

~ 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.

Elizabeth A. M. Beattie	David Hocking	Herbert E. Rose
Sylvana Carletti	Margaret Landry	Alice B. Rutherford
Huan-Hua Chang	Muriel G. McCuaig	Charles Taylor
Anne Fraser	Verna B. Nichol	Bruce F. K. Whitton

ANNE AMOS FRASER ~ 1914/2004

It is with deep sorrow that RTO/ERO District 16 acknowledges the passing of, in her ninetieth year, our longest serving executive member - spanning 25 years. Anne was a diligent volunteer occupying the position of Hospitality Chair for most of this time. A retiree from the Toronto Board of Education, Anne was the Head of Home Economics at Central Technical School and completed her career as principal at Eastdale Collegiate.



USE YOUR DISTRICT EXECUTIVE

Your District Executive can only provide 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. Please refer to your September Newsletter or website for contact information.

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.

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PRESIDENT'S MESSAGE

Anne Fraser

Your Executive mourns the passing of our selfless colleague. Anne's personality, patience and service will be sorrowfully missed. Details in our *In Memorium*.

In This Newsletter

Aside from our regular topics, our centre section contains a summary of the file of reports presented to the RTO/ERO Fall Senate. For those interested in the governance of our organization, the detail should be illuminating and provide deeper understanding of the rationale for decisions made. This Newsletter's President's Message is a more personal interpretation of Senate events. We try to encourage our members to be aware and involved so that decisions made on your behalf most closely resemble your thinking - not just that of your executive.

Fall Luncheon

We were pleased to see so many new faces at our Fall Luncheon. We had about 120 members join us after the Craft/Artisans' Show. Your executive had decided that it would be appropriate to have a reduced cost to this event and that appears to have been a welcome decision. Thanks to **Kay Jeffery, Bob/Barb Putnam** for their organization skills and Ken Edge's music. *Continued on Page 2*

RTO/ERO Toronto District 16 Executive 2004 ~

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 ~ 2004/2005

Executive Meetings ~ January 13, February 10, March 3, April 14, May 12

Newsletter Deadline ~ January 1, March 1, May 1, September 1

Newsletter Mailing ~ January 27, March 31, May 26

Annual General Meeting ~ May 3, 2005

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

President's Message Continued

Second Annual Craft/Artisans' Show

With the able assistance of her committee (**Shirley Young, Rose Mary Parfitt, Rita Kapoor, Kay Jeffery**), **Mary Ann Fedchak** organized a second great event well attended by more than last year's event. Pictures on pages 10 & 11.

Senate - Member Fees

Member Fees in RTO/ERO have been cut by 12% effective January 1, 2005. The bank accounts in the organization have been growing for some time. Indeed a number of individuals have been suggesting for a few years that unless something were done, people would be coming out of the woodwork looking for ways to spend the Members' surplus. Recent attempts were made to sponsor overseas charities or increase specialized grants not available to all districts, but only a vocal few suggested reducing the members' fees. We must be most thankful to the former Executive Director, **Terry Lynch**, and to the RTO/ERO **Provincial Executive** for their daring to take this step. Despite concerns from some quarters, the proposal passed with little debate. The originators had been able to reassure those fearful of a drop in service or a restriction on their money-dispersing abilities. (That latter mood exists yet in some quarters.)

Senate - Grants to Districts

Toronto District this year began a concerted effort to get rid of the final vestiges of a parochial grant-to-districts system whereby a district had to get permission. This was particularly irksome to us, the largest district. We provide full financial disclosure to our members having built up a routine of fiscal responsibility over the years only to be told by a non-representative provincial committee, that the expenses for which we wanted reimbursement did not meet their criteria. Those grants are now folded into an increased Grant To Districts. Thanks again to **Terry Lynch** and the **Provincial Executive** for their action in this regard.

Senate - Health Benefits Premiums

RTO/ERO Health Benefits Premiums will remain at their current level for 2005 and the Dental Plan will pay according to the 2005 ODA rates (talk to your dentist about not charging more). See the file of reports section and the list of approved motions for detail. An information sheet will be provided to all current

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WELCOME TO NEW MEMBERS

(& Current Member Address Change)

We welcome our new members who have joined us from August to October, 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.*

