

~ 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.

Lillian Allen	George Nathaniel Hood	Sylvia Ryder
F. Ellen Arnott	R. Courtenay Hulme	Eugene Slonetsky
Hanna Chandler	W. J. 'Joe' Hyde	Allen James Stevenson
Patricia A. D'Silva	H. A. Iguchi	J. Campbell Strachan
Peter Dickson	Helen M. LeGrow	Claire Sweetman
Teresa Freel	Sr. Mary K. L. Lyons	Donald J. Taber
Margaret M. George	Vera McKew	Ann D. Taylor
Louise Griffith	Gerald E. Mulligan	M. Pearl Tomey
Marianne Hamilton	Joe O'Connell	Daira Toner
Jane Hargrave	John J. O'Handley	William 'Bill' Watson
Mary Frances Hogan	Jeanette Rawlinson	Szaniszlo S. Welowsky
		Donald Forbes Whitewood

USE YOUR DISTRICT EXECUTIVE

Your District Executive can only provide the service and assistance if they are aware of issues that are on your mind. Do not hesitate to call those who perform the functions of the office they occupy. If they cannot help you immediately, they will try to get the appropriate information to you in a timely manner.

EDITOR'S COMMENTS

Your Newsletter Committee produces five Newsletters per year. We welcome submissions from members that may be of interest to others: travels, events, life milestones, etc. As with any publication, the editor reserves the right to modify or reject 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.

Future Publications Schedule: Submissions: 01/11/04, 01/01/05, 01/03/05
Mailings: 25/11/04, 27/01/05, 31/03/05



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

C. Naumoff/1991

Volume 27, Issue 1

SEPTEMBER, 2004

Printed:

September, November, January, March, May

Editor: Paul Rowney

416.424.1298

President: Bill Menagh

416.488.3372

rtoero16news@aol.com

www.rtoerotorontodistricts.org

PRESIDENT'S MESSAGE

Welcome back to another year of retirement. There have been a number of changes in your Executive and in the group leaders for our Club 16 activities (our social programs). We thank both these new leaders and those continuing for their conscientious efforts to provide a varied program for many members. If you have an interest in organizing an activity group, give **Valerie Mah** a call. The format of this issue is a bit of a change from previous ones. It has been designed to ease some of the labour (e.g. no repetitive folding) our volunteers exert to get these publications to you. If we have organized the pages properly, important items that begin on one page will be continued on the same sheet of paper, albeit a different page. For example, the executive contact sheet can be easily removed as a savable document. Let us know what you think.

We have placed our annual *RTO/ERO Services Insert* into this issue. It has been updated to reflect current programs both provincially and in your District. For those who anticipate seeking a 'Service to Others Grant', note that the application forms must be submitted to your District Executive by December 31, 2004. This will give your Executive time to vet the proposals for submission to the Province by March 1, 2005.

Continued on Page 2

RTO/ERO Toronto District 16 Executive 2004 ~ 2005

President: Bill Menagh

Past President: Bob Neal

First Vice-President: Kay Jeffery

Second Vice-President: John Bratton

Treasurer: Robert Putnam

Secretary: Mary Ann Fedchak

Archives: Rosalina E. Bustamante

Communications: Paul Rowney

Goodwill: Sue Booker

Health/Insurance: Bill Tajer

Mailing: Arlene Freeman

Membership/Recruitment: Charles Carr

Political Action: Pat Carson

Retirement/Pension: David Shanoff

Social/Recreation/Club 16: Valerie Mah

Travel: Jack De Groot

Members-at-Large: Ian Baird, Marjorie Blake, Linda Grieve, Carmelita Salazar, Shirley Young

DATES TO REMEMBER ~ 2004

Executive Meetings ~ September 9, October 14, November 11

Newsletter Deadline ~ September 1, November 1

Newsletter Mailing ~ September 30, November 25

Annual General Meeting ~ May, 2005

Toronto Choristers Christmas Concert ~ December 6, 2004 (see Page 22)

Artisans' Show/Fall Luncheon ~ October 18, 2004 (see Pages 8/9)

Cholestrol Seminar ~ November 17, 2004 (see Page 22)

TEOF Auction ~ November 19, 2004 (see Page 19)

New Member Breakfast ~ December 1, 2004 (see Page 18)

President's Message Continued

The services your district provides are enjoyed by many members. We have listed them below in order of numbers participating. We number about 3350.

District Newsletter	3350	Craft Show	~120
Email Service	~300	Luncheons (each)	~100
Club 16	~200	Mailings	~ 40

Sometimes we get carried away with current events in our lives and we forget the efforts of those who have gone before us. We have included in this Newsletter an archival document summarizing the first 20 years of District 16. It should bring back fond memories of those who have a remembrance of those days and educate those of us who may wonder how it all began.

Although not mentioned as a 'service', your organization does involve itself in political action activities designed to assist older persons in general and retired educators in particular. Recently we believe we had some effect in the withdrawal of Federal proposals to limit the investment opportunities for the Ontario Teachers' Pension Plan. We publish and communicate to those of influence a number of positions on key issues in society today including health care and education. Being an organization of over 50 000 members, we are developing relationships with the Provincial Government and contacts with political parties. Locally, our own Political Action Committee attempts to keep you abreast of developments on a number of topics Municipally, Provincially and Federally. RTO/ERO locally and provincially is also a political creature. To that end, we try to keep you posted on decisions made within the organization (see page 6). One on-going issue within the organization is the lack of 'rep-by-pop' at Senate. We are unlikely to change this but are taking steps to remove the vestiges of a district funding process whereby we must prove to outsiders that programs we offer are worthy of receiving provincial grants. Although we are just finishing summer and there are few decisions to report, there are some that might be of interest. For example, many of you will have worked with our new Executive Director, Harold Brathwaite. We look forward to inviting him to a luncheon. ♦

WELCOME NEW MEMBERS

(& Current Member Address Change)

We welcome our new members who have joined us from May to August, 2004. 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 or to make other changes in address/status.*)

