, Susan P
Clarke, David	Jacob, Susanna	Morgan, George P	Waters, Mabel-Anne
Cole, Judith C	Jennings, Michelle	Muia, Linda	Watt, Winifred
Conway, Cheryl	Johnson, Eva	Murphy, Anne E	Whitby, Barney B
Corbett, Fred C	Jones, Carol	Murphy, Danette	White, Nancy B
Costello, Carole	Jordan, Sarah L	Murthy, Joan	Whitehead, Maureen
Cunningham, Mary K	Kapoor, Rita	Namian, Elena	Whittall, Sandra Lois
Cushing, M Catherine	Kearns, John J	Nasso, Mike	Wiggan, Lorna F
Cushing, Vivian S	Keaveney, Brian J	Nicholls, Roger	Wise, Denise
Dantzer, Paulette	Kerr, Marilyn L	O'Donnell, Elizabeth	Worley, Christina M
Dawson, Cornelia	Kirijian, Elias	Parfitt, Rose Mary	Yaccato, Patricia
Decker, Tom	Klusek, Sonja	Petko, Elizabeth	Young, Johnston
Dennis, Hunt	Koropisz, Raissa	Raff, Heather	Zettler, Nanette J
Dibon-Smith, Marie-Madeleine	Krupa, Glennis	Remski, David J	Zia, Nancy
Drayton, Dawn M	Kuryliw, Oksana M	Rivers, Angela	
Drozd, Margaret C	Lacey, Ann	Robinson, M Lynda	

PAY DIRECT DRUG CARD & ONTARIO DRUG BENEFIT \$100 DEDUCTIBLE

Ontario residents 65 years of age and older are eligible for the Ontario Drug Benefit (ODB) program. RTO/ERO members enrolled in the Extended Health Care (EHC) Plan are asked to pay some portion of their ODB prescription drug product costs. The ODB program runs from August 1 to July 31 each year, and there is a \$100 deductible per person for prescription(s) filled after August 1 each year.

The RTO/ERO Extended Health Care Plan reimburses 85% of the \$100 deductible, regardless of whether the deductible is satisfied by a combination of dispensing fees and ingredient costs. These claims are eligible for reimbursement and can be submitted electronically to Johnson Inc. using your RTO/ERO pay direct (ID) card.

After you have paid the \$100 deductible, you will then pay the \$6.11 dispensing fee for each prescription thereafter in the benefit year. Dispensing fees are not eligible for reimbursement under the RTO/ERO Extended Health Care Plan. Many pharmacies are submitting the Ontario Drug Benefit (ODB) \$6.11 dispensing fee to Johnson Inc., and we need your assistance to correct this misperception.

Please remind your pharmacy that the \$6.11 dispensing fee is NOT eligible for reimbursement, and should NOT BE SUBMITTED ELECTRONICALLY TO JOHNSON INC.

SENATE REPORT ~ October 2004 ~ edited for space by **B. Menagh**
(attended by **K. Jeffery, B. Menagh, B. Neal**)

Report of the Health Services and Insurance Committee (R. Lamoureux, Chair)

Reserves ~ We have accumulated reserves exceeding \$40 million.

A. Why do we have reserves?

1. *Protection from abnormalities in claims* ~ If our health plans take in \$20 million in premiums and pay out \$25 million in claims, we run a deficit of \$5 million. Without a reserve, each member would see an immediate increase in premiums to make up for the deficit; with the reserve, we make up the deficit from our reserves.
2. *Protection against run-away medical costs* ~ To soften the effects of ever-increasing drug costs, government down-loading, dental rate increases (all areas over which we have no control). Reserves allow for a less severe impact on premiums.
3. *Allow for the improvement of our health plans without premium increases (2001-2002-2003)*

B. How large should reserves be?

All of us have personal savings stashed somewhere for the 'rainy day' in our lives. How much do you have saved? Your Committee has derived the following principles about the size of the Health Premium Stabilization Fund.