Al-Maini, Lorna	Glossop, John W	McGuigan, Angela T
Angeli, Carlo	Golden, Joanne	Merelaid, Sandra A
Antoinette, Beatrix	Gostick, Patricia	Michelutti, Lorraine
Bleviss, Frances A	Gravel, Patricia Ann	Miller, Annemiek
Boyd, Margaret E	Green, Rochelle	Milosh, Mary E
Breslin, Ann	Greenfield, Judy	Mullrooney, Patrick R
Brisbois-Picket, Mary Jane	Greiger, Norbert	Pementer, Jean
Burns, Francis P	Hada, Klara E	Petersen Zabitz,
Butcher, Mary Kathleen	Hanley, Margaret	Margaret E
Cape, Sharon	Hellin, Mary	Rasmussen, Beryl R E
Center, Steven	Hilb, Rose	Rawlinson, Lawrence J
Chiappetta, Lou	Hill, Catherine P	Raymond, Marilyn
Clarke, Sheila	Hodson, Carol Ann	Ryan, Anastasia P
Clue, Donald	Jacka, Keith	Schenke, Deanna
Crane, Fern D	Jamieson, Peter	Shabotynsky, Oksana
De Gannes, Sheila	Keirstead, Pamela J	Starkman, Harvey
Deutekom, Ronda	Kumra, Asha	Steen, Donna C
Diamond, Hillel	Lalonde, Judy	Tate, Frances R
Duff, Edna Gale	Lam, Hung Chiu	Thomas, Lois K
Duffield, Janet A	Lamantia, Agatha M	Webster, Harriet
Erskine, Marlene	Lever, Patricia	Wice, Helen
Falendysz, Myroslava	Levick, Sharon E	Wood, Peter D
Faulkner, Annalynn	Livingstone, Charlene	Worrall, Gail
Finucane, E Usha	Lloyd, Michael	Zambri, Joseph
Fox, Kathryn M	Macmillan, Joyce M	
Geiger, Rain	McGivney, Joan	

What do you call a fish with no eyes? A fsh.

IDENTITY THEFT PROTECTION

Tips that will help minimize your risk

Source: PhoneBusters Website - www.phonebusters.com

1. Before you reveal any personally identifying information, find out how it will be used and if it will be shared.
2. Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.
3. Guard your mail. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after delivery. Ensure mail is forwarded or re-routed if you move or change your mailing address.
4. Utilize passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SIN or your phone number.
5. Minimize the identification information and number of cards you carry.
6. Do not give out personal information on the phone, through the mail or over the internet unless you have initiated the contact or know whom you're dealing with.
7. Keep items with personal information in a safe place. An identity thief will pick through your garbage or recycling bins. Be sure to tear or shred receipts, copies of credit applications, insurance forms, physician statements and credit offers you get in the mail.
8. Give your SIN only when absolutely necessary. Ask to use other types of identifiers when possible.
9. Don't carry your SIN card; leave it in a secure place. ♦

RCMP WARNING: Be alert to **people with cell phones** in hand when in check-out or ATM lines. With the new camera-phones they can record your cards with name, number, and expiration date. Identification theft is one of the fastest-growing crimes. Be aware of your surroundings!

SO YOU WRITE, EH? ~ Editor

We try to have variety in our newsletter. Sometimes we may be too 'officious'. As we plan for future issues, we are considering that our May, 2005 issue might contain an assortment short essays, poems, descriptions written by our members that might be entertaining/informative. Please send us your submission. Format criteria is available on the last page. We have not set a standard for length but short material will likely get greater consideration. ♦

CLUB 16 ~ Valerie Mah, Co-ordinator/416.533.0445

Where did fall go? All our groups are now up and running. Club 16 is the social arm of District 16 and a sociable group we are! You'll meet many former colleagues from the T.C.D.S.B., the T.B.E. and T.D.S.B. We have nine ongoing groups and we'd love to have you join us. The Bridge, Crafts, Travelogue and French programs are held at St. Margaret's Anglican Church on Avenue Road at Burnaby Blvd. (one block north of Eglinton). There is parking one block west of Avenue Road north of Eglinton on Castleknock. Please 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.

Remember the **CHRISTMAS CONCERT AND SING-ALONG** with

"THE TORONTO CHORISTERS"

Monday, December 6 at 1:30pm

at St. Margaret's Church

Conductor: **Jim Maben** Accompanist: **Margaret Deeth**

<i>Program</i>	<i>Date</i>	<i>Day</i>	<i>Time</i>	<i>Convenor/Phone</i>
DECEMBER 2004				
BRIDGE	Dec. 7, 21	Tues.	1:00pm	John Lane/416.486.0697
JANUARY 2005				
BRIDGE	Jan. 4, 18	Tues.	1:00pm	John Lane/416.486.0697
CRAFTS	Jan. 25	Tues.	1:30pm	Bernice Iles/416.651.4378
TRAVELOGUE	Jan. 26	Wed.	1:30pm	Dick Holyer/416.929.8512

Join **Lois MacDonald** for "*Prague and its Renaissance*", not only about her teaching in Prague, but about its rich history, its 40 year slumber under communism and its remarkable renaissance since 1989.

FEBRUARY 2005

BRIDGE	Feb. 1, 15	Tues.	1:00pm	John Lane/416.486.0697
CRAFTS	Feb. 22	Tues.	1:30pm	Bernice Iles/416.651.4378
TRAVELOGUE	Feb. 23	Wed.	1:30pm	Dick Holyer/416.929.8512

"*China Rising*" Join **Marilyn and Dick Holyer** with pictures from her son Kevin Stewart in China as they document the pace of change in modern China (1998-2004) which touches every aspect of its existence and of ours.

Continued on Page 4

Club 16 Continued from Page 3

Here is a description of the above groups that meet at St. Margaret's:

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 1:00pm and play the first, third and fifth Tuesdays of each month.