Beveridge, Mary Lynn	Hawkshaw, Audrey	Nicholls, Paul
Bowie, Glyndon R	Healy, John P	Nikkel, Marie
Brotman, Toby	Hennessey, Wm Ernest	Palanica, Joseph
Chrom, Eleanor	Houser, Sandra	Path, Silvia
Collins, Beverley	Hume, J Ann C	Pidnebesny, Olga
Conforti, Antonio	James, Marian	Pirii, Linda
Copps, Carl	Kazman, Eleanor	Porter, Jessie M
Curry, Marie-Therese	Kenny, Susan F R	Powell, Jon E
Davies, Wuokko	Krzysz, John	Pruss, Gary
Donnelly, Constance	Kuretzky, Janis	Redman, Marguerite
Donohue, Stephen G	Maclean, Alexandra G H	Rodrigues, Herman
Drahn, Blanche	Macmahon, J Clive	Russell, M Eileen
Elliott, Anne	Madhani, Farida	Slattery, Ita A
Eqbal, Karen	Manning, Louis M	Smith, Paul S
Fitzgerald, Geraldine A	McCarville, Agnes	Sullivan, Marie Beth
Forte, Viiu Lo	McKenna, Maureen	Syer, Margaret R
Freedman, Myrna G	Meade, Joan F	Webster, John
Graham, Wm Terry	Moeser, Barry	Wolfson, Diana D
Harapa, Nadia	Mohamed, Manshad	Xenos, T Lola
Hart, Sylvia	Morris, Patricia F	♦

FAMILY or 'Tell Me it Won't Happen to Us'

Three sisters ages 92, 94 and 96 live in a house together. One night the 96 year old draws a bath. She puts her foot in and pauses. She yells to the other sisters, "Was I getting in or out of the bath?"

The 94 year old yells back, "I don't know. I'll come up and see." She starts up the stairs and pauses "Was I going up the stairs or down?" The 92 year old is sitting at the kitchen table having tea listening to her sisters. She shakes her head and says, "I sure hope I never get that forgetful, knock on wood." She then yells, "I'll come up and help both of you as soon as I see who's at the door." ♦

CHOLESTEROL & YOUR HEALTH ~ A SEMINAR

RTO/ERO Scarborough/East York District 24 is organizing, on behalf of **Johnson Inc. and Pfizer Pharmaceuticals**, an information meeting related to cholesterol. They have extended an invitation to District 16 members to join them.

The objective of this presentation is to:

- understand some of the causes of high cholesterol
- enable RTO/ERO members to learn the consequences of high cholesterol
- learn about what one can do to control cholesterol (lifestyle, diet, exercise)

RTO/ERO members will also learn about the importance of having their cholesterol tested, as well as the various key target numbers, enabling them to have informed discussions with their doctor. This interactive presentation runs approximately one hour in length, followed by a question and answer period. Each participant will be provided with an information kit, to which they can refer in the future.

This seminar is being provided for you, at no cost, by RTO/ERO. However, you must register for this conference! Registration is limited to 120!

Refreshments will be served beginning at 9:30am.

Location: Scarborough Centre for Alternative Studies
(formerly Highbrook Sr. Public), 39 Highbrook Dr.
(Midland & Lawrence)

Time: 10:00am - 12:00noon

Date: Wednesday, November 17, 2004

Registration: E-mail Marilyn Oelsner at marilyn.oelsner@tel.tdsb.on.ca
or phone 416.493.3757 ♦

(Editor's Note: Pfizer is the manufacturer of one of the most common anti-cholesterol drugs. The point of the presentation is to encourage our members to adopt a life style that reduces the need for expensive drugs that adversely affect drug plan premiums.)

Christmas Concert & Sing-Along




MONDAY, DECEMBER 6, 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**

CLUB 16 ~ Valerie Mah, Co-Ordinator, 416.533.0445

WELCOME BACK!... and I hope everyone had a great summer. Our sincere thanks to **Val Fiedler** whose shoes I will try to fill. Thank you Val for your years of hard work and your infectious, bubbly, charismatic personality. I hope everyone had a great summer. A very warm welcome to new retirees who have joined us. Club 16 is the social arm of District 16 and a sociable group we are! You'll meet many former colleagues from the TCDSB, TDSB and TBE. We have ten ongoing groups and we'd love to have you join us. The Bridge, Crafts, Travelogue and French Club programs meet at St. Margaret's Anglican Church on Avenue Rd. at Burnaby Blvd. (one block north of Eglinton). There is parking one block west of Avenue Rd. just north of Eglinton on Castleknock Rd. Call the Convenors for the location of the other programs. Bring a friend to any of our events. It's a good way to introduce them to our great programs.

<i>Program</i>	<i>Date</i>	<i>Day</i>	<i>Time</i>	<i>Convenor/Phone</i>
SEPTEMBER 2004				
CRAFTS	Sep. 28	Tues	1:30pm	Bernice Iles/416.651.4378
OCTOBER 2004				
BRIDGE	Oct. 5, 19	Tues.	1:00pm	John Lane/416.486.0697
CRAFTS	Oct. 26	Tues.	1:30pm	Bernice Iles/416.651.4378
FRENCH	Oct. 6	Wed	1:30pm	MariaBuenafe/416.766.2652
TRAVELOGUE	Oct. 27	Wed	1:30pm	Marilyn & Dick Holyer 416.929.8512

Marilyn & Dick Holyer plan to transport us by magic carpet (Air Canada) to one of their favourite haunts, "*Irresistible Vancouver Island*"

NOVEMBER 2004				
BRIDGE	Nov. 2, 16, 30	Tues.	1:00pm	John Lane/416.486.0697
CRAFTS	Nov. 23	Tues	1:30pm	Bernice Iles/416.651.4378
FRENCH	Nov. 3	Wed.	1:30pm	Maria Buenafe/416.766.2652
TRAVELOGUE	Nov. 24	Wed.	1:30pm	Marilyn & Dick Holyer 416.929.8512

Join **Valerie Mah** and her sister **Ruth Lor Malloy**, author of Travel Guide to China, for "*Tibet: Journey Through Spiritual Highlands*"

A description of those groups meeting at St. Margaret's continues on Page 4.

Club 16 ~ continued from Page 3

BRIDGE - John Lane shared that everyone, including beginners, is welcome. He says they play a friendly game. They currently have two to three tables and would be happy to have a few more. They start at 1pm and play the first, third and fifth Tuesdays of each month starting in October.

CRAFTS - The craft group meets with **Bernice Iles** on the last Tuesday of each month at St. Margaret's. It's a wonderful social group for people interested in crafts. We all know how great we made children feel when they were able to create things with their hands so now we have time to enjoy crafts for ourselves or make them for others. Please come and join Bernice and the others for a relaxing productive time together.

