

## PRESIDENT'S MESSAGE

Well... Happy Ground Hog Day!! Another year is well under way and your executive is eager to work with you to provide the services most suited to our members' needs. In early December, we hosted our third annual New Members' Breakfast and the pictures strewn throughout this Newsletter show the joy with which they pursue their new-found freedom. (Those not appearing as enthused as others are enjoying their breakfast and it wasn't convenient to smile for the camera.) We are considering opening this event to the general membership while leaving it 'gratis' to the new members who have joined us during the previous November/October year.

At our breakfast, we indicated the loss of our French Group and immediately **Céline Lalancette**, a new member, volunteered to try to restart it ~ see inside for details. We would take this opportunity to encourage any member with particular interests or skills to consider organizing activities that would be of interest to other members. Some districts have individuals who organize curling, bowling, skiing or in-town tours to theatres and museums. Contact **Val Fiedler** (416.510.1861) if you have a proposal.

We appreciate the efforts of our mailing volunteers headed up by **Arlene Freeman**. These members donate their time to fold, stuff and seal in the process of getting this Newsletter to you. We need about 30-50 helpers on any given mail date to allow us to complete the mailing process in a couple of hours (9:30 to 11:30 at St. Margaret's Church). Can you help?

The centrefold of this Newsletter contains a summary of the variety of services available to RTO/ERO Members. Some are as close as a phone call or the internet. Some require the completion of forms. Check to see if any of these are of value to you. We will attempt to update this centrefold on an annual basis so that its content remains current.

Spring Senate will be discussing an interesting motion on which your District 16 Executive will have to make a decision. That motion reads to the effect that RTO/ERO establish a fund to donate to international charities. Your Executive seeks your point-of-view on this matter. Your President has some reservations. First, if there is a surplus of funds, the first direction should be to reduce member fees. Second, the decision regarding which charity to support can become quasi-political as it appeared to some observers at Fall Senate 2003. Third, many members prefer charitable donations to be personal or directed to alleviate circumstances more within the realm of retired-teacher interest. What do you think?

Also at Senate, there remains a rather primitive process of reimbursing Goodwill expenses to Districts. The process requires the local district to make the expense and submit the expenses to a provincial committee for approval or

disapproval. It is our belief that the District is best able to determine what its needs are and that the 'bestowing' of monies subject to the approval of others outside that District is neither appropriate nor democratic. Your Executive may pursue this matter, too.

For those who enjoyed our first Annual Craft/Artisans'

*Continued bottom of Page 4*



## DATES TO REMEMBER ~ 2003/2004

**Executive Meetings** ~ February 12, March 11  
**Newsletter Deadline** ~ March 1, May 1  
**Newsletter Mailing** ~ March 25, May 27  
**Annual General Meeting** ~ May 4, 2004

**TEOF LUNAR NEW YEAR DINNER** ~ Thursday, February 5, 2004  
**MANDELA PARK 151<sup>st</sup> Birthday** ~ Saturday, February 7, 2004  
**SPRING LUNCHEON** ~ Tuesday May 4, 2004 (details in March)  
**WINSTON CHURCHILL COL. 50<sup>th</sup> Reunion** ~ May 28/29, 2004  
**ARTISANS' SHOW/FALL LUNCHEON** ~ October 18, 2004

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 ~ Val Fiedler, Co-Ordinator ~ 416.510.1861**

Happy New Year... let's make a New Year's Resolution to get out of the house and get into those activities that we've just been thinking about: more exercise, more reading, more participation and more fun! It's all waiting for you at Club 16! 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 other programs.

**FEBRUARY 2004**

<b>BRIDGE</b>	February 3, 17	Tuesdays	1:00pm	Convenor: <b>John Lane</b>	416.486.0697
<b>CRAFTS</b>	February 24	Tuesday	1:30pm	Convenor: <b>Bernice Iles</b>	416.651.4378
<b>TRAVELOGUE</b>	February 25	Wednesday	1:30pm	Convenor: <b>Val Fiedler</b>	416.510.1861

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

**MARCH 2004**

<b>BRIDGE</b>	March 2, 16, 30	Tuesdays	1:00pm	Convenor: <b>John Lane</b>	416.486.0697
<b>CRAFTS</b>	March 23	Tuesday	1:30pm	Convenor: <b>Bernice Iles</b>	416.651.4378
<b>TRAVELOGUE</b>	March 24	Wednesday	1:30pm	Convenor: <b>Val Fiedler</b>	416.510.1861

**Spring Spectacle in Quebec. Presented by Marilyn and Dick Holyer**

**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:

JANUARY	~ <i>Crow Lake</i>	Mary Lawson
	In particular, <i>Silver Blaze &amp; The Adventure of the Copper Beeches</i>	
FEBRUARY	~ <i>Year of Wonders</i> ~ A novel of the Plague	Geraldine Brooks
MARCH	~ <i>Grapes of Wrath</i>	John Steinbeck

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

**MOVIE CLUB** ~ A large group attended a French film in December and had a great time. We have a large enough number at this time and we will help you if you wish to start another group who may wish to attend films in the evening. Please call Val Fiedler (416.510.1861) if you are interested in leading such a group. Call **Brenda Wilson** (905.640.6549) or **Kelly Todesco** (416.693.0216) for more information on the afternoon activities.