CRAFTS - The craft group meets with **Bernice Iles** on the last Tuesday of each month. She writes: "Making the most of your time? Making the most of your retirement? Keep your fingers nimble, your mind sharp and enjoy socializing with friends over tea and crafts. Come try a surprise mini-project with us, or bring an on-going project of your own. Bring along a friend, if you like. Call so we can watch out for you. See you soon."

TRAVELOGUE - Dick and Marilyn Holyer held the first session on October 27 and over thirty people attended to hear about *Irresistible Vancouver Island*. On the same day, there was a busload enjoying *Nothing Sacred* with **Jack DeGroot** at the Shaw. I heard Dick and Marilyn's presentation was a great success and they are busy setting up more. We enjoyed meeting you on November 24 when my sister and I shared our trip to *Tibet: Journey Through Spiritual Highlands*.

FRENCH CLUB - Maria Buenafe was filling in for Celine Lalancette who moved to Quebec. At the first session in October, one person sent their regrets. The last session for this conversational French group was November 3. At the time of publishing, there did not seem to be enough interest to continue. At our New Members breakfast, we will see if anyone might want to set up a group.

The following groups meet at various sites:

BOOK CLUB - Meetings are held on the first Monday of each month from 1:00pm - 3:00pm and the group selects different authors each month. These are the upcoming selections:

December 6	<i>The Border</i>	James Laxer
January 3	<i>Da Vinci Code</i>	Dan Brown
February 7	<i>The Heart is an Involuntary Muscle</i>	Monique Froulx

For further information call **Joan Johnston** at 416.691.5368 or

Elaine MacIntosh at 416.463.2637

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 with an early afternoon start for the group. 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

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Club 16 Continued from Page 4

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. Their days will be December 13, January 10 and February 14.

SUPER TEES GOLF GROUP - The Super Tees have enjoyed a phenomenal golf season. Their last outing was on October 13. All levels of players were welcome and much improvement was noted. They met after their games to brag and share. They played 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 starting at 10:00am. With the winter off except those who go south to keep in form, the group will reconvene in the spring. **Rosalie Parente** is our convenor and she can be reached at 905.856.6936 for more detailed information.

ART/SKETCH GROUP - By the time you get this newsletter, the sketch group will have visited the Royal Winter Fair on Thursday, November 11 to try their hand at drawing animals, birds and even vegetables (which sit still for you). Some of them have bought collapsible portable stools which can be set up anywhere and stowed in a bag. If you are interested in joining them over the winter, call **Anita Davies** at 416.531.3408, since they decide when they meet and when and where they will go. They plan to be out December 2, January 6 and February 3.

POSSIBLE FUTURE SESSIONS

Each Spring, **Chuck Carr** provides our members with some very helpful Income Tax Tips in the Newsletter. This year, if 25 people express an interest, he will present a tax workshop. If you are interested, simply write to him at 55 Crossbow Crescent, Toronto, Ontario M2J 3M3 or email charles.carr@sympatico.ca and let him know what you want covered.

Bill Tajer, our Health/Insurance Chair, reported that 2,000 surveys were sent out requesting information regarding level of satisfaction with service from Johnson's Insurance. The survey indicated a need for wellness workshops and this is being investigated. I also would like to incorporate wellness workshops into our district and/or jointly with some of our other Toronto regions. If you have heard some good speakers or have some good contacts, please let me know. I would also appreciate suggestions as to what you might wish to be covered. My email address is vmah@ican.net or send me a note at 41 Melgund Road, Toronto, Ontario M5R 2A1. ♦

MTCEF HELPS TCDSB STUDENTS



The Metro Toronto Catholic Education Foundation (MTCEF) provides financial assistance to 28 breakfast programs and snack programs. Plans are currently under way to expand these programs.

It assists schools to help needy families, refugees and recent immigrants cope with daily needs for their children.

It allows schools to assist individuals or groups of students to participate in specialized educational opportunities whose cost may be beyond family means. The Foundation may also assist other charitable organizations that provide valuable services for TCDSB students. Typically, MTCEF is called upon when funds from other sources are unavailable or exhausted.

- By participating in MTCEF fundraising events such as the Art Auction, annual Fun Walk;
- By volunteering to work on MTCEF committees;
- By making a donation to the foundation. MTCEF is a registered charity (# 10807-5946-RR0002). Contributions from individuals or organization are most welcome, as are corporate gifts and bequests. Tax receipts are provided for donations exceeding \$10.00.

For information about any aspect of the Foundation, contact the MTCEF **Sara Camilleri**, Executive Director at 416.222.8282 x2195 or **Joan Lovell**, Clerical Assistant at 416.222.8282 x2844.

Entertainment 2005 Books Have Arrived

Save up to 50% on restaurants, hotels, golf, and more everyday of the week

Just \$35.00

Contact: **Joan Lovell** at 416.222.8282 x2844

All proceeds to Metropolitan Toronto Catholic Education Foundation to help TCDSB students in need

Editor's Note re MTCEF: RTO/ERO Toronto District 16 has been a proud supporter of the Toronto Education Opportunity Fund that raises funds for Toronto District School Board breakfast programs. As a courtesy to our members from the Toronto Catholic District School Board we are providing their counterpart with this space. If you wish only to support the breakfast program, you may so direct your donations.