TRAVELOGUE - Dick and Marilyn Holyer retired from teaching in Toronto in 1998 and 1995, respectively. When they married in 1998 and left Northern Secondary School, they promised each other that they would satisfy a mutual passion to explore and photograph as much of the world as time and health might permit. Since then, they have happily shared the results with District 16, beginning with a three-week honeymoon in China with thirty other seniors from LIFE Institute. They are still in travel mode and thank **Val and Dennis Fiedler** for giving them several opportunities to meet the retirees who enjoy the monthly travelogue. Join the Holyers on October 27th to view "Irresistible Vancouver Island" in early spring where the wild beauty of Long Beach National Park between Tofino and Ucluelet, one of the few remaining temperate rain forests in the world, awaits your pleasure. Bring your running shoes and your raincoat - and your passion for an early spring!

FRENCH CLUB - Celine Lalancette, our former convenor, has moved to Quebec. Fortunately, she met **Maria Buenafe** with the Super Tees Golf Group. Maria has agreed to try to carry on the French Club. They will be meeting on the first Wednesday of each month for people interested in conversational French. Here is an opportunity to brush up or to increase your present knowledge of the language. The group will collectively decide future arrangements.

The following groups meet at various sites:

BOOK CLUB - Meetings are held on the first Monday of each month from 1:00 - 3:00pm and different authors are selected each month. For details call **Joan Johnston** at 416.691.5368 or **Elaine MacIntosh** at 416.463.2637.

These are the upcoming selections:

September 13	<i>Marie Antoinette</i>	Antonia Fraser
October 4	<i>Timeline</i>	Michael Crechton
November 1	<i>The Last Crossing</i>	Guy Vanderhaeghe

Continued on Page 21

Club 16 ~ Continued from Page 4

MOVIE CLUB - The current group attends films usually on the second Monday of the month in the afternoon. Each month, a different volunteer selects a movie which the group sees between 12 - 1:30pm. Then they go for coffee and discussions afterwards. It is so popular that the current group is full to bulging and we may have to start a second group. If you would like to start or be part of another group, call the convenors **Brenda Wilson**/905.640.6549 or **Kelly Todesco**/416.693.0216 for information. They meet from September to June. Because new films start Thursday, members of the group get only a short notice as to the location of the film, generally on Saturday or Sunday just prior to the viewing.

SUPER TEES GOLF GROUP - The Super Tees have been enjoying a phenomenal golf season. There are still two days left, Wednesday, September 22nd and weather permitting, Wednesday, October 13th. All levels of players welcome, novices and experienced. It's lots of fun and the group is growing. They meet after their games to brag and share. They play 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 starting at 10 o'clock. **Rosalie Parente** is our convenor. Call her at 905.856.6936 for more detailed information,.

ART/SKETCH GROUP - After taking a break in August, the group met again at 10am on Thursday, September 9th in front of Roy Thomson Hall to sketch the outside for a couple of hours while we still had warm weather. There was a lot to see in the area from the church beside the hall to people sitting around and flowers and planters. There was something for everyone. The group meets with **Anita Davies** on the first Thursday of the month and sometimes more often as it occurs to them. They decide on the location each time and people use whatever medium they are comfortable with. Anita likes a small sketch book, pen, pencils and watercolour pencils...the easier the better. She is glad to help if anyone wants some advice but this is not a teaching situation. Anyone can try their hand. If you want further information or details, call Anita at 416 531-3408. Sometime they enjoy a lunch together afterwards.

DAY TRIPS - Jack DeGroot has for some time organized our Day Trips consisting of theatre and dinner. Very reasonably priced and offered Spring and Fall, watch for the next set of excursions to be advertised. Typically one, sometimes two, busses are hired to ensure as great a participation as possible.

HIKING CLUB - The hikers (or more accurately, walkers) begin a new season in September with a core group who enjoy excursions on the Bruce and other trails outside our city and within the parks of Toronto. Come and experience the Fall colours. To join us, or to suggest a location for a future hike, contact:

Marianne Psica/416.499.0324 **Don & Lynda Mason**/416.759.3131
Bill & Nancy Rose/416.233.9979 ◆

RTO/ERO Benefits vs. Ontario Government Budget

The Government of Ontario's budget decisions of May, 2004 have affected the Ontario Health Insurance Plan (OHIP) and, consequently, the RTO/ERO Benefits Plan. Participants in RTO/ERO's Extended Health Plan will continue to be covered for the discontinued services as per the chart below.

The RTO/ERO Health Services Committee will be examining the costs of these changes as it determines what modifications are to be considered for the RTO/ERO Benefits Plans effective January 1, 2005. Any changes in RTO/ERO plans will be approved at Fall Senate and reported to you in our November Newsletter.

Government Decision	RTO/ERO Coverage
Paramedical services *Effective December 1, 2004 <i>Chiropractic services</i> delisted *Effective April 1, 2005 <i>Physiotherapy</i> delisted	80% reimbursement to a combined annual maximum of \$700 (coverage from 1st visit) No physician authorization required
Vision Care *Effective November 1, 2004 <i>Optometry</i> delisted	Max. \$225 every 2 years Eye exams 80% 1 every 2 years

CURLING FOR TEACHERS

~ October 2004 to March 2005 ~

Mondays	4:00 – 6:00pm	High Park Curling Club
	Contact Mike Jasenko	416.787.8941
Mondays	4:00 – 6:00pm	Leaside Curling Club
	Contact Sam Murakami	905.479.9329
Wednesdays	4:30 - 6:30pm	St. Georges Curling Club
	Contact Wayne Williams	905.238.1483
Fridays	5:00 – 7:00pm	East York Curling Club
	Contact Doug Ross	416.699.3404



FUN ~ FLEXIBLE ~ ALL ARE WELCOME

SENIOR DRIVING or 'Tell Me it Won't Happen to Us'

As a senior citizen was driving down the freeway, his car phone rang. Answering, he heard his wife's voice urgently warning him, "Herman, I just heard on the news that there's a car going the wrong way on Interstate 77. Please be careful!"