**SUPER TEES GOLF GROUP** ~ 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

**HIKING CLUB** ~ The Hiking Club welcomes anyone who enjoys fresh air, exercise, pretty scenery and good companionship. The activities for February include:

- ~ **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

**ART/SKETCH GROUP** ~ A small but enthusiastic group met November 17 at the Centennial Park greenhouse for a pleasant afternoon admiring and sketching the chrysanthemum, cacti and other statuary and beautiful sights. The Convenor, **Anita Davies**, is now investigating the Distillery District as a possible inside location to be away from the chill of winter. Outings usually occur on the third Thursday of the month. Call **Anita** (416.531.3408), if you wish to join.



**FRENCH ACTIVITY** ~ We are pleased to announce the offer from one of our new members, **Céline Lalancette**, (416.699.1800/celilala@enoreo.on.ca) to restart our French club/group/class. The group's purpose will be defined by the participants. If you wish to participate in this activity, please contact Céline so that arrangements convenient to all can be made. Once the parameters for the groups have been established, firm announcements will appear in our Newsletter.



## DAYTRIPS FOR 2004 ~ arranged by Jack DeGroot

A number of theatre daytrips have been planned for your pleasure. Please contact the person listed with the particular festival to book your reservation. If your booking is firm, please sent a deposit (payable to CLUB 16) of \$40.00/ticket to: **Jack DeGroot, 19 Elmview Drive, Scarborough, ON M1N 2W3**

### DRAYTON FESTIVAL PRODUCTIONS

	<b>Production</b>	<b>Cost</b>
1) Wednesday, May 05, 2004 - at Drayton Festival Theatre	'42nd Street'	\$ 85.00
2) Wednesday, June 09, 2004- in Penetanguishene	'Fiddler on the Roof'	\$ 90.00

For DRAYTON reservations call, **Susan Booker** at 416.267.2418 on Friday, February 06, 2004 *beginning at 8:00am.*

### STRATFORD FESTIVAL PRODUCTIONS

	<b>Production</b>	<b>Cost</b>
1) Thursday, May 06, 2004 - at the Festival Theatre	'Guys and Dolls' with Cynthia Dale	\$100.00
2) Friday, October 15, 2004 - at the Festival Theatre	'Guys and Dolls'	\$100.00
3) Tuesday, May 25, 2004 - at the Avon Theatre	'Anything Goes' with Cynthia Dale	\$100.00

For STRATFORD reservations, call **Pat Carson** at 416.626.5995 on Friday, February 06, 2004 *beginning at 8:00am.*

### SHAW FESTIVAL (Niagara-on-the-Lake)

	<b>Production</b>	<b>Cost</b>
1) Wednesday, April 21, 2004 - at the Festival Theatre	'Pygmalion'	\$90.00
2) Wednesday, October 27, 2004 - at the Festival Theatre	'Nothing Sacred' (a comedy)	\$90.00

For SHAW reservations, call **Mary Ann Fedchak** at 905.624.4316 on Friday, February 06, 2004 *beginning at 8:00am.*

***Executive Members should be aware of the RTO/ERO Joint Executive Meeting on October 27, 2004.***

All trips listed above include your theatre ticket, transportation by motor coach, two meals and all gratuities and taxes. Look for more trips in your next newsletter.

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Many of you have expressed an interest in more extensive and long-stay holidays. You are encouraged to contact TRAVEL GUILD INC., official affinity program supplier to RTO/ERO. Their telephone number is 905.760.9229 or 1.800.268.4284 or you can visit their website at [www.travelguild.com](http://www.travelguild.com).

## YOUR ANNUAL GENERAL MEETING

Your **AGM will be held on Tuesday, May 4, 2004 at The Old Mill**. Your District's consitutional governance requires basic business to be open to the membership - that's you!. In keeping with current practice, we are planning an information session that would extend the attractiveness of the business meeting which must deal, at least, with election of Executive and the determination of financial matters. At this time, your Executive has determined that the information session will concern itself with legal matters pertinent to retirees ~ wills, powers of attorney, consent/capacity issues, etc. Additional information and registration form will be found in our March Newsletter. (We encourage registration in order to efficiently plan the amenities required for the meeting.) Remember that immediately following the AGM will be the Spring Luncheon. We encourage attendance at both events but they are separate to meet the needs of more members.

## CAN YOU HELP? ~ CONSIDERED JOINING THE EXECUTIVE?

Our Past-President, Bob Neal, has checked with the current Executive to determine who wishes to continue for 2004/05. There may be some vacancies for which your skills would be ideal. If you have an interest, contact Bob (416.694.9683/ [bneal@svmpatico.ca](mailto:bneal@svmpatico.ca)). Bob is chair of the Nominating Committee and responsible for drawing up a slate for the AGM.