Extended Health	45% - 50% of gross premiums
Dental	25% - 30% of gross premiums
Semi-Private	20% - 25% of gross premiums

These percentages will be revisited annually to determine necessary adjustments.

C. Reserves are solid today, but can they be sustained tomorrow?

Our decisions to spend today's reserves must be tempered by our understanding of tomorrow's pressures. We may say that at the end of 2002, our reserves showed a surplus of \$18 million; but before we start spending all of the \$18 million, we must go forward and project costs well into the future. Only in this way will the circle be complete or the puzzle be understood. *To put it all together, the proposed changes to our Health Plans reflect the principles of decision-making used by the Health Services and Insurance Committee:*

- | | |
|--|--|
| i) its own dollar cost; | iv) its factor in the competitive marketplace; |
| ii) the cost to its specific plan premium; | v) the influence of reserves dollars accessed. |
| iii) the cost of all changes to all plans; | |

Committee Priorities for 2003

At its November 2002 meeting, the Committee established the priorities listed below [with] a brief summary of progress:

1. Examine the need to **review health plan underwriter Maritime Life**:
 - * reviewing business model and relationship with Maritime Life, with further action deferred until June, 2004
 - * begun a process to review our management consultants and plan administrator, Johnson Inc., with completion by June 2004
2. **Review the competitive positioning of RTO/ERO health plans vis-a-vis other plans**, i.e. individual vs group plan - status quo to be maintained re eligibility to join RTO/ERO plans.
3. **Develop a set of guidelines/expectations regarding the adequacy of reserves** - developed and being used in 2003, for 2004 changes.
4. **Refine and implement appropriate use of the actuarial model** - updated April 2003 and used for discussion of the impact of proposed plan changes.
5. **Explore wellness incentives/initiatives** - ongoing - September 2003 District Health Representatives' Seminar (Heart Workshop plus articles in Renaissance).

Report of the Member Services Committee (J. Murphy, Chair)

GOODWILL ~ The Goodwill Work Group concluded one case and provided funds to pay for the difference between the government grant and the cost of hearing aids for a member. Two new requests were received and both have now been successfully concluded. In each situation the local Districts have been very involved in the provision of information and advice. The *application for assistance form* has been revised and approved by the Committee, and will be sent out shortly. ***It is hoped that members will take greater advantage of the Provincial Goodwill Assistance program.*** **Cont. Page 6**

Report of the Pension and Retirement Concerns (R. Poste, Chair)

THE TEACHERS' PENSION PLAN MID-YEAR SNAPSHOT

As reported previously, the Pension Plan needs to earn 5.5% above inflation to meet its obligations. In the first six months of 2003, the Plan earned 4.6% or approximately \$2 billion. When inflation is removed, the net growth was 3.2%.

The 'smoothing fund' currently has a deficit of \$8.2 billion that must be recognized over the next four years. The Chair of the Pension Plan Board reported that the plan must earn 20% above inflation annually over the next four years to eliminate this deficit and keep pace with increasing liabilities.

The collapse of the equity market has had a major impact on all investors. Another of the major detractors to the adequate funding of the plan is the decline in interest rates. For each 1% of interest rate decline, liabilities increase by 20%.

Financial experts do not predict double-digit returns in the immediate future. Fortune Magazine is predicting growth of 6%-8%. After inflation, the net rate is 3%-5%, which will not meet the needs of the pension fund.

Guy Matte, one of the OTF representatives on the Pension Plan Board, reported to the OTF Board of Governors that the Partners (OTF and the Government) are poised to start discussions of actions to be taken in the case of a negative filing as required by the Ontario Pension Benefits Act. If a required filing discloses a plan funding deficiency, that deficiency must be eliminated in the next year by a contribution rate increase or a decrease in plan benefits for future retirees. This change impacts only on active teachers.