He said, "It's not just one car. It's hundreds of them!" ♦

RTO/ERO TORONTO DISTRICTS

RTO/ERO Toronto Districts is a working group of two representatives each from the four RTO/ERO Districts in the current City of Toronto. With the creation of the new Toronto District School Board, many of the personal contacts with the legacy boards disappeared. To establish new contacts and develop programs of awareness of RTO/ERO within the two Toronto District School Boards, the four Districts have established contact with the various teacher unions and school administrators' associations within those boards. We run a poster campaign in the schools, place ads in union newsletters, participate in Retirement Workshops and professional conferences, and host a **joint web-site** at www.rtoerotorontodistricts.org. This site is an excellent resource of current activities and library of RTO/ERO information such as detailed material on our health plans. Take a moment to explore! ♦

OUR NEWSLETTER MAILINGS

The production of your Newsletter relies on the gracious efforts of a cadre of volunteers who come out every-other-month to fold, stuff and seal envelopes that bring your Newsletter. We have been able to incorporate certain efficiencies in our distribution that allow us to send you up to a 16-page document (replacing the former 10-page limit). Our publishing schedule of 5 Newsletters per year is one of the most intensive of RTO/ERO districts in the province. Should we not be able to use our volunteers, we would have to purchase the skills of a mailing service-provider. The cost of this would likely mean the reduction in at least one of our issues. If you would like to assist, drop by St. Margaret's Church on one of our mailing days (see end of this Newsletter). We are a friendly group and we do provide basic refreshments. Make it an outing with your friends and go to lunch afterward. ♦

PLANNING A TRIP? ~ TRY TRAVEL GUILD

Many of you have expressed an interest in more extensive and long-stay holidays. You are encouraged to contact **TRAVEL GUILD INC.**, official program supplier to RTO/ERO. Their telephone number is 905.760.9229 or 1.800.268.4284. You can visit their website at www.travelguild.com. Call for their new Winter to Summer 2005 Travel Plan Guide. Email: tgimail@idirect.ca. ♦

POLITICAL ACTION SURVEY

~ Pat Carson, Chair, Political Action Committee ~

Thank you for the response that you made to our request for your input. It was indeed gratifying to know that our concerns are your concerns. The thoughtful comments and prompt response to our request indicated that our members are still as interested as ever in their community and the activities of politicians at all levels that impact on our living. 69 surveys were returned from District 16 and these will be compared with those returns from the other three Districts in Toronto who answered the same survey.

We intend to follow the five areas which received the most responses in the strongly concerned column. These were, in descending order of interest:

1. Universal Health Care
2. Fresh Water Supply
3. Environment
4. Cost of Prescription Drugs
5. Ethics in Politics
6. Privatization of Government Services
7. Long Term Care
8. Public Transportation
9. Affordable Housing
10. Elder Abuse

Some topics that you added to our list included the protection of public broadcasting and Canadian content. upkeep of schools and the need for a national Curriculum. You also indicated that "...alternative health care (e.g. holistic or naturopathic medicine) should be encouraged by governments and at least partially supported through O.H.I.P.

We are encouraged that you wish to make your voices heard. To quote a recent comment in the Globe and Mail August 7, 2004 by Craig Whitney, "*Demanding accountability from the elected and appointed officials of government, and insisting on revealing and correcting their shortcomings, are the most basic rights and duties of citizens in a democracy.*" We would appreciate any input directing us to sources of which we may not be aware or contributing information that you feel would add value to future columns. Don't hesitate to write or phone to continue to make your voice heard. You may reach our committee through **Pat Carson** at F16-300 Mill Rd., Etobicoke, M9C 4W7. ♦

RTO/ERO PROVINCIAL ACTIONS

The following are recent decisions of our provincial organization:

1. Approved a Position Paper on **Public Private Partnerships**.
2. **ALERT - UNAUTHORIZED RTO/ERO SURVEY:** The Provincial Office has recently received a few phone calls from members advising us about being contacted by a company from the United States, purporting to represent RTO/ERO, and asking questions about client satisfaction. Neither RTO/ERO

~ TEOF ~

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

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

"DON'T FORGET TO FEED THE KIDS"

12th Annual T.E.O.F., Fundraising Auction

Friday, November 19, 2004

A fun night where all the proceeds go to feed school children!
Fountain Dining Room, 2nd floor, Queen Elizabeth Building, C.N.E.

5:30pm ~ Silent Auction begins

6:30pm ~ Buffet Supper

7:30pm ~ Live Auction begins

Cash Bar

\$50.00 Admission includes:

Free Parking, Buffet Supper, Catalogue and Door Prizes

(Tables arranged in rounds of 10)

(A Tax Receipt is provided for the allowable deductible portion of the ticket cost.)

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

Are you downsizing or clearing an estate? Looking for a special and worthwhile purpose for some of your extra art work, antiques or other collectibles? *Quality* items such as oil paintings, water colours, prints, stained glass, carvings, sculpture, quilts, antiques, useful household products, gift items, special event items such as theatre performances, Blue Jay, Leafs and Raptors game tickets, dinner parties, etc.

T.E.O.F. will provide value-in-kind tax deductible charitable receipts for donations. To make a donation of items for the auction or for further information call: **Les Birmingham** at 416.291.0908 or **Ian Baird** at 416.491.8906. ♦

RTO/ERO TORONTO is pleased to invite all members to its:

NEW MEMBER BREAKFAST

PLEASE READ CAREFULLY

To welcome RTO/ERO Toronto District 16's new members who have joined us in the past year, we hold an Annual Breakfast in December. After the success of the first two Breakfasts, we are extending this invitation to all members at cost.

Should you wish to join us, complete and submit the form below. Please respond by October 29, 2004 so that we can best use our resources by ordering the proper amount of sustenance. Space may become limited.

Members who joined us AFTER October 1, 2003 will receive their personal invitation in a separate mailing in mid-October.

Confused? ~ Contact Bill Menagh at 416.488.3372/bmenagh@eol.ca

Location ~ The Old Mill, Brulé Room C

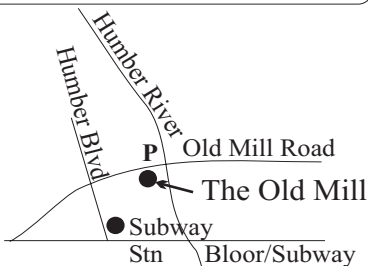
Date ~ Wednesday, December 1, 2004

Registration ~ 9:30am

Breakfast ~ 10:00am

Cost ~ \$15

Non-RTO/ERO Members/Guests ~ \$15



Registration Form for 'Old' Members to NEW MEMBER BREAKFAST
RETURN BY FRIDAY, OCTOBER 29, 2004

NAME: _____ Phone: _____

email: _____

Guest: \$15: _____

NOTE: Please indicate any dietary restriction here:

Remit **\$15.00/person** by cheque (no post-dates) payable to
RTO/ERO District 16 to:

BOB PUTNAM, 1208-15 King Street, Weston, ON M9N 3X1

nor Johnson Inc. authorized any company to conduct such a survey.