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

We welcome our new members who have joined us since November, 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 personal changes in contact information for our records.*

Beagan, Eleanor T  
Bennett-Cox, Janet  
Borden, Susan  
Brown, Sandy  
Clarke, Judith E  
Cochar, Patricia A R  
Dann, Patricia Ann  
De Groot, Christine M  
DeSouza, Margaret V  
Estabrooks, Dale G  
Farden, Gayle  
Fecteau, Margaret A

Fedoruk, William  
Friesen, Waldemar  
Gauci, Anna  
Gemakas, Dorothy  
Genosa, Lourdes H  
Gibb, Helen A  
Gombita, Martha E  
Gomes, Elsie  
Gray, Norman  
Hudson, Barbara  
Jacques, Caroline M  
Kee, Lynne C

Kindree, Carl S  
Kowbel, Carol  
Kuba, Alice-May  
Macleod, Gregory F  
Martin, Harold  
Mason, Lynda A  
McCornick, Bryan  
Mounstevan, Joyce M  
Olivero, Robbie  
Perkins, John F A  
Queisser, Monika  
Reed, Denys R

Romanik, Sylvia J  
Royle, Harold H  
Sialtsis, Lou  
Skilling, Marica  
Stanko, Sylvia V  
Thomson, Susan E  
Tilly, Helen  
Webster, Barry  
Weir, James  
White, L Merle  
Wise, Dian E  
Zemell, Paula P

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### GOVERNMENT WATCH ~ by Ivana Hrabak, Political Action Committee

#### Voter Turnout Revisited

No matter whom you supported in either the provincial or municipal elections this fall, voter turnout this fall was a miserable failure. It had been suggested that if the issues were important enough, people would get out to vote. The issues were important and yet the provincial election had a dismal 50% turnout and the municipal in Toronto, 39%. Other areas were no better or were even worse. How sad so few bothered to cast a ballot. We can't say that we, as teachers, didn't try. RTO/ERO, for the first time, got involved in the issue at the local and provincial levels. We will be looking carefully at what further action can be taken by the organization. Certainly, as retired teachers, we need to continue to set an example in voter participation and not be totally disheartened.

Also disturbing, was the lack of media coverage for the Board of Education. When I called the editorial department at the Toronto Star to complain about the lack of coverage, I was finally transferred to the ombudsman at the Star who tried to convince me that the Star was doing the best it could. I was told that I was the only who complained. How unfortunate! Many people did not know who to vote for because of the lack of literature from the candidates. In most wards the trustee candidates had no signs. For the first time in a long time, there were acclamations for trustee positions. It seems that when trustees do not control property tax rates, other educational issues are not deemed important. This must be remedied.

If we are going to improve voter participation maybe we need to borrow from the campaign of 'taking a student to work', and take a young adult with us to the voting station next time.

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#### President's Message continued

Show, we are pleased to announce that it will be held again this Fall. Watch the March Newsletter for details. We thank **Mary Ann Fedchak** and her committee who will again be the organizers for this event.

For those remaining under the benefits coverage of the Toronto District School Board, we would direct your attention to the request for support from those seeking to stay the implementation of planned changes. (Page 6) **Bill Menagh**



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WINSTON CHURCHILL REUNION CONTACT  
Sandra Marsh/416.491.3198/www.winstonchurchill50th.ca



# ~ RTO/ERO SERVICES TO & INTERACTION WITH MEMBERS ~

Supplement to RTO/ERO Toronto Newsletter, January, 2004



## CONTACT INFORMATION

### RTO/ERO ~ Provincial

300-18 Spadina Rd  
Toronto ON M5R 2S7  
416.962.9463  
416.962.1061 (Fax)

[www.rto-ero.org](http://www.rto-ero.org)

### RTO/ERO ~ District 16

President  
Bill Menagh  
416.488.3372  
Fax as above (but phone first)  
[bmenagh@eol.ca](mailto:bmenagh@eol.ca)

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

### ONTARIO TEACHERS' PENSION PLAN (OTPP)

5650 Yonge St  
Toronto ON M2M 4H5  
416.226.2700  
416.730.7807 (Fax)  
[Member\\_Inquiry@OTPP.com](mailto:Member_Inquiry@OTPP.com)

[www.otpp.com](http://www.otpp.com)

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**Johnson Inc.** (service for benefits subscribers and information for non-subscribers)

**World Access** contact information on back page

#### Service:

416-920-7248 (local)  
1-877-406-9007 (toll free)  
416-920-0939 (fax)

[www.johnson.ca](http://www.johnson.ca)

#### Service Address:

Johnson Inc. - Service Dept.  
18 Spadina Road, Suite 100A  
Toronto, ON M513 2S7

#### Claims:

905-764-4888 (local)  
1-800-638-4753 (toll free)  
905-764-4041 (fax)  
1-888-895-2209 (toll free fax)

#### Claims Address:

Johnson Inc. - Claims Dept.  
1595 16th Avenue, Suite 600  
Richmond Hill, ON L4B 3S5

## JOHNSON MEMBERS ONLY WEBSITE

As an RTO/ERO member, you have the ability to access your Group Benefits Program and all of the voluntary Insurance Plans offered to RTO/ERO members through our Plan Administrator, Johnson Inc. The coverage and claims information on the website is in real-time and you can interact with Johnson Inc. from the convenience of your personal computer - day or night. The website is secure and private and can only be accessed with your user name and password. To obtain your personal user name and password, log onto [www.johnson.ca](http://www.johnson.ca) and click on "Members Only".