The next required filing under the Pension Benefits Act is 2006. However, if the Partners determine that an earlier filing should be made to lessen the impact of required changes to remove a plan deficit, this could occur. If the plan had to file with the current financial position, it is estimated that the contribution rate for active teachers and the government would nearly double.

THE TEACHERS' PENSION PLAN BOARD STRUCTURE

[Guy Matte, one of the OTF appointees to the Pension Plan Board reported to the OTF Board of Governors on the Pension Plan Board structure. His remarks are reproduced for the information of Senators.]:

HOW THE TPP BOARD OPERATES ~ The Board uses a committee structure to cover the many facets of its operation. The whole Pension Plan Board receives reports from all the committees.

INVESTMENT COMMITTEE ~ In order to alleviate as much as possible a negative filing, the Board has decided to increase the level of risk and the active management of the portfolio. More and more investments are being made in products such as timberland, electrical transmission systems, toll highways, oil pipelines and co-investments in small and medium cap companies. All members of the Board sit on the Investment Committee.

BENEFITS ADJUDICATION COMMITTEE ~ The committee has two members of the Pension Board who sit regularly with the panels (Ann Finlayson, Chair and Ralph Lean, Vice Chair). The panels are composed of a representative from the teacher unions and RTO/ERO.

[**Shirley Simons** is the current RTO/ERO panel representative. This committee hears appeals from plan members who believe that they have been inappropriately treated according to the Teachers' Pension Act. The report of the committee is then considered by the Pension Plan Board for ratification, amendment or rejection].

GOVERNANCE COMMITTEE ~ The committee is comprised of five Board members. The committee recently reviewed the effectiveness of the Board and its committees using a self-assessment questionnaire administered by a third party. The results indicate a high level of satisfaction with the overall functioning of the Board and its committees.

AUDIT AND ACTUARIAL COMMITTEE ~ This committee has five members of the Pension Board as members. It monitors the assets and liability of the fund and recommends the actuarial assumptions to the Board for approval.

PENSION BOARD ~ The Pension Board has been following very closely the progress of discussions between the Government and OTF on the development of a Funding Management Policy. We recognize the hard work done by both parties to achieve agreement on such a policy and we applaud the results. The Board is going to work as hard as possible to maximize the benefits arising out of this opportunity.

SOCIALLY RESPONSIBLE INVESTMENT ~ From time to time, the OTF Board of Governors raises the issue of "socially responsible investment" (SRI). Members of the Board do reflect on the issue. The focus of traditional investment analysis was largely on "tangibles": How much plant and equipment did a company own? What return on assets was it generating? What were the company's future investment plans? etc.

For many corporations, it is now the shape of intangible assets and liabilities that will determine their future economic prospects. New questions are being asked: How strong are the company's brands and its customer loyalty? Does the company manage its risks effectively? Does it have enlightened governance, management and human resources policies? Does it provide clear and timely information about its activities and finances?

These latter questions have nothing to do with getting good marks from the SRI police. It is a way of ensuring a commitment to maximize the value of a company's intangible assets and minimize the value of its intangible liabilities. The Board believes that behind SRI lies an important reality that should impact how investment analysis is conducted today and how its conclusions are implemented.

In this way and through good governance, the Board wishes to be an example of transparency as well as accountability. Through such processes, the Board believes it will be able to discharge its fiduciary responsibilities.

SPOUSAL SURVIVOR BENEFITS

This provision of the Pension Plan was covered in detail in the Spring 2003 issue of Pension News published by the Pension Plan.

If a spouse is acquired after retirement, (and there is no person who qualifies for the survivor benefit, and there are no dependent children as defined by the Teachers' Pension Act), the Act now allows the teacher-pensioner to designate the new spouse to receive a survivor benefit. However to do this, the teacher-pensioner must take a reduction in pension to offset the increased financial risk to the plan through the exercise of this option. Some plan members would like to see the Act changed to allow a new spouse to be eligible for the survivor benefit without a pension deduction.