A sandwich walks into a bar.

The barman says, 'Sorry we don't serve food in here.'

President's Message Continued from Page 2

users of our benefits by the end of the year - perhaps by the time you read this.

Senate - OTF President

The Ontario Teachers' Federation President, **Jim McQueen** (former OSSTF-Toronto District President) spoke to the Senate regarding events in OTF. He indicated that the former unfortunate differences between OTF and OSSTF had been resolved, that retirees' pensions were well protected, and that the support of RTO/ERO for teachers was appreciated. Then in a question and answer period where most questions related to topics of teachers and retirees, a representative from another district got up to the mike and asked what OTF was doing about the slovenly dress of teachers in the classroom who are doing a disservice to the teaching profession. One didn't know whether to laugh or crawl under the table. It would appear that some former functionary of a board of education felt this was the appropriate occasion for such a comment. One can only be thankful that the questioner has retired.

Senate - Political Action

RTO/ERO membership now numbers about 55 000. We have made contact with other representatives of retirees including the Canadian Association of Retired Teachers (CART). On our own or with others, we are developing relationships with political parties. Senate passed a motion to enhance our political abilities by investigating the efficacy of hiring of a lobbyist/liaison.

Also introduced was the direction for a study of the concept of **Fair Vote Canada** with a report to be made to May Senate.

Senate - Small Districts

In the last Newsletter we alluded to the disproportionate representation at the RTO/ERO Senate. Three districts having fewer than 250 members have the same vote as districts with 2 000/3 000 members. This disparity was partially resolved with the change in the Grants-to-Districts structure as mentioned above. At least the finances are more democratic. Perhaps there should be a **Fair Vote RTO/ERO Senate** movement. It is difficult to believe that an organization that cannot address its own system will be able to recommend changes to Canada's voting system.

Senate - Creation of Districts

A new full French district was created occupying the same boundaries as its English counterpart in the North Bay area. There is a short-coming in the RTO/ERO Constitution that permits 250 individuals to request that a new district be created but there is no requirement as to how many actually join.

Senate - Minimum Grant-to-Districts

Smaller RTO/ERO Districts receive a Minimum Grant to Districts of \$7200

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RTO/ERO TORONTO DISTRICT 16 ACTIONS

Aside from the regular business, your executive made the following decisions:

1. Authorized the purchase of metal name tags for new executive members;
2. Approved the motions for the RTO/ERO Fall Senate that: a) the Recruitment Grant become part of the Annual Grant to Districts; and, b) RTO/ERO request the Provincial Government to reinstate all medical services cut in the recent budget.
3. Heard that the RTO/ERO District 16 Archives had been scanned and converted to Portable Document Format (PDF);
4. Adopted a Goodwill recognition program for Members turning age 75 in any given year (more details to follow);
5. Had a Treasurer's report indicating assets of \$60 863.97;
6. Invited the new Executive Director (Harold Brathwaite) and the RTO/ERO Health Services Chair and Johnson, Inc. to our May AGM (unfortunately Harold will not be able to attend);
7. Reviewed the current procedures for the Newsletter Mailing;
8. Authorized the attendance of two observers at the RTO/ERO Senates with room and meals paid by the District;
9. Heard that the new format for the Newsletter had been well received. ♦

RTO/ERO PROVINCIAL ACTIONS

The following are recent decisions of our provincial executive:

1. Wrote to the Provincial Government regarding the **cessation of medical services**;
2. Wrote to the Provincial Government regarding the inappropriate percentage of **Health Care Tax** on those with low or middle incomes;
4. Wrote to KFC regarding their **insensitive ad** campaign insulting and demeaning to seniors;
5. Acknowledged the retirement of **Malcolm Ingram**, the RTO/ERO Pension and Benefits Officer as of the end of December, and authorized the hiring of his replacement;
6. Authorized two new Fact Sheets on the Role of the Ontario Ombudsman's Office and on Pre-Planning Funerals;
7. Acknowledged receipt of the Canadian Association of Communicators (CACE) in Education award for the excellence of the RTO/ERO magazine **Renaissance**; the RTO/ERO **VOTE Poster**; and the CACE BRAVO Award presented to the RTO/ERO Information Officer **Simon Leibovitz**;
8. Established the process by which financial support can be provided for teachers on strike/lockout. ♦

A LITTLE BIT OF HUMOUR

Daffynitions

The Washington Post's Style Invitational once again asked readers to take any word from the dictionary, alter it by adding, subtracting, or changing ONE letter, and supply a new definition. Here are this year's winners:

1. *Intaxication*: Euphoria at getting a tax refund, which lasts until you realize it was your money to start with.
2. *Reintarnation*: Coming back to life as a hillbilly.
3. *Bozone (n.)*: The substance surrounding stupid people that stops bright ideas from penetrating. (The bozone layer, unfortunately, shows little sign of breaking down in the near future.)
5. *Cashtration (n.)*: The act of buying a house, which renders the subject financially impotent for an indefinite period.
6. *Giraffiti*: Vandalism spray-painted very, very high.
7. *Sarchasm*: The gulf between the author of sarcastic wit and the person who doesn't get it.
8. *Inoculatte*: To take coffee intravenously when you are running late.
9. *Hipatitis*: Terminal coolness.
10. *Osteopornosis*: A degenerate disease. (This one got extra credit.)
11. *Karmageddon*: It's like, when everybody is sending off all these really bad vibes, right? And then, like, the Earth explodes and it's, like, a serious bummer.
12. *Decafalon (n.)*: The grueling event of getting through the day consuming only things that are good for you.
13. *Glibido*: All talk and no action.
14. *Dopeler effect*: The tendency of stupid ideas to seem smarter when they come at you rapidly.
15. *Arachnoleptic fit (n.)*: The frantic dance performed just after you've accidentally walked through a spider web.
16. *Beelzebug (n.)*: Satan in the form of a mosquito that gets into your bedroom at three in the morning and cannot be cast out.
17. *Caterpallor (n.)*: The color you turn after finding half a grub in the fruit you're eating.
18. *Ignoranus*: A person who's both stupid and a bodily orifice!

Two cows are standing next to each other in a field. Daisy says to Dolly, "I was artificially inseminated this morning." "I don't believe you," said Dolly. "It's true, no bull!" exclaimed Daisy.

The No-Go Stage The last stage in retirement is the No-Go stage or the limited retirement stage. From age 85 on, time and age play a role in slowing down activities and abilities. Sometimes this is mental, sometimes physical and sometimes it can be financial. Often this stage requires some level of support from family, governments or agencies. Again, this can be physical, emotional or financial support that is required. Choices become much more limited. The No Go stage can be very expensive because nursing care is so expensive. Thought should be given to renovating your existing home to accommodate an increasing lack of mobility, e.g. installing stair elevators to upper floors and the basement. It is usually cheaper to employ a daytime caregiver than live in a nursing home. All of this, of course, depends upon the level of nursing care needed.

Impact of the Stages in Retirement Understanding the three stages of retirement is essential in planning for and managing retirement. In terms of spending, you probably need more income in the Go-Go stage of retirement - although the Slow Go stage can be very costly if you are healthy and live a long time. Statistics show that spending tends to drop the older you get and the further you get into the slow-go stage. Studies also show that the third stage of retirement can be costly due to increases in healthcare. The key to planning is to know where you are in retirement and to plan ahead and put into place the necessary plans for future movements into the next stage in retirement. Plan ahead. It will make a huge difference. It is essential to enjoy each stage to the fullest. Once a stage is passed, you can't go back. ♦

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.

2004 'SCREW THE BELL' GOLF TOURNAMENT

118 golfers attended this year's event which began in the rain which cleared to sunshine as the games progressed.

Congratulations to the winners in each of the four groupings:

- Group A:** D. Dente, J. Stewart, J. Christie, K. Keenan
- Group B:** T. Currie, J. Prentice, J. Smalley, S. Newman
- Group C:** P. G. Morris, E. D'Andrea, W. Bouchar, T. Wiczarek.
- Group D:** D. Irwin, S. Irwin, T. Humeniuk, C. Kinkead.

Watch for next year's announcement!

RTO/ERO TORONTO DISTRICTS ACTIONS

RTO/ERO Toronto Districts is comprised of representatives from the four RTO/ERO Districts within the current City of Toronto (Etobicoke/York-22, North York-23, Scarborough/East York-24 and ourselves). It has just held its Fourth Annual Joint Executive Meeting where all the local executive members had an opportunity to discuss common issues. Arnold Hull and representatives from Johnson Inc. presented the rationale and background detail on the current state of the RTO/ERO Health Benefits after the delisting of services by the Ontario government. Some of that information is contained elsewhere in this Newsletter. Although this representative body focuses on recruitment issues, the joint meeting becomes an opportunity to introduce other issues. The following are some other issues agreed upon:

1. Permit Members of RTO/ERO to attend social/travel events of other districts (with the host district's Members being given first opportunity). Note: the mechanics of organizing this opportunity will have to be worked out - we will keep you posted in this space or through our email service.
2. Continue to work together in Political Action through their own Districts.
3. Will send representatives to the training sessions for the RTO/ERO Retirement Planning Workshops introduced to replace those formerly held by OTF and RTO/ERO. After the training sessions, the Executives will consider how these might be implemented within Toronto for TCDSB and TDSB employees.

Also, the representatives authorized the purchase of recruitment material specific to the Toronto Districts. These will include postcards, magnets and a new full colour brochure.

As to the governance of RTO/ERO at the provincial level, a questioning of the wisdom of having a Spring Senate is developing. There is a growing feeling for a training session for new local executives who may find their organizational responsibilities a bit daunting. ♦

PENSION INCREASE FOR 2005

At the end of October, the Ontario Teachers' Pension Plan announced the cost-of-living increase in retirees' pensions. **In January, 2005 your pension will be increase by 1.7%.**

*I went to buy some camouflage trousers the other day but I couldn't find any.
I went to a seafood disco rave last week... and pulled a mussel.*

ERRATUM: The correct email address on last month's Executive Listing for **Linda Grieve** is lindajgrieve@hotmail.com. Please change on your copy.