3. Senate supported a motion that the Provincial Executive develop a continuing program to provide financial assistance for Districts providing support for teachers on strike or locked out (\$50,000 allocated to the program).
4. Appointed **Harold Brathwaite** as the new Executive Director of RTO/ERO effective September 20, 2004. Harold succeeds **Terry Lynch**, who is retiring after close to four very successful years. Harold is an accomplished and well-known Ontario educator, currently serving as Senior Advisor to the President of Seneca College in Toronto, a position he has held since early 2003. Prior to that, Harold was Director of Education with the Peel District School Board for eight and a half years, from 1994-2002. ♦

RTO/ERO DISTRICT 16 ACTIONS

Aside from the regular business of operating RTO/ERO Toronto District, your executive has made the following decisions:

1. Agreed to advance the awareness of Toronto District 16 by providing promotional material for various golf tournaments ('Screw-the-Bell', OECTA, TSAA) enjoyed by many of our members in addition to potential members.
2. Donated \$500 to the United Talmud Torah School in Montreal to assist in replacing library materials lost in a fire resulting from an unfortunate hate campaign.
3. Donated \$1000 to St. Margaret's Church in support of their facilities' upgrading program (roof, disability access, etc.) - all actions that have a benefit to our programs and members that use their facilities. ♦



THE TORONTO CHORISTERS

This 100-voice choir, comprised primarily of RTO/ERO Toronto District 16 retirees under **Jim Maben's** very capable direction, presented a memorable 12th annual spring concert last May before an enthusiastic audience at Sir John A. Macdonald Collegiate in Scarborough. This autumn marks the beginning of its 13th season and, unfortunately once again, the choir's soprano and alto sections are filled to capacity, But there is room for more men to join the already robust tenor and bass sections. So do not despair. If you are interested in joining the choir, there is a waiting list for women, but men can be assured of a place in the choir right away. Interested singers should call **Bruce Snell** at 416.487.2742 for further information.

2ND ANNUAL CRAFT/ARTISANS' SHOW (Monday, October 18, 2004)

We encourage our members to support the participants in our 2nd Annual Craft/Artisan's Show and Sale. Seasonal gifts and tasty delectables are offered. Mary Ann Fedchak and her committee have organized this well and background music will be provided by Ken Edge. Check our website for colour samples of items available. Stay for lunch ~ Registration Form on Page 9.

Betty Lou Askin	various sized angels
Winty Barnes et al	rum balls, rum & brandy fruit, marmalade, aprons
Josie Beylerian	wreaths, swags, preserves, silk arrangements
Marjorie Blake	scarves, neck bolsters, marzipan, shortbread, etc.
Eleanor Bookman	one-of-a-kind pottery
Patricia Bourne	knitted hats
Ruth Brown	handmade cloth books, story-telling, histories
Françoise Cockburn	photos, acrylic paintings
Patricia Collins	scarves, dishcloths, bracelets, earrings, etc.
Colin de Luca	functional high-fired pottery
Lydia Dmytriw	porcelain painting, jewel boxes
Evelyn Dunkel	acrylic paintings on recycled fry pans (trains motif)
Mary Ann Fedchak Shirley Young	home baked goods (cookies, muffins, cakes, etc.)
Dorothy Gemakas	photocards
Diana Halnan	wreaths, home and garden decor
Lynn Hamilton	floral arrangements, gift baskets
Marion Kirkwood	handwoven/knit scarves, table runners, placemats
Baird/Maria Knechtel	woodcraft, blankets, afghans, letter openers, pins
Gabriella Kovacs	beaded jewellery
J. Paul Mayer	designer, fine-metal jewellery/hand engraved
Bev Morgan	watercolour cards, small framed paintings
David Mills	published books of literature (Saxon House, etc.)
Ed O'Connor	landscape paintings
Vi Piccininni	fridge magnets, soap holders, Easter/Christmas, etc.
Bozenna Proc	original watercolour paintings, prints, cards
Alice R-Alexander	seasonal, general crafts
Jelica Ristic	icons and découpage
Shirley Spence	seasonal photo cards, nature/flowers
Helena Wehrstein	quilted wall-hangings, collages, shadow boxes
Norma Wenger	knitted ponchos, capes, wraps, shawls, hats, etc.

The Lighter Side ~ Continued from Page 14

CANADA bus, and its amiable driver accepts some tired, yet, happy and energized able-bodied day trippers. They seem to fall into a stupor, as the laughter from the audience of the “oldies” comediennes’ videos lull each one to some quiet rest and relaxation...

...possibly, you may be one of three winners for the homebound prize of the day.

Oh! did you say 52 steps... 2 years and 2 months after retirement? Well, you see, before my retirement, I had to climb 52 steps (plus 18 more to the basement/gymnasium) to get to my homeroom with 30+ Grade 8 students, and approximately 192 Grades 7 and 8 students weekly for the now defunct (pity!) FAMILY STUDIES room, in spite of the plantar faciitis that developed in my left heel. “Do you get paid for working in these two rooms?” asked an innocent Grade 8 student, one day.

No, I replied, while tipping on my left toes.

Well! You see, it doesn't matter anymore, because I'm still relishing the thoughts of one of my many day trips, not FIELD TRIPS during school time, plus the many other interests that I enjoy, and within my own time! ♦

Editor's Note: We welcome and encourage personal submissions subject to our normal space limitations. See our back page for submission standards.

District 16 History ~ continued from Page 11

In 1993, District 16 acknowledged the contribution of 14 members who had served on the executive for six or more years. The two longest-serving members were **Margaret Smith**, 15 years, and **Anne Fraser**, 13 years - a great due. Others are **Hank Condie**, **Bernice McGinn**, **Charlotte Hardie**, **George Hayes**, **Don Cooper**, **Doug Sparks**, **Cecilia Dineen**, **Mary Thomas** and **Betty Chandorkar**. (All were awarded Certificates of Merit. In the 1999-2000 Executive **Anne Fraser** and **George Hayes** remain active members.) No wonder District 16 has been a great success! The STO motto is “*Service to Others*”. This principle is the aim of all dedicated volunteer members of District 16. ♦

Editor's Note re Minding Your Money: Chuck Carr is a certified income tax specialist; licenced, independent, mutual fund advisor; and retirement planning 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.

investing, the purchaser merely invests in an index or several indices and prays that over time the market value of the index rises. Passive trading involves buying and selling the index only, so brokerage fees are minimized as is the cost of investing.

If passive investing is less expensive, why do people engage in the more expensive active investing? The reason is that the whole point of active investing is to outperform the indices. Portfolio managers are constantly monitoring world conditions in order to take advantage of investment opportunities that develop because of changing, world economic conditions. Currently, economists forecast superior market growth in geographic areas like China, the Pacific Rim, other parts of Asia, Europe and India. Accordingly, portfolio managers overweight their investments in these areas to generate superior returns for their clients.