The problem has been taken to the OTF Pension Committee. The OTF Committee has requested the TPP staff to prepare an estimate of the cost to make a spouse acquired subsequent to retirement eligible for a survivor benefit without a reduction in the retired teacher's pension. The Plan actuary, Mercer, is assisting with this calculation.

PENSION SPLITTING

This issue continues to be in an 'on hold' position until all Federal parties have selected their new leaders. When this process has been completed, we will be contacting the new leaders to firm up the party positions on this issue.

Your committee has recently become aware of an initiative by SenTax, a group of seniors in the Grey-Bruce area who are concerned about the destruction of carefully laid out retirement plans by what they characterize as 'tax grabs and ill-considered legislation'. This group cites the current Old Age Security rules (the income-tested claw back), changes to the age for collapsing a RRSP, and the deliberate lowering of interest rates which are then reflected in interest paid on secure investments held by most seniors as examples of the government's hijacking of retirement plans.

Please encourage your members to watch for and support the activities of this group.

RTO/ERO is a member of the Retirement Income Coalition, a group of 'high powered' financial experts that regularly submit to the Federal government on financial policy. Income splitting of a pension from a registered pension fund, (such as the TPP), under the same rules as CPP/QPP is a plank in the proposal from the C.D. Howe paper, 'Saving the Future' that has been submitted to the federal government. Malcolm Ingram represents RTO/ERO on this coalition. Your committee feels that this issue can best be advanced through this group

EARLY PROSTATE CANCER DIAGNOSIS ONTARIO

The removal of the gender discrimination in the funding of early cancer detection by the Ontario Health Insurance Plan has been a RTO/ERO concern since 2001. Early Prostate Cancer Diagnosis Ontario (EPCDO) is promoting the use of the PSA blood tests (Total PSA and Free PSA [which is not free now - it costs \$40]), combined with the digital rectal examination (DRE), as the best way to detect prostate cancer before it spreads. One in every eight Ontario men is expected to develop the disease in their lifetime, and one in four of them will die of it. It is the second most deadly form of cancer among men after lung cancer but it has the highest incidence of new cases. Prostate cancer is one of the most curable cancers, but only if it is caught early before it spreads. Frequently, it has no symptoms. The PSA blood test is the best way to catch prostate cancer early. But the Ontario Health Insurance Plan (OHIP) does not cover the cost of PSA screening tests for men who have not been diagnosed with prostate cancer. EPCDO is calling on the government to cover the cost of PSA tests for all men over the age of 40.

UPDATE: TAKING CCP EARLY AT AGE 60 ~ Chuck Carr

Until recently, Human Resources Development Canada (HRDC) would rescind your early CPP if you earned more than the amount of your annual CPP pension – then around \$6,500. Since then, and without notice, that rule has changed. Now, you may not earn over \$800 the month before or the first month that you receive said pension. After that, the amount doesn't matter. Teachers who will teach after retirement should be aware of this rule. Why there is any restriction remains a mystery to me. You contributed to that pension, so why the administrative red tape? Maybe this is an issue for our Political Action Committee.

MINDING YOUR MONEY ~ Chuck Carr

Retirement Travel ~ The following retirement travel tips are for those newly retired RTO-ERO members who are just starting retirement traveling, as well as for those long-retired members who are considering extended vacations outside Canada. These travel tips are intended to safeguard your travel and to save you money.

Accessibility ~ Ensure that people can contact you in case of an emergency. Leave an itinerary with phone numbers with your family or close friend. Leave a house key with a neighbour to ensure that police or others can enter your house in case of flood, fire or other emergency. Phoning to Canada from other countries can be difficult. Consider obtaining a Bell Canada Direct World Calling Centre card to call Canada expeditiously. Contact Bell Canada for information.