## RTO/ERO WEB SERVICES

[www.rto-ero.org](http://www.rto-ero.org) ~ [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

Both RTO/ERO and your Toronto District 16 operate websites of interest to potential and current members. Each has its own purposes, some of which overlap. Both provide links to each other and may duplicate some material, albeit sometimes in differing formats. We highlight here only those items on each site that may be useful to the current member.

### Provincial Site: [www.rto-ero.org](http://www.rto-ero.org)

- order *Year-End Tax Tips* and *Fact Sheets* to be delivered via Canada Post;
- review current monthly *Provincial Updater* in HTML format;
- see what's going on in other districts; (find a district closer to home while retaining access to Toronto at its website);
- participate in the *RTO/ERO Opportunities Forum* where members and non-members are welcome to list volunteer and job opportunities they feel would be of interest to RTO/ERO members. Members are also welcome to reply to these listings, if interested in pursuing one of the volunteer or business/job opportunities. This is a free service. This is also the place to share your thoughts about issues and events concerning RTO/ERO and its members.

### Toronto Districts Site: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org) (operated jointly by the four RTO/ERO districts in Toronto)

- download the *Year-End Tax Tips* in PDF format (no waiting for the mail);
- order and receive by email any of the *Fact Sheets* in PDF format;
- access the monthly *Provincial Updater* in HTML or PDF format;
- access *Toronto District Newsletter* in HTML and PDF format;
- full *benefits plans details and comparisons* with other plans (ARM/RTIP/TDSB/TCDSB);
- view record of executive meetings, general meetings (including photos).

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**Toronto District 16 Email Service:** Over 200 District 16 members and associates benefit from our email service whereby we inform the recipient of updates to our website and emergent issues. The individual then chooses to get it if of sufficient interest. All email, attachments and web material is scanned for viruses before sending/posting. Addresses are confidential for this purpose only. Our first priority is service to you. Just go to our website and contact the webmaster.

## THE RTO/ERO COMMITTEES WORK FOR THE MEMBERS

RTO/ERO committees that guide the organization in developing and maintaining services to members. Members are encouraged to communicate on any matter within their purview. You may do so directly as an individual member or you may seek the support of your District. The District 16 executive structure parallels that of the provincial committees. Below are listed those terms of reference that most affect individual members.

### Communications Committee:

- makes recommendations on: the type of communications media; the advertising policy; the editorial policy; the practices related to publishing letters to the editor;

### Health Services and Insurance Committee:

- recommends changes in benefits and premiums (see box to right).

### Member Services Committee:

- Goodwill (see box below); Travel and Affinity Programs; Facts Sheets, Tax Guide.

### Pension and Retirement Concerns Committee:

- recommends courses of action re: pension & retirement concerns;
- responds to concerns of retired teachers re pension entitlements;
- recommends amendments to the Teachers' Pension Plan Act benefitting RTO/ERO members and active members of the teaching profession;
- monitors government legislation in the field of pensions, taxes, health, accommodation and social services;
- keeps members informed about significant issues/developments that affect retired teachers and the community at large through Fact Sheets and development of articles for Newsletters.

### Political Action Committee:

- spearheads political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives;
- liaises with organizations to pursue political action at the provincial and federal levels for seniors and retired educators.

### HOW OUR HEALTH PLANS ARE DEVELOPED

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 amends or approves the coverage and requisite premiums for the new year. If an individual member, district, or Senate wishes a change in these plans for 2005, they should be presented to the Health Services and Insurance Committee by May, 2004 in time to be vetted before presentation to the Fall Senate. Note that no insurance plan is capable of addressing the 'worst-case' scenario at affordable premiums.

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 or [healthcommittee@rto-ero.org](mailto:healthcommittee@rto-ero.org).

### PROVINCIAL GOODWILL ASSISTANCE

The Provincial Goodwill Assistance Program operates under the auspices of the Member Services Committee. The Work Group is responsible for reviewing requests for assistance and making recommendations.

#### PROCEDURES FOR GOODWILL REQUESTS

1. Goodwill requests are considered by a Work Group 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 applicant material 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.

### **Project – Service to Others (STO) Committee:**

- recommends criteria to be used in evaluating (see box below);
- recommends the types of projects to be approved;
- recommends to the Provincial Executive the Districts which will be approved for STO grants.