A good example of active fund management is the Ontario Teachers' Pension Plan (OTPP) in the period before the year 2000. For about three years before the crash of 2000, market analysts had been predicting a meltdown of the technology sector (NASDAQ index) because price to earnings (P/E) ratios in that sector had become unsustainable. The pension fund managers heeded this advice and sold the pension fund's technology shares long before the market crashed. The result was a double-digit loss in the NASDAQ index and for passive investors who owned the NASDAQ index, while the OTPP pension fund returned a 9.6% gain for the same period. Active investors may change their holdings as they see fit. Passive investors must continue to hold all companies listed in the index.

Recently, an interest in passive investing has been revived – probably because passive investing incurs lower service fees. A popular form of passive investing lately is exchange traded funds (ETF). In all cases, there will be an issuing corporation which issues the exchange traded fund, monitors it and performs administrative functions like distributing dividends. The first US-listed ETF was Standard & Poor's Depository Receipts or SPDRs (SPY). It was created to replicate the S&P 500 index. A similar investment, the i500R (XSP) is now available in Canada and is fully RRSP eligible.

The main advantage of passive investing is lower administrative costs. The main disadvantage is that you hold all companies in the index regardless of their performance. An index represents market capitalization – not performance. The TSX 300 index includes the most highly capitalized companies listed on the Toronto Stock Exchange (TSX). When the majority of those companies perform well, the value of the index rises. When they don't, the index drops. Active investing involves identifying the winners and avoiding the losers. ♦

RTO/ERO Toronto District 16 is pleased to present its:

ANNUAL FALL LUNCHEON

Monday, October 18, 2004
at The Old Mill ~ Brulé Room

Meet & Greet/Bar ~ 11:30am/Luncheon ~ 12:15pm

Come Early to Our Craft Show
10:00am to 12:00noon

~ MENU ~

YOU MUST REGISTER - \$25.00 per person

Rolls & Butter

Pear & Squash Soup

*Pork Wiener Schnitzel ~ with mushroom sauce
(or Salmon or Vegetarian Alternative)*

Oven Roasted Potatoes, Green Beans in Shallot Butter

Apple/Strawberry Screech Crisp

Coffee (regular, decaffeinated) ~ Selection of Teas

Registration Form for **FALL LUNCHEON ~ 2004**

RETURN BY FRIDAY, OCTOBER 8, 2004

NAME: _____ Phone: _____

email: _____

GUEST: _____

NOTE: *You will receive the Wiener Schnitzel unless one of these substitutes is chosen:* SALMON VEGETARIAN

Remit **\$25.00/person for the Luncheon** by cheque (no post-dates)
payable to **RTO/ERO District 16** to the Registrar:

BOB PUTNAM, 1208-15 King Street, Weston, ON M9N 3X1

SHORT TIMELINE - RETURN IMMEDIATELY

VOLUNTEERS WANTED FOR TORONTO DISTRICT SCHOOL BOARD COMMUNITY USE OF SCHOOLS PILOT PROJECT.

We have been contacted by **Trustee Irene Atkinson** regarding a search for volunteers to participate in this pilot Community Use of Schools Pilot Project in Parkdale. She can be contacted at 416.533.0487 or by email at irene.atkinson@tdsb.on.ca. A description of the program follows.

The purpose of the project is to expand the use of a school or schools in each of the five areas of the City identified as “high risk”, for alternative programming outside of school hours and on weekends for students and community members. The Board will provide facilities free of charge at identified schools to organizations and programs that meet a set of guiding principles and criteria. Parkdale has been identified as one of the five at-risk areas of the City.

Schools have been perceived, traditionally, as hubs of their neighbourhoods, but, since 1998, Toronto schools have not had funding to allow them to host all the activities that contribute to building our communities. We have had to offset our costs with permit fees and these fees have increased. As a result, community use of schools by some organizations or groups has ceased. This pilot project attempts to revitalize the after hours use of some school buildings.

The TDSB will provide space within a school or schools to groups or organizations without direct fees or charges. This means the TDSB will cover the costs at Community Use of Schools sites Monday through Sunday, of custodial work, maintenance and utilities, overtime charges, security, supplies etc. The TDSB is using its own funding guarantees to make space available. This funding comes out of the Operational Budget of Facility Services. We hope these costs can be reimbursed in the future by Municipal, Provincial, and Federal and corporate sponsorship. Without sponsorship, we estimate these costs to the board to be a minimum of \$1.5 million to a maximum of \$2.8 million for the five sites.

Within the Parkdale three schools have been identified for use: Parkdale P.S., Parkdale Collegiate, and Queen Victoria P.S. Phase II begins in September.

Programs identified for youth: knitting, quilting, sewing, art classes, girls 9 to 13 dance, make up, fashion, cooking, drop in computer centre, girls soccer.

Programs identified for adults: career information, woodworking, industrial sewing, English conversation with child care, card playing for seniors. ♦

CAN YOU HELP?

Minding Your Money ~ Chuck Carr

Minding Your Money is a “service to others” offered by RTO/ERO Toronto District 16. Timely advice is provided on investing, taxation and retirement management. This month we focus upon the *financial* aspects of retirement.

Teaching In Retirement: By now, you should have been informed that retirees may teach up to 95 days per school year until 2006 without affecting their OTTP pension. Such teaching generates additional RRSP contribution room which you may use to reduce taxes payable. Contact OTTP for more details.

CPP Income Splitting: If you and your spouse are 60, you may assign 50% of your CPP to each other. If one spouse has a low or no pension, assigning CPP benefits reduces the total family tax burden. If you each have about the same retirement income, there is no advantage to splitting your CPP. Contact Social Development Canada (SDC) - formerly Human Resources Development Canada for an explanation and application. Phone 1.800.277.9914 or visit its website at http://www.sdc.gc.ca/en/gateways/nav/top_nav/program/isp.shtml.

Taking CCP Early at Age 60: Many people apply for CPP early starting at age 60. It takes about 15 years before the reduced amount of money you received before age 65 equals the amount you would have received by waiting to start CPP at age 65. The good news is that you have had the benefit of this extra money to spend up to age 75. The bad news is that you continue to receive the 30% reduced pension as long as you live. Think about it! As above, contact HRDC for details and an application form.

If you wish to continue working and receive your CPP, there are requirements involved. First, you must be “substantially retired”, i.e. you must stop working or earn less than a specified amount. This means you must earn less than the current monthly maximum CPP retirement pension payment (\$814.17 in 2004) in the month before your pension begins and in the month it begins. Said another way, if you want your pension to begin in April 2004, you must earn less than \$814.17 in both March and April. Once you start receiving your CPP pension, you can work as much as you want without affecting your pension amount. However, you cannot contribute to the CPP on any future earnings from employment. I hope that this clarifies a very confusing issue.