Critical Documents ~ None of us know when we will suffer death or a serious injury that will incapacitate us. That is why we prepare wills and Powers of Attorney (POA). Ensure that your executor or relatives have a complete list of your critical documents in case of a crisis while travelling, (e.g. wills, POAs, life insurance, financial items such as bank accounts, pre-authorized chequing items, a list of regular bills to be paid, investments, etc.). Don't put them into a safety deposit box because they will not be accessible to others if needed. Consider placing this list in a fire-retardant home safe and let your responsible others back home know how to access it, if necessary.

Passport Photocopy ~ Be sure to take a photocopy of pages 2 and 3 (Photograph and registration information) of your passport and keep it in a separate location from your passport. Many countries require you to leave your passport at the hotel or with the purser on cruise lines. Having a photocopy of pages 2 and 3 speeds up the acquisition of a new passport from the Canadian embassy in case of loss or theft.

Insurance: Both Travel and Medical ~ If you are not insured by RTO-ERO's *Johnson Inc.* extended health benefits, which include travel insurance, ensure that you obtain out-of-province travel insurance - even for a day's shopping in Buffalo.

Other Issues ~ Some older home insurance policies require daily entry into a vacant house to qualify for insurance benefits in case of fire, flood, etc. Check with your insurance broker.

If you will be renting an automobile for a week or more, you might consider obtaining a higher level of credit card. Gold and/or Platinum credit cards often cover additional automobile insurance, (e.g. Collision Damage Waiver Insurance) for a minimal cost. In addition, higher level cards often provide immediate cash for clothing, etc., if your baggage is lost or late in arriving.

If you do not belong to RTO-ERO's Johnson Inc., contact your insurance broker about *pre-existing, medical conditions*. Some insurance carriers require a letter from your doctor confirming that your pre-existing condition has been "stable" for at least three months prior to departure in order for you to be covered. Johnson Insurance, which is created by teachers for teachers, assumes that all retirees have a pre-existing condition and does not require such a letter.

Consider obtaining a *Medic Alert* bracelet to inform medical practitioners of your current medications and pre-existing conditions, if you become incapacitated. The bracelet contains an identification number. Your medical condition is documented and is available to a treating physician 24 hours a day, seven days a week. *Medic Alert* is an affinity partner with RTO-ERO.

The TD Canada Trust Bank provides a form of insurance against credit card, driver's licence and other card loss or theft. First, you register all documents that could be lost, stolen and/or misused both at home and abroad. One phone call to the TD Hotline (1-800-387-1949) leads to all registered cards being cancelled and insures you against their possible misuse. The cost is around \$27 per year. This saves you the time and worry of contacting all issuers to cancel your stolen cards and is particularly useful when you are a number of time zones removed from Ontario. (Check with your bank to determine if it offers the same service.)

Johnson Inc. Insurance Benefits Booklet and Wallet Identification Card ~ Be sure to take both your Johnson Inc. benefits booklet and wallet identification card with you to ensure easy and accurate information regarding your insurance coverage and procedures for claiming expenses. A photocopy of the relevant pages of the benefits coverage will do. This would be pertinent for other insurance companies as well.

US Travel Facts ~ If you stay in the US over an *average* of 183 days for three consecutive years, you may be liable for US taxes on your world-wide income, i.e. be double taxed. Adjust your stays in the US accordingly. **Ontario Powers of Attorney (POA)** are not valid in a number of US states. Contact a lawyer in the state that you will be staying and arrange a new US POA, if necessary. US law prevents **Canadian RRSPs**, as opposed to self-directed RRSPs (SD-RRSPs), being managed from the US. Contact your financial advisor or institution to ensure that you may transfer funds from your RRSP/RRIF into the US.

IAMAT ~ The International Association for Medical Assistance to Travelers (IAMAT), 1287 St. Clair Avenue, West, Toronto ON M6E 1B8, (416 652-0137) or www.iamat.org is a non-profit organization founded by a Toronto doctor to provide medical assistance abroad by English-speaking, Canadian or European-trained doctors. For a small donation, you may receive an up-to-date listing of IAMAT associates as well as comprehensive lists of immunization and other medical information regarding areas of the world in which you will be travelling, Dr. Elaine C. Jong, Professor of Medicine and Chairman of IAMAT, has written a short, easily readable book, *Guide to Healthy Travel*, that fits comfortably into your travel bag.