#### **PROJECT - SERVICE TO OTHERS GRANT**

**Project - Service to Others** is a Provincial RTO/ERO program which provides grants to Districts for initiatives which support the concept of “Service to Others”. The intent is to raise the profile of retired teachers by visibly demonstrating to active teachers and to the public-at-large that retired teachers care about their communities and about public. These projects should support the following goals:

- provide financial assistance to education-related and other community projects;
- facilitate member participation in education and community assistance projects;
- help serve the educational and other needs of the disadvantaged in the community;
- promote District/Unit participation in local, provincial, overseas educational/community projects;
- raise the profile of retired teachers and of RTO/ERO;
- demonstrate to the general public that retired teachers continue to serve after retirement;
- demonstrate to potential RTO/ERO members that RTO/ERO is a dynamic organization.

Individuals or groups apply to the Provincial Project - Service to Others Committee for funding through their District. Districts select one proposal for submission to the Provincial Committee. The maximum grant for a project is \$4000 but may be supplemented by contributions from other sources. Successful applicants must submit a written report at the conclusion of the project for publication in the media. Photos, newspaper articles, or a video of the project would be additional assets in publicizing the initiative. A display at an RTO/ERO Senate may be arranged.

Members submit their proposed project to their District Executive using the appropriate Application Form. The completed application document must be received at the Provincial Office by March 1 to be considered by the Project - Service to Others Committee at its meeting in early Spring.

Applications may be obtained directly from the Head Office of RTO/ERO (416.962.9463) or from their website at [www.rto-ero.org](http://www.rto-ero.org).

### **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 was particularly evident in Toronto where the four RTO/ERO districts (Etobicoke/York, North York, Scarborough/East York, and Toronto) once worked closely with their respective legacy boards. With the creation of the Toronto District School Board (TDSB), personal contacts were lost and the ability to inform potential retirees about retirement opportunities was severely curtailed. To address this difficulty, the four districts in the new City of Toronto established a voluntary entity called ‘**RTO/ERO Toronto Districts**’. Essentially, this 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; improved communications with the Toronto Catholic District School Board; an annual meeting of the four district executives where enhancing local service to members is the focus; the four districts distributing information to potential retirees about each other; a better informed retiring group who choose the most advantageous district to join; a joint every-member survey (2002); and, closer 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. Our latest project is the hosting of a joint website ~ [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org) containing material useful to potential and current members.

### **RTO/ERO PUBLICATIONS**

**Renaissance Magazine** ~ The Magazine of the Retired Teachers of Ontario ~ a quarterly publication for all members.

**Monthly Updater** ~ a brief review of on-going developments within RTO/ERO ~ distributed to local executives in print but available to all members at [www.rto-ero.org](http://www.rto-ero.org) or [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).

**Group Benefits Program 2004** ~ an annual newsletter describing Senate-approved benefits changes sent directly to RTO/ERO members who have purchased any of the Benefits Plans. Any member may obtain a copy at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).

**Going Places, Winter 2003/2004** ~ an annual newsletter sent directly to RTO/ERO benefits subscribers describing helpful travel tips for those travelling outside the province/country. Available in PDF format at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).

**Year-End Tax Tips for RTO/ERO Members** ~ produced yearly as an assist to those who prepare their own Income Tax submissions. It usually appears in December or January for the latest Tax Year and is available by contacting **Liz Timms** at the RTO/ERO Office (416.962.9463) or from our website in PDF format ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)).

**Fact Sheets** ~ created for members' reference. When requesting Fact Sheets, members may refer to their title or by their number, e.g. "Vacation Checklist" or "D4". Fact Sheets can be ordered directly from the website ([www.rto-ero.org](http://www.rto-ero.org)), or by contacting **Liz Timms** (416.962.9463) at the Provincial Office. These Fact Sheets may also be ordered in PDF form from [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org). Just complete the orderform and you will receive your selection by email.

## FACT SHEET INDEX

### 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 and Attendant Care Deductions when Computing Income for Tax Purposes

### B. GOVERNMENT BENEFITS

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

### C. HEALTH

1. Assistive Devices Program and Home Oxygen Program
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4. Mail Order Pharmacy Programs
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7. Telehealth Ontario
8. Trillium Drug Program
9. Community Care Access Centres
10. Long Term Care Facilities

### D. INSURANCE

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2. Life Insurance - Designation of Beneficiaries
3. How To Lower Your Insurance Premiums
4. Vacation Checklist
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6. Your Property Insurance Policy

### E. LEGAL

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2. Important Documents
3. Lawyer Referral Service
4. Legal Aid
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### F. MARITAL MATTERS

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### G. SURVIVING SPOUSE

1. Applying For A Survivor Pension
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3. Canada Pension Plan
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RETAIN  
INSERT FOR  
REFERENCE

Supplement to RTO/ERO Toronto Newsletter, January, 2004

## World Access Canada

The Co-ordinating Agency to access and claim RTO/ERO benefits while abroad.

See your Benefits Agreement or Going Places, Winter 2003/2004 for details

P.O. Box 277

Waterloo ON N2J 4A4

1.800.249.6556 (North America)

519.742.6683 (from other countries/reverse charges)

519.742.8553 (Fax)



## MINDING YOUR MONEY ~ Chuck Carr

**Let's Talk About Mutual Funds:** The Investment Funds Institute of Canada (IFIC) reports that Canadians have \$420.3 billion invested in mutual funds. This makes mutual funds the number one choice for investing. Since employees of banks, credit unions and trust companies are seldom licenced financial advisors who would make the following information available to you, I will present a summary of things that you should know about mutual funds.