President's Message Continued from Page 5

(plus access to more funds through the Special Circumstances Grant). One of the spontaneous motions at Senate was to increase the basic grant to \$10 000 or about \$40/member in the smallest districts. This concept was broached when it became evident that RTO/ERO was building a significant surplus every year.

Senate - Motions From the Floor

The normal routine for Senate business at RTO/ERO is that Districts formulate motions after local discussion and then serve notice to Senators of the intent to introduce them at Senate. This allows others to be reasonably prepared for debate. Unfortunately, some individuals will attempt to place personal motions before the Senate. One of the more recent issues was the surprise introduction of support for charitable organizations overseas (eventually defeated). Nevertheless, these attempts continue. One motion that reached the floor at the last minute was a proposal to set up a Provincial Scholarship Fund of \$25 000 for RTO/ERO members' children or grandchildren pursuing education as a career. This is what happens when an organization builds a large surplus.

Senate - Special Circumstances Grant

The dispersing of this grant is open to some question. A couple of attempts to seek full disclosure failed (partial disclosure is found in the File of Reports in this Newsletter.) However, one of the districts receiving the grant did list in their newsletter some of the items they wanted to be covered - a full colour newsletter sent thrice instead of twice a year; an increase in their mileage allowance; rebuild their reserves; increased interaction with candidates and elected officials; provide a district AGM costing no more than \$15 to the members. *Note: Toronto District does reimburse Executive Members for authorized, receipted expenses incurred in the performance of their duties but does NOT include mileage under any circumstance. Our members pay \$25/\$30 for our luncheons. We cannot afford colour newsletters. We have stopped the practice of forcing members to buy a lunch in order to attend our AGM.*

District Finances

Many districts, including Toronto, have over the years, built sizeable bank accounts. Toronto District (and others) have taken steps to resolve this and those who have watched closely over the past few years will have seen many changes introduced as we wisely spend increased resources and gradually whittle down the surplus: Craft Show; New Members' Breakfast; local PR materials; larger newsletter; website, greater subsidization of luncheons; new program honouring members aged 75, an electronic projector for presentations, and a no-cost AGM. Saving funds for a 'rainy day' that never comes, helps no member. As Scarborough District has decided, *'members' fees should be spent on the members paying those fees.'* ♦

MINDING YOUR MONEY ~ Chuck Carr

Ages and Stages of Retirement

The key to retirement planning is to know where you are in retirement and where you will be in the next stage of retirement. Planning ahead will make a huge difference in how successful your retirement will be – health matters excluded. In the financial industry, we often refer to the three stages of retirement as the “Go-Go”, “Slow-Go” and “No-Go Stages”. It is essential that retirees monitor their retirement income to maximize the benefits available and the responsibilities inherent in each of the three stages of retirement. Your RRSP/RRIF portfolio must grow more quickly than your mandatory, annual withdrawals or you might run out of money just when you experience the high cost of high quality nursing care. Current interest rates will not provide you with the growth that you require. You must consider growth securities for at least part of your retirement portfolio. A licenced, independent, financial advisor (Look for a CFA or CFP designation.) can recommend securities appropriate for your investment goals and risk tolerance. Employees of banks, credit unions and trust companies are seldom certified financial advisors and, therefore can't offer you the whole universe of investment securities.

The Go-Go Stage The Go-Go stage is the active retirement stage. It is the period between ages 55 and 69 when we tend to be physically and mentally capable of living a fairly active lifestyle. In fact, the Go-Go stage is often very similar to pre-retirement except that there may be more time to do things like travel and hobbies. For many, the Go-Go stage will include work, e.g. part-time work or consulting in the same field of their pre-retirement career or it may mean self-employment like tutoring or pursuing a paying hobby like home renovation, being a travel guide. For many retirees, they are busier than they were prior to retirement.

The Slow-Go Stage The next stage of retirement is the Slow-Go stage where the body is telling you to slow down a little. Between the ages of 70 and 84, life starts falling into patterns and the excitement of retirement becomes more stable. Many of you know retirees in this stage because they have very predictable patterns like banking on Fridays, groceries on Mondays, bridge on Tuesdays, etc. Part of the reason for these patterns is that energy levels are changing and patterns help minimize effort and thought without compromising on the enjoyment of life. Travel is often limited to familiar, comfortable destinations within Canada.

Continued on Page 14

HOW CAN I RECOGNIZE A SCAM?

Source: PhoneBusters Website ~ www.phonebusters.com

It sounds too good to be true. You've won a big prize in a contest, been offered a once-in-a-lifetime investment. You must pay or you can't play.

You're a winner! but you must agree to send money in order to pay for delivery, processing, taxes, duties or some other fee in order to receive your prize. You must give them your financial information.