Editor's Note: Chuck is a certified income tax specialist, licenced 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.

RTO/ERO BENEFITS PLANS CHANGES FOR 2004

The following changes were approved at Fall Senate for the RTO/ERO Benefits Plans *effective January 1, 2004*.

a) Premiums:	Single	Couple	Family
Semi-Private	\$ 16.43	\$ 32.82	\$ 38.56 (a 10% reduction from 2003)
Extended Health	\$ 51.73	\$103.47	\$124.17 (no change from 2003)
Dental	\$ 40.55	\$ 79.96	\$ 99.71 (no change from 2003)

NOTE: the Ontario Government adds 8% PST to these rates

- b) **Prescription Drug** maximum raised from \$1500 to \$1800;
- c) **Paramedical Services** \$700 overall maximum (existing internal maxima removed);
- d) **Hearing Aids** increased to \$600 for 1 aid and \$750 for 2 aids over 3 years;
- e) **Lift Chair** covered subject to same conditions as geriatric chair;
- f) **2004 Ontario Dental Association Fee Guide;**
- g) **Minor Restorative Services maximum** increased to \$850;
- h) **8 units Scaling** added to Minor Restorative Services (1 unit scaling removed from Basic/Preventative);
- i) **Crowns and Bridges on implants** added to Major Restorative Services (no change in maximum).

By the time you read this, full comparison documents (with the ARM, RTIP, TCDSB, TDSB) will have been posted to the RTO/ERO Toronto Districts website at www.rtoerotorontodistricts.org. For those of you having contact with retirees who have retained their benefits with the Toronto District School Board, let them know of these changes as they decide what to do as the Board increases its benefits premiums over the next 2½ years.

ACT II STUDIO

A Theatre School & Creative Drama Centre for People 50-Plus at Ryerson University

Act II Studio offers courses in the dramatic arts for everyone at all levels from timid beginners to seasoned professionals. The 2003/2004 calendar includes courses in monologues, scene study, voice and speech works, improvisation, mask, directing, Shakespeare, Restoration Theatre, introduction to acting & theatre, and more! Courses are reasonably priced and a flexible timetable is offered. Put a little drama in your life in this nurturing, creative environment. For further information phone 416.979.5000 ext. 6297 or visit our website at www.ryerson.ca/~act2/

BELL CANADA ALERT WARNING

from **Meredith Williams**, Peel Regional Police Crime Analyst and reprinted from *RTO/ERO District 8 Newsletter*.
“Got a call last night from an individual identifying himself as an AT&T service technician who was conducting a test on our telephone lines. He stated that to complete the test I should touch nine (9) zero (0), the pound sign (#) and then hang up. Luckily, I was suspicious and refused.
Upon contacting Bell Canada, I was informed that by pushing 90#, you give the requesting individual full access to your telephone line, which allows them to place long distance telephone calls billed to your home phone number. I was informed that this scam has been originating from many of the local jails/prisons. **DO NOT PRESS 90# FOR ANYONE.**”

Always keep your words soft and sweet, just in case you have to eat them.

Ever notice that the people who are late are often much jollier than the people who have to wait for them?

A truly happy person is one who can enjoy the scenery on a detour.

FALL SENATE HONOURS CENTENARIANS

We are pleased to announce the decision by the RTO/ERO Fall Senate to reimburse Centenarians for their RTO/ERO Membership Fees upon reaching the age of 100 or any year subsequent beginning January, 2004. Although a small gesture, the motion to implement this action was passed without dissent. Accompanying the reimbursement will be a suitable greeting from the RTO/ERO President. The mechanics of administering this program are being determined.

District 16 Members featured on cover of RTO/ERO *Renaissance Magazine*.