**Mutual Fund Structure:** Mutual fund *companies* are either mutual fund *trusts* or mutual fund *corporations*. Mutual fund *companies* usually sponsor a number of mutual *funds*, e.g. bond, balanced, domestic, foreign, specialty. By law, mutual fund *trusts* must distribute all net profits to fund unit holders before December 15<sup>th</sup> or be taxed upon those profits at the corporate tax rate. That is why each year unit holders of mutual fund trusts receive T3 and T5 slips to report gains made by their mutual fund investments. Mutual fund *corporations* are not obliged to distribute such net profits.

**Fund performance, not tax efficiency, is the most important consideration in *sheltered* investing, (e.g. RRSPs, RRFs,) because all withdrawals from a sheltered investment must be treated as income and taxed at 100% of the reported value of the withdrawal. On the other hand, tax efficiency is as important as performance in non-sheltered investing. That is why investing in mutual fund corporations which do not declare annual distributions and, therefore, allow investments to compound tax deferred until money is withdrawn are better investment vehicles than mutual fund trusts for non-sheltered investments. Also, mutual fund corporations declare profits as capital gains which are taxable at 50% of reported value.**

**Mutual Funds:** Mutual funds are a collection of publicly traded securities that are managed by a professional, licenced portfolio manager. Investors in mutual funds purchase *units* of the collective securities in the fund. The market value of any mutual fund rises or falls with the collective market value of the total number of securities in the fund.

**Variety of Mutual Funds:** The popularity of mutual funds stems from the variety of funds available. There is literally something for every investor's needs. There are funds to match every variation of risk tolerance and investment goal. In addition, mutual funds offer the lowest entry point into investing. Investors can invest as little as \$50 per month using pre-authorized chequing (PAC) or invest thousands of dollars at a time. Mutual funds cover the whole gamut of investing and include every sector in the TSX 300 index, the Scotia McLeod Bond Index, etc., as well as all geographic regions in the world. No wonder they are so popular.

**Service Charges:** There are no free lunches! If you want services, you will have to pay for them one way or another – be they load or no-load funds. Service charges and Management Expense Ratios (MER) are not the same thing. Service charges (sometimes called “loads”) are the costs that you incur when you first invest in a mutual fund. Front end loads (FE) are paid up front, i.e. if you invest \$100 in a 5% front-end load version of a fund, only \$95 is invested. The other \$5 is used to cover administrative expenses. The advantage of FE funds is that you may withdraw any amount of your investment at any time without cost. The disadvantage is that only 95% was invested.

**Deferred Service Charges (DSC)** are incurred at a reducing rate over time. If you buy a \$100 DSC version of a mutual fund, the whole \$100 is invested. However, if you withdraw money *before the end of the first year*, you will pay a DSC charge (usually 6%). Each year the DSC charge reduces until, for most funds, it disappears at the end of six years. In addition after one complete year, most large mutual fund companies allow investors to withdraw up to 10% of the *market value* of their fund units at the preceding December 31<sup>st</sup>. This *free amount* may be withdrawn without any service charge

**MERs:** The Management Expense Ratio (MER) is the expense that is deducted from a fund's profits each year before the profit is distributed to unit holders. If a fund reported a year-to-date (YTD) profit of 10% and had a MER of 2.5%, the fund actually returned 12.5%. The MER money is spent upon a whole host of activities including paying advisors a sales commission (3% to the advisor and 2% to the Dealership that holds the advisor's licence), the salary of the portfolio manager and her/his research staff, the brokerage costs of buying and selling securities, advertising, publication of simplified prospectus, etc. An additional .005% trailing fee is paid annually to advisors to monitor clients' accounts and service clients.

**Risk:** Risk is defined in the investment community as the three-year-volatility of a fund. Morningstar rates over 4,700 mutual funds on a daily basis and reports each fund's volatility, among other things. Funds are rated as medium low, medium and medium high, etc. This risk value is used to help select appropriate funds for clients.

**Fund Rating:** MorningStar and other agencies, rate mutual funds. Morningstar is the most comprehensive and assigns a “star” rating from 5\* to 1\* to each fund. Funds must have a minimum of a three year history and be in a sector that includes at least 20 competing funds to be rated. Five \* funds are in the top 10% of their group, 4\* funds in the top 25%, etc. MorningStar reports the historical performance of each fund since inception.

**Asset Allocation:** The single most important concept in designing an investment portfolio is its asset allocation, sometimes called diversification. Strategic asset allocation is employed to ensure that an investment portfolio is designed

in a way that maximizes return while minimizing volatility. This is a very time-consuming job, but must be done. Many financial institutions purport to diversify a portfolio by including some fixed income like bonds or GICs, a domestic fund and an international (US) or global fund. This is far too simplistic. Asset allocation must include investment goals and risk tolerance, management style, foreign/domestic proportion, industrial sector, market capitalization, asset class and geographic regions of the world. In addition, each fund must be compared to the others to minimize the duplication of securities held by different funds.