Active vs. Passive Investing: Most investors engage in active investing, i.e. they buy and sell securities according to some plan or purchase mutual funds that are managed by portfolio managers according to the investment goals of the funds’ prospectus. Active trading involves the ongoing buying and selling of securities, incurs brokerage fees on each trade and, thus, is more expensive. Passive investing or investing in market indices is quite different. In passive

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THE LIGHTER SIDE ~ Marjorie Blake
52 steps... 2 years and 2 months after RETIREMENT

It's a day after the hilarious show, TRIPLE EXPRESSO, in Kitchener, Ontario. Fifty plus able-bodied retired persons, along with an amiable COACH CANADA bus driver, enjoy the relaxing bus ride as it moves along the much-travelled HIGHWAY. As they absorb the varied countryside, some are giggling at current/old jokes, which surface intermittently, while others savour good old Tim Horton's Tim Bits, or better yet, the good old saliva to make room for the cottage country lunch at noon.

The lunch? Well! It's HOT potato soup with sausages/vegetable/tomato soup. The soup is accompanied with stacked and halved lettuce, ham, tuna, and egg sandwiches, which could possibly vie for one-quarter of the OLGA on the top of the CN Tower, if they were piled neatly together. Enormous wedges of rhubarb, cherry, and apple pie ("larger than what you get in Toronto", remarked one retiree) are washed away with copious cups of HOT, not lukewarm, coffee or tea. A siesta would be appreciated now, but... it's time to shop/window shop, w-a-l-k, and move the arthritic/non-arthritic knees, and sleepy brains up concrete steps, wooden steps and along boardwalks into the quaint eye-popping stores.

The eye-popping stores reveal smiling matronly ladies, or polite school girls, as retirees stare at modern/antique memorabilia, refresh/renew the mind of CANADA "now" and "then", select their purchases, and prepare for the "matinee of the day".

The "matinee of the day" is one of sheer hilarity. Tall or plump talented actors belt out their catchy tunes on a baby grand, crack jokes, and perform their magic tricks, much to the guffaws and entertainment of the receptive audience. The fifteen minutes intermission serves to introduce a second half of added hilarity, or the chance to be a lucky winner in the charitable 50-50 draw. There are only smiling countenances leaving this live theatre! The energized, yet hungry group must have left the noon meal at the shops and in the theatre, because they seem to be ready for the finale of the day.

A short bus ride takes the group to a nearby restaurant, where, in an exquisite and homey atmosphere, a sumptuous buffet and table service awaits its hungry patrons. The menu includes a choice of soups or salads, roast beef, or salmon, or trout. In addition, there is pasta, and rolls, with the appropriate accompaniments. Dessert includes fresh fruits, pies, cheesecakes, ice cream, and jello to name a few. Tea and coffee closes the gap.

Everyone is now loaded with filled stomachs and goodies, as the COACH

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AN EARLY HISTORY OF RTO/ERO DISTRICT 16
~ 1973/1993 ~

(From the RTO/ERO Toronto District Archives, Author Unknown)

1993 marked the 25th anniversary of STO/ERO. Retired teachers have good reason to celebrate the foresight and initiative of those who pioneered the founding and growth of our provincial and local district associations.

Toronto is proud to report that the founder and first provincial president of RTO/ERO was one of ours, **Art McAdam**. Mr. McAdam died in the spring of 1993 had never lost interest in RTO/ERO and was a delegate, and later, honoured guest at many Senate meetings. Art McAdam fought and won the battle for indexed pensions for us all.

Our first district executive met on Wednesday, October 10, 1973. We are indebted to those leaders who organized our District for Toronto teachers. The first local President was **Murdoch McIver** and he had a first-rate executive of **Al Sweetman, Vicki McNabb and John Ball, Margaret Kennedy, Ted Stubbs, Bill Darbyshire and Harold Tufts**. The annual fee was set at \$2.00. There was no newsletter but notices were mailed to members. In 1973, our membership was 540. Today (1993) our membership is well over 1,000.

For 20 years we have enjoyed entertaining speakers, travelogues, retiree luncheons, trips to various places in Ontario, and a special May breakfast/luncheon.

Through the years, many fine people have served as leaders of District 16. **The Presidents from 1973 to 1993 were Murdoch McIver, Allen Sweetman, Archie Milloy, Harold Whitley, Dr. Harry Barrett, Laura Schissler, Cecil Longmuir, Walter Reid, Mary Moore, Sidney Coles, Harold Dean, Mary Thomas, Al Robb, Margaret Smith, Mike Lennox, Bernice McGinn, George Hayes, Charlotte Hardie, Ruth Lindsay and Dennis Fiedler.**

District 16 has been very active and involved in decision-making at the provincial level. Several members have served and chaired provincial committees. District 16 has drafted several motions regarding health plans and pensions and steered them through the Senate to acceptance. The newsletter, Facts and Impressions, originated in Toronto.

District 16 has a social arm called Club 16 formed in 1975. At that time, there were eight activity groups - bridge, travel, historical research, photography, local history, knitting and needlecraft and lively arts. Today we have many of the same groups but perhaps we should revive the lively arts?

Club 16 has flourished over the years under the leadership of **Bea Machin, Jean McEachern, Jean Watson, Doug Sparks and John Terry.**

Continued Page 17.

RTO/ERO District 16 ~ Toronto Executive - 2004/2005

President

Bill Menagh
674 Oriole Parkway
Toronto, ON M4R 2C5
Ph/Fx: 416.488.3372/same
email: bmenagh@eol.ca

Past President

Bob Neal
138 Westlake Avenue
Toronto, ON M4C 4R9
Ph/Fx: 416.694.9683/
email: bneal@sympatico.ca

1st Vice-President/Program Chair

Kay Jeffery
26 Harshaw Avenue
Toronto, ON M6S 1Y1
Ph/Fx: 416.767.8179/416.769.9308
email: kadunk@enoreo.on.ca

2nd Vice-President

John Bratton
417 Elm Road
Toronto, ON M5M 3W4
Ph/Fx: 416.782.2530/
email: enorjay@rogers.com

Treasurer

Bob Putnam
1208-15 King Street
Weston, ON M9N 3X1
Ph/Fx: 416.249.9214/416.249.9214
email: rgpgeog@aol.com