At the *Christie Gardens* complex, they include: (left to right) Mitchell 'Mike' Lennox, Mary Noylander, Audrey Lawrence, Ruth Marie Allen, Al Sweetman, Lyla MacLennan, Helen Ricker, Everett 'Baz' Allen, Mona Young, Johnston Young, Virginia Luz, Jean Leamen.



VOLUNTEERING

Want to make a difference in your community but don't know how to get started? Thousands of opportunities await you at the **Volunteer Centre of Toronto**, part-time, occasional or more. Make the most of your time, talent and experiences and do something you love. Call us at 416.961.6888 or visit our website at www.volunteertoronto.on.ca. We are very desperate for "mature" volunteers and see teachers as a major resource which has not been tapped. Those of you with business and computing experience, science backgrounds, etc., who want to use these talents would be able to be useful in so many ways.

SCHOOL DAYS ~ Recollections of Toronto Schools

School Days ~ Recollections of Toronto Schools includes many stories by people who have been involved with Toronto schools over many decades. The quotations are both insightful and amusing. Numerous historical photographs are also included. *School Days* was prepared by the Oral History Project of the Toronto District School Board, and published by the Learnxs Foundation in co-operation with the Toronto District School Board.

Only \$15.52 per copy (\$10.00 + GST + postage/handling)

To get your copy use the handy form below. Make cheque or money order payable to Learnxs Foundation, and send to:
Learnxs Foundation, 5050 Yonge Street, Toronto, Ontario M2N 5N8

Phone: 416.397.3911

E-mail: learnxs.foundation@tdsb.on.ca

NAME: _____ PHONE: _____

ADDRESS: _____ POSTAL CODE: _____

SENIORS AND SUICIDE ~ submitted by D. Shanoff

Have you ever contemplated committing suicide? Hopefully not, but a lot of Seniors do. Suicide rates in most countries are higher among the elderly than among the population as a whole. While the following statistics are based on American sources, they may be applicable to Canadians as well:

- While the elderly constitute only 12.7% of the population, they account for 19% of all suicides;
- There is one elderly suicide every 90 minutes;
- White males over age 85 are at the greatest risk of suicide and successful 6 times the national average;
- 81% of elderly suicides are male; that is 13 times greater than for females;
- Only a small fraction (less than 4%) has been diagnosed with a terminal illness at time of death;
- Physicians had seen 20% of elderly suicide within 24 hours of completing suicide: 41% have been seen by physicians within the last week of their lives;
- “Double Suicides” involving spouses/partners are most frequent among the aged;
- 95% of those completing suicide suffer depression. 40-50% of those never receive mental health services.

Causes of elder suicide fall into two major categories: losses and pressures. Losses include the loss of loved ones due to death or moving away, loss of health, self esteem, income, hope and independence. Pressures include the pressure to act happy even if you're sad; pressure resulting from family matters and from financial situations.

North Americans live longer than ever before, but society has not yet found a way to tap this source of knowledge and experience. As a result, older people feel unwanted, useless or burdensome. Feelings of isolation, powerlessness and hopelessness accompany a progression of losses that are often present. Painful illness may replace physical well being bringing with it the fear of losing control of one's life.

Depression and suicide often go together. Older people may not be willing to openly discuss their feelings and do not wish to be labeled as mentally ill and may refuse to talk about how depressed they feel. However even direct and open statements about suicide or a desire for death must be taken seriously. Changes in behaviour such as not eating or sleeping, self-isolation, putting affairs in order, or loss of interest in favourite activities may indicate depression. The stock piling of medications, or the stopping of medications, may indicate that an attempt at suicide is imminent. Males are the least likely to cope effectively with the loss or major major illness of a spouse, and any major health loss, especially of sight, may significantly increase risk of suicide.

If any of these factors apply to you, you should seek help immediately. Don't be afraid to talk to your family doctor and ask for a referral to psychiatrist or psychologist for some appropriate medication and counseling. If you're not willing to go that far, then help is still just a telephone call away. The **Distress Centres of Toronto** can be reached at **416.408.4357** and you can talk to someone about how you are feeling.