**Switching and Converting Funds:** Mutual fund *companies* generally allow investors to *switch* among funds within the same fund company at no cost. This allows investors to rebalance their portfolios periodically as the need arises. Investors may also withdraw the free amount, (i.e. 10% of the market value of their fund units at the prior December 31<sup>st</sup>) and *convert* (invest) this money in units of a competing fund *company* with no service charge for withdrawing the money.

**Errors & Omission Insurance (E&O):** By law, financial advisors must carry errors and omissions (E&O) insurance. I carry \$2,000,000 annually. In addition, Dealerships which hold the licences of independent advisors like me also carry E&O insurance. Finally, the financial institutions which actually hold the clients' securities also carry such insurance. Although investors can not be insured against market volatility, they are insured from losses caused by an error or omission by anyone in the chain of investing in mutual funds.

**Monitoring Mutual Fund Performance:** A licenced financial advisor monitors her/his clients' funds as a matter of course and recommends changes to maintain the original strategic asset allocation of the client's portfolio. Clients may also monitor their own funds by obtaining passwords from either the financial institution that holds their funds or via the financial advisor's Dealership web site. Contact your financial advisor to learn how to monitor your own portfolios.

\* \* \* \* \*

**Editor's Note:** Chuck is a certified income tax specialist, licensed mutual fund specialist and retirement specialist. He would be pleased 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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## UPDATE RE TORONTO DISTRICT SCHOOL BOARD (TDSB) AND RETIREE BENEFITS

RTO/ERO Toronto has, over the years, kept its members and adherants informed of the potential for change in the method by which retirees who keep their benefits with the Board have their applicable premiums determined. Last Fall these retirees were informed that changes would be implemented over a three-year period beginning in January, 2004 and continuing in the Septembers of 2004 and 2005. This has caused concern to some and steps have been taken to attempt to reverse or modify this decision. One of our members, **Sandy Brown**, made a deposition to the Joint Management Team currently operating the TDSB that resulted in a request by the trustees to seek additional information on the matter. In order to collect the requisite data for the trustees to consider, the implementation date of the changes has been postponed one month. Affected individuals should have received a letter to this effect from the TDSB by the time you read this. Also, by the time this Newsletter is published, the Trustees will have had their January Board meeting and decisions may already have been made: i.e. to proceed as planned; to further delay implementation; to grandfather current retirees; or, devise another creative solution. We will attempt to keep you aware of developments via our website and in future issues. Sandy is seeking support from others affected by this change in benefits with a view to influencing the decision. She encourages you to email your trustee to express your concern and support for the retirees affected. Go to [www.tdsb.on.ca](http://www.tdsb.on.ca) to contact your trustee or to obtain any information regarding trustee meetings and decisions.

### OECTA Intervenes for Non-Catholic Retirees

Some former teachers with the Toronto Catholic District School Board (TCDSB) will be pleased to note that OECTA/TSU's president, Kathleen Gardiner, has asked the TCDSB to reconsider its move to ban non-Catholic former employees from being rehired as supply teachers 'after loyally working for [the] Board for 18 years'. The Board will reconsider this matter in January and should have reached a decision by the time you reads this. We will try to keep you informed.



## MORE STANDARDIZED TESTS ~ George Kolos, 1st Vice-President, OECTA/TSU

(Reprinted, with permission, from the Toronto Secondary Unit (OECTA) December, 2003 Issue of *Highlights*)

Here we go again. More standardized testing. Our Board of trustees [Toronto Catholic District School Board] passed a motion on December 4th to use up more of our scarce resources to 'design a sample test for grades 4 and 7' in the area of religious knowledge.

It is difficult to know what really was the motivation of the previously elected Board of Trustees who initiated the motion. Do some of the trustees believe that teachers don't do enough in the religious education part of the elementary curriculum? Do these same people believe that parents don't do enough teaching at home? Or do they believe the church doesn't do enough as well? The newly elected Board seems to be continuing on the same road as the previous one.

This Board is going to spend thousands of dollars to develop the test and then possibly tens of thousands of dollars to implement the test in both grades four and seven. The TCDSB has over 160 elementary schools.

At the Trustees meeting, the point was made that the National Office of Religious Education (NORE) has been reluctant to design a religious education knowledge test.

It was also made clear that the Institute for Catholic Education (ICE) has avoided designing a religious education knowledge test as well.

The issue can be described succinctly that Catholic knowledge does not equal faith. We all want to see our system producing good Catholics and good citizens of Canada, but a written knowledge test will not show these results.

The Current North American love affair with standardized testing has been shown to be filled with disasters. California is reconsidering their high school exit exams because of high failure rates. New York State's Regent exams have now lost their testing leadership over the continued poor results of students.

Ontario shows the same inconsistencies in student results and is spending up to a hundred million dollars on standardized testing.

Ontario students performed well on recent national and international tests but score poorly on the Tory Education Quality and Accountability Office (EQAO) tests.