Secretary

Mary Ann Fedchak
1693 Blackbird Drive
Mississauga, ON L4X 1N1
Ph/Fx: 905.624.4316/
email: maryfedc@enoreo.on.ca

Archives Chair

Rosalina E. Bustamante
7 Aileen Road
Thornhill ON L3T 5P8
Ph/Fx: 905.881.7363/
email: ros_e_b@hotmail.com

Communications Chair

Paul Rowney
411-85 Thorncliffe Park Drive
Toronto, ON M4H 1L6
Ph/Fx: 416.424.1298/
email: rtoero16news@aol.com

Goodwill Chair

Sue Booker
78 Eastville Avenue
Scarborough, ON M1M 2N9
Ph/Fx: 416.267.2418/
email:

Health/Insurance Chair

Bill Tajer
3 Manorpark Court
North York, ON M2J 1A1
Ph/Fx: 416.494.8590/416.494.3018
email: willtage@enoreo.on.ca

Mailing Chair

Arlene Freeman
18 Robbie Avenue
North York, ON M3H 1Y4
Ph/Fx: 416.630.3672/
email: auntiear@sympatico.ca

Membership/Recruitment Chair

Charles Carr
55 Crossbow Cres
Toronto ON M2J 3M3
Ph/Fx: 416.491.2921/
email: charles.carr@sympatico.ca

Political Action Chair

Pat Carson
F16-300 Mill Road
Etobicoke, ON M9C 4W7
Ph/Fx: 416.626.5995/
email: pcarson@sprint.ca

Retirement/Pension Concerns

David Shanoff
39 Regal Road
Toronto, ON M6H 2J6
Ph/Fx: 416.656.3245/416.656.0305
email: davshan@sympatico.ca

Social/Recreation - Club 16 Chair

Valerie Mah
41 Melgund Rd
Toronto, ON M5R 2A1
Ph/Fx: 416.533.0445/
email: vmah@ican.net

Travel Chair

Jack De Groot
19 Elmview Drive
Scarborough, ON M1N 2W3
Ph/Fx: 416.691.3046/same
email:

Members-at-Large

Ian Baird

70 Mosedale Crescent
North York, ON M2J 3A4
Ph/Fx: 416.491.8906/
email:

Marjorie Blake

44-765 Oklahoma Drive
Pickering, ON L1W 3C9
Ph/Fx: 905.837.0874/905.837.8453
email: mdblake@sympatico.ca

Linda Grieve

46 Chestergrove Cres
Toronto, ON M1W 1L4
Ph/Fx: 416.498.7228/
email: lindagrieve@hotmail.com

Carmelita Salazar

40 Irwin Ave
Toronto, ON M4Y 1L2
Ph/Fx: 416.927.0416/
email: salazarcarmelita@hotmail.com

Shirley Young

404-581 Avenue Road
Toronto, ON M4V 2K4
Ph/Fx: 416.485.0881/
email: smc_young@hotmail.com

Other Information

RTO/ERO Toronto District 16:

www.rtoerotorontodistricts.org
info@rtoerotorontodistricts.org

RTO/ERO:

300-18 Spadina Rd
Toronto ON M5R 2S7
Ph/Fx: 416.962.9463/416.962.1061
www.rto-ero.org

Johnson Inc. (Claims)

Phones: 905.764.4888
1.800.638.4753
www.johnson.ca

Ontario Teachers' Pension Plan

416.226.2700 or 1.800.668.0105
www.otpp.com

***PLEASE KEEP THIS
PAGE FOR REFERENCE***

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RTO/ERO SERVICES FOR MEMBERS

Supplement to RTO/ERO Toronto Newsletter, September, 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

RTO/ERO ~ District 16

President
Bill Menagh
416.488.3372
bmenagh@eol.ca
www.rtoerotorontodistricts.org

ONTARIO TEACHERS' PENSION PLAN (OTPP)

5650 Yonge St
Toronto ON M2M 4H5
416.226.2700 or 1.800.668.0105
416.730.7807 or 1.800.949.8208 (Fax)
Member_Inquiry@OTPP.com www.otpp.com

**RETAIN
INSERT FOR
REFERENCE**

JOHNSON INC.

(service for benefits subscribers and information for non-subscribers)

Service:

416.920.7248 (local)
1.877.406.9007 (toll free)
416.920.0939 (fax)

www.johnson.ca

See Page S7 for Out-of-Province Service through World Access

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

RTO/ERO members have access to the Group Benefits Program and all other Plans offered to RTO/ERO members through our Plan Administrator, Johnson Inc. The coverage and claims information on the website is in real-time. The website is secure and private. To obtain your personal user name/password, log onto www.johnson.ca and click on "Members Only". ♦

RTO/ERO WEB SERVICES

www.rto-ero.org ~ www.rtoerotorontodistricts.org
info@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

- 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

(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 *RTO/ERO 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).

Toronto District 16 Email Service:

Over 300 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 Privacy Policy is posted on our website. Our first priority is service to you. Just go to our website and contact the webmaster. ♦

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.

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).

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), 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.* Just complete the order form and you will receive your selection by email. The complete listing of current Fact Sheets follows on Page S8. ♦

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* (re-printed annually) for details.

P.O. Box 277 1.800.249.6556 (North America)
Waterloo ON N2J 4A4 519.742.6683 (from other countries - reverse charges)
519.742.8553 (Fax)

RTO/ERO PRIVACY CODE

Details of this policy are available at eith provincial or local website.

RTO/ERO values the relationship it has with its members and therefore is committed to respecting your privacy. We protect this privacy by maintaining personal information in the strictest confidence and securing it using appropriate safeguards. RTO/ERO does not share members' information with other organizations without your consent.

Questions and concerns should be directed to RTO/ERO's Privacy Officer, Executive Director, xxxxxxxx or designate Simon Leibovitz, Information Officer at privacy@rto-ero.org or 416-962-9463/1-800-361-9888. ♦

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 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 or 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.

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:

- recommendations: 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 below).

Member Services Committee:

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

Pension and Retirement Concerns Committee: *(continued on Page S4)*

- recommends courses of action re: pension & retirement concerns;

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 to suggest a change in these plans for 2006, they should be presented to the Health Services and Insurance Committee by May, 2005 in time to be vetted before presentation to the Fall Senate.*

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. ♦

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. ♦
- 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;

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 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. ♦

- liaises with organizations to pursue political action at the provincial and federal levels for seniors and retired educators.

Project – Service to Others (STO) Committee:

- recommends criteria to be used in evaluating (see box above);
- recommends the types of projects to be approved;
- recommends to the Provincial Executive the STO Grants to be approved.