If you are a care giver and have some concerns, there are some questions which you can ask yourself and things that you can do in order to help to determine the seriousness of the situation:

1. What is the person saying? Is there talk of suicide or death? Is there talk of hopelessness?
2. What is the person doing? Does he/she look sad? Are frequent doctor's appointments made with no apparent physical problem? Is there a loss of weight? Is the person suddenly happy after being depressed?
3. What is happening to the person? Has there been a loss of spouse or child? Has the person recently retired? Is there a loss of health?
4. Treat older persons with respect. Older persons are often denied the respect of others in what has become a youth-oriented society. Addressing older persons by appropriate titles such as 'Mr.' or 'Mrs' is one way to show respect.
5. Incorporate special catalysts for therapy. Movies, scrapbooks, family photos, etc. may help stimulate the expression of feelings that might be otherwise denied.

The subject of suicide is a very complex one, and what has been presented here only scratches the surface. If you are someone who has, or is, contemplating suicide, please get help now.

*I wonder how much deeper the ocean would be without sponges.
The early worm gets eaten by the bird, so sleep late.
Some mistakes are too much fun to only make once.*

CHANGING THE AMOUNT OF TAX WITHHELD FROM PENSION PAYMENTS

Source: Ontario Teachers' Pension Plan ~ OTPP

Do you get a large refund when you file your annual income tax return? It could be because we are deducting too much tax from your monthly pension. Conversely, if you owe the government money at tax time we may not be withholding enough. The OTPP deducts tax from your monthly Teachers' pension based on government requirements and the personal information you reported to us, usually when you retired.

Deducting more tax

We can deduct more tax from your pension if you have other sources of income. Let us know by mail, fax or phone. We will need your name, your social insurance number, and the amount to be deducted, expressed as a monthly amount or a percentage of your before-tax Teachers' pension.

Deducting less tax

If you want to decrease the tax we deduct, you need to claim additional tax credits. Tax credits apply, for example, if you become disabled, turn age 65, support certain dependants or go back to school. To claim additional tax credits, send us a completed federal government TD1 form and its provincial counterpart, the TD1ON. Both forms describe the 11 types of credits available.

Sometimes pensioners ask us to reduce the tax we withhold from their pensions because of certain deductions they usually claim on their annual income tax return. Such deductions include large charitable donations, support payments required under a separation or divorce agreement, and allowable RRSP contributions (often stemming from contribution room carried forward from their working years).

If you think you qualify to pay reduced taxes because of such deductions, contact the Canada Customs and Revenue Agency (formerly Revenue Canada). If the government approves your request, send us its approval letter. By law, we cannot reduce withholding tax without the government's written authorization.

More information

For more information on tax deductions, call or visit your local office of the Canada Customs and Revenue Agency, listed in the Government of Canada section of your telephone directory. Information is also available on the agency's Web site.

You can obtain the TD1 and TD1ON forms online or contact the Canada Customs and Revenue Agency.

WINSTON CHURCHILL COLLEGIATE 50TH REUNION

May 28/29, 2004

Contact **Elaine Allen** ~ 416.439.4942

MILLIKEN MILLS HIGH SCHOOL (YORK REGION)

15th Anniversary Reunion is planned for Saturday, June 12th; 2004. This reunion will be held at the school. Former students and teachers can find more details at www.mmhs.ca.

~ 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 celebration of service rendered

Roy V. Blackmore	Lillian Heslip	Florence Lambden	Donald C. Moyer
Beryl Campbell	Elizabeth H. Isaac	Cynthia Lash	Kathleen Russell
Margaret Gordon	Gordon C. Johnson	E. Lenore Limbert	Joyce Williams
Murray (Mendy) Hersh			

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)

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: 01/01/04, 01/03/04, 01/05/04

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