The Progress in International Reading Literacy Study (PIRLS) which measures trends in reading literacy showed Ontario students outperforming every jurisdiction except Sweden in reading achievement.

The Programme for International Student Achievement (PISA) administered by the Organization for Economic Cooperation and Development (OECD) showed Ontario in the top three. On randomly selected Canadian student tests, Ontario 13-year-olds topped the country.

The discussion of the merits of standardized tests needs to be looked at rationally and reasonably. More time is needed to understand the results since "none of the international or provincial tests were designed to rank jurisdictions, schools, teachers or students." **When it is obvious that standardized testing is not giving students any benefits and is not designed to improve education, then why spend the money?** [Emphasis added by District 16 Editor.]

The majority of teachers would welcome more, and in some cases any, Catholic resource materials for their courses in Economics, History, English, or Math. The majority of teachers would welcome opportunities to take a greater role in social justice issues with their students.

We don't need more standardized tests for questionable purposes or results.

**Q** If the Ontario government provides prescription drug coverage for seniors, should I maintain my RTO/ERO Extended Health Care Plan coverage?

**A** Yes! While the Ontario government provides coverage in some form for over 3,000 prescription drugs there are over 15,000 prescription drugs available on the market today. In addition, the Extended Health Care Plan covers much more than prescription drugs. For instance, services of a registered nurse, aids & appliances, 15 different paramedical practitioners, and vision care.

## INSURANCE IMPLICATIONS FOR PURCHASE PROTECTION PLANS

from Ellen Roseman's column 'On Your Side' ~ Toronto Star, Saturday, December 27, 2003

If one has a purchase protection plan associated with their credit card, read the terms carefully. The additional insurance may only apply after your own home insurance has been accessed. This could have negative effects on retaining home insurance at renewal time since it may appear that you are a heavy claimer.

Making a series of small claims on your house insurance may cause your insurance company to drop your coverage altogether or, at least, increase the deductible significantly.





**Correction/Clarification - Group Benefits Program 2004 Newsletter**

This newsletter was mailed by Plan Administrator Johnson Inc. to all plan participants. On the back page under Unique Features & Benefits, it should read "up to \$50 per day..." This correction will be included in the Johnson mailing of income tax statements, in early February.



**Long Term Care Plan Update**

District Presidents and Health & Insurance representatives will be receiving, under separate cover, a sample copy of a letter advising the 2400 participants in our Long Term Care Plan of forthcoming changes. Negotiations are currently going on, but preliminary indications are that some premium increase is to be expected, and the five year term premium guarantee may be reduced to one year in the future. Final details won't be known until the end of February 2004. These changes are not being generated by RTO/ERO but rather by the insurance companies that are taking all of the risks.

**Note:** District Health & Insurance representatives are encouraged to share the information they receive with District Executives and include it in District Newsletters. Toronto District will do this via our website or our March Newsletter.

**PAULINE DUQUETTE-NEWMAN ~ Coordinator: Provincial Office**

Assistant Executive Director **Colette Cunningham** officially retired as of December 31, 2003, and as of January 1, 2004, **Pauline Duquette-Newman will join RTO/ERO as Coordinator: Provincial Office.** Pauline, who is fluently bilingual, comes to us from the Toronto District School Board where she has spent the last 19 years in a variety of roles. In the early 1990's, Pauline was the senior secretary, coordinating the work of other secretaries serving the needs of 60 social workers and psychologists at the Board. Since 1995 Pauline worked as Board/Committee Reporter and Executive Assistant to the Manager of Board Services. In late November, Pauline took early retirement from the TDSB. We are very fortunate to have secured Pauline's services.

**NELSON MANDELA PARK (formerly PARK) SCHOOL 151st BIRTHDAY**

Saturday, February 7, 2004 ~ Festivities from 11:00am to 5:00pm

Events Include: Opening Assembly, Time Rooms, CBC taping of the program 'Out Front'

For further information call **Joe** at 416.393.1620 ext. 20135

**~ 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.

**Sandra Padgett:** *RTO/ERO Administrative Assistant/Benefits* ~ passed away on November 17, after a short but courageous battle with cancer. Her funeral was held on Saturday, November 22. A special tribute to Sandra has been included in the Winter edition of *Renaissance*. Toronto District will miss her gracious service to its members.

- |                   |                   |                  |                  |
|-------------------|-------------------|------------------|------------------|
| Alison M. Beckett | Marion R. Evans   | Cecil Lancefield | Marion Patterson |
| E. Ervin Bonkalo  | Frank Hanka       | Marion O'Neill   | Frank Radcliffe  |
| Reiko Christie    | Mary Heffelfinger | Frances O'Reilly | Betty Walker     |
| J. Gordon Clarke  |                   |                  | H. Irene Wright  |

**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. Other RTO/ERO Districts are welcome to use any of the material contained in this document providing that appropriate attribution is made regarding source.

**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.

**Publication Schedule: Submissions:** 01/03/04, 01/05/04, 010904 **Mailings:** 25/03/04, 27/05/04, 300904