The caller asks for your confidential banking and/or credit card information.

Honest businesses do not require these details unless using that specific method.

Often criminal telemarketers ask you to send cash or a money order, rather than a cheque or credit card. Cash is untraceable and can't be cancelled.

The caller is more excited than you are. The crooks want to get you excited about this 'opportunity' so that you won't be able to think clearly.

It's the manager calling. The person claims to be a government official, tax officer, banker, lawyer or some person in authority. They call you by your first name and ask a lot of personal questions. They want to become your best friend.

Criminals love finding out if you're lonely and willing to talk. Once they know that, they'll try to convince you that they are your friend.

It's a limited opportunity and you're going to miss out. If you are pressured to make a big purchase decision immediately, it's probably not legitimate.

What can I do to protect myself?

Criminals will say anything to part you from your money. Be cautious.

You have the right to check out any caller by requesting written information, a call back number, references and time to think over the offer.

If you have doubts about a caller, your best defence is to hang up. It's not rude.

If in doubt, ask the advice of a close friend or relative, or even your banker.

I suspect that a relative or friend is being targeted by unscrupulous telemarketers. What can I do? Watch for any of these warning signs:

- a marked increase in the amount of mail with too-good-to-be-true offers
- frequent calls offering get-rich-quick schemes, valuable awards, or donations
- a sudden inability to pay normal bills
- requests for loans or cash
- banking records that show cheques or withdrawals made to unfamiliar companies
- secretive behaviour regarding phone calls.

You can report any suspicious calls to PhoneBusters at the same toll free number in the Canada or the U.S. **1.888.495.8501**

Mailing Address: Box 686, North Bay, Ontario P1B 8J8

E-mail: info@phonebusters.com

POLITICAL ACTION ~ Pat Carson, Chair

Why should I care about having enough fresh water?

Produced by the Political Action Committee

A reasonable question to ask considering that we live right next to 20% of the world's total supply of surface water - the Great Lakes. We are heavy users of this water as indicated in this table:

- taking a 5 minute shower consumes 30 gallons/113.5 litres;
- flushing the toilet about 6 gallons/22.7 litres;
- brushing your teeth and leaving the tap running 10 gallons/37.85 litres;
- running your automatic dishwasher uses up 15 gallons/56.8 litres; and,
- using the washing machine at full cycle, top water level consumes 40 gallons/151.4 litres.

Now multiply all of that by the number of people living around the Great Lakes. It has been estimated that in 1800, there were approximately 300 000 people living in this area, primarily around Lakes Erie and Ontario. Today, 200 years later, the number is approaching 40 000 000. So, not only is so much more water being consumed, but also much more is being done to that water that is making it less and less suitable, for human consumption.

Having tried to convince you that something needs to be done, what can you do?

The first step is to identify where we use water in the home then decide how to reduce the amount we use, either by eliminating wasteful practices and habits, or by improving the efficiency of our water using fixtures/devices. Often, simple awareness will make the task easy and provide significant results. However, you are now encouraged to take definitive steps to conserve, such as:

- Install a water metre. Water consumption usually drops 18-25% after a water metre is installed.
- Turn the water off while brushing your teeth instead of leaving the tap on.
- Purchase a low-flow showerhead - newer ones will still give a good shower.
- Install a dam in your toilet reservoir to reduce the amount of water flushed or, considered installing a new high efficiency toilet.
- Turn off all taps firmly, and replace washers in those that drip?
- Take brief showers instead of baths.

These are small steps that, if each of us makes an effort could save millions of litres of fresh water. Fresh water is no longer a renewable resource. It is obvious that the amount available to each of us is gradually being reduced by over-consumption. Let's do our bit to turn this around. ♦

Craft/Artisan Show ~ 2004



Fall Luncheon ~ 2004



PROVINCIAL EXECUTIVE

16. THAT the actions taken by the Provincial Executive since the May 2004 Senate meeting be ratified.
17. THAT the following motion be referred to the Provincial Executive for study and report to the May 2005 Senate:
THAT a new budget line be opened to set up a provincial scholarship fund of \$25, 000 for RTO/ERO members' children or grandchildren pursuing education as a career.
18. THAT RTO/ERO **approach the Provincial Government** with respect to reinstating those medical services recently de-listed by the Government.
19. THAT RTO/ERO Senate **petition the Provincial Government** to request that it reconsider its decision to close, without public consultation, the Leslie Frost Centre in Dorset.
20. THAT RTO/ERO request that the Provincial Government convene a consultation group of stakeholders in the Centre to examine the potential for other solutions to the annual deficit incurred by the Centre.
21. THAT RTO/ERO offer to take a leadership role, both provincially and at the district level, in the consultation group.
22. THAT all District Presidents be requested to contact their MPPs to outline RTO/ERO's opposition to the closure of the Centre as an important facility for outdoor education in this province.
23. THAT the Provincial Executive prepare a report for the May 2005 Senate on the **feasibility of employing a senior staff person as a lobbyist/liason** to further the aims and objectives of RTO/ERO as they relate to the government's, report to include: costs, job description/role and related matters.

GENERAL

24. THAT the Rules of Procedure for conducting the 2004 Annual Senate Meeting be approved.
25. THAT the Minutes of the Sixty-Sixth Meeting of the Senate, held on May 18/19, 2004 be approved.
26. THAT the Agenda of the 2004 Annual Senate be approved.

Questions about Senate? Contact info@rtoerotorontodistricts.org

WARNING: The RTO/ERO Provincial Executive has taken a position in opposition to humour related to the elderly - it's demeaning. Editors of Newsletters and *Renaissance* (see the latest issue) and members who traffic in seniors' humour in their email should take note.

FALL SENATE REPORT ~ October, 2004

Although sometimes rather dry, RTO/ERO Toronto District 16 believes that providing as much detail as possible regarding the governance of RTO/ERO, as it works on behalf of its Members, is important. The following excerpts from the Fall Senate 2004 have been edited for space.

Budget Report Re Fees and District Grants

One of my last major tasks and official duties was the preparation of a draft budget for 2005, for the consideration and recommendation of the Provincial Executive in August - for presentation to and approval by Senate in October. This is no ordinary budget. While the annual budgets for 2001-2004 were each very well positioned and very well received at Senate, the proposed budget for 2005 far surpasses recent budgets. In fact, RTO/ERO is about to embark on a new approach to funding programs and services at both the provincial and local levels.

Like its predecessors, this budget is balanced, all requests have been honoured, all projects and initiatives have been favourably considered and there is a reasonable contingency fund. What is new is that all of this has been achieved with a **12% REDUCTION in member fees** as of January 1, 2005.

The result of this membership fee reduction means a loss of approximately \$300,000 in potential revenue in 2005.

Staff have been tracking our increasing revenues over the last few years, looking for the right point/time to introduce a reduction in member fees. 2005 is that year. There is no need to continue to build the Member Services (Reserve) Fund, which currently sits at \$1.8 million. We have carefully analyzed projected revenues and expenses over the next 3-4 years and can guarantee that this membership fee reduction will hold for the indefinite future, without any need to draw upon this reserve fund.

The Provincial Executive has also taken a different approach to the allocation of District Grants - in a genuine effort to further decentralize our grant structure. In the proposed budget for 2005, **Annual Grants to Districts will increase from 25% to 30% of member fees.**

With the ready assistance and expertise of our Manager, Financial Reporting, **Ewa Romanski**, every implication has been rigorously studied; every scenario scrupulously reviewed, and finally, every potential concern appropriately addressed.

Terry Lynch

An invisible man married an invisible woman. The kids were nothing to look at.

Communications Committee

A **Newsletter Editors' Workshop** was held on Monday, February 16, 2004 and a Resource CD for webmasters was distributed.

Further changes in content and format were made to the **provincial website**. Significant changes were made to the French section. As well, a members-only section is in the development phase and the whole site will soon sport a new, revamped look.

The operation and features of the **Information Exchange Network**, developed and sponsored by the Communications Committee, were shared with each RTO/ERO standing committee. The **Help Forum for District Webmasters** is being redeveloped, to assist in the implementation and improvement of District websites.

The Communications Committee approved the production of a new marketing tool - a **3-fold vinyl wallet** - for carrying important cards, e.g. driver's license, health & insurance information cards, RTO/ERO identification, credit cards, etc. This new product was sent to all RTO/ERO members with the Fall issue of Renaissance.

During the fall, the Committee began to review the **RTO/ERO Video** for revision in 2005. The video, introduced two years ago, needs to be updated.

New brochures on RTO/ERO and on Health Plans were produced and the Information Kit, containing these and other brochures, is presently being revised.

Carolyn Racicot, Chair

Constitution Committee

A subcommittee has reviewed the RTO/ERO Letters Patent with a view to determining **compliance with The Corporations Acts of the Province of Ontario**. The Constitution Committee believes that RTO/ERO is compliant with the requirements of this Act.

With the increasing rebates to Districts, the Constitution Committee believes that every Member and District Executive member needs to have the **protection of a quality District Constitution that provides checks and balances on the actions of the District Executive**. Regulated conduct of business, a quorum for decision making, the structure of a District Executive, and the responsibilities of an Annual Meeting, coupled with appropriate regulation on the expenditure of the members' money will mitigate against any District Executive member being accused of inappropriate leadership or the misuse of District finances.

The Model District Constitution has been developed to assist a District in developing its District Constitution. In order for a District Constitution to receive RTO/ERO approval, it shall conform to the principles as set out in the "District Constitution Principles" on page 3 of the document. *Each District is encouraged*

CONSTITUTION

10. THAT the RTO/ERO Constitution, Article 12 - Districts, be amended by the **addition of 44. Région du ciel bleu**, effective January 1, 2005.
11. THAT, effective January 1, 2005, Bylaw 1 - Fees, be amended by substitution as follows:
 - 1.01 The **annual fee for membership** under Article 4, Section 4.01, Subsections i and ii, shall be \$1.10 per \$1000, or major fraction thereof, of gross annual pension.
 - 1.02 The **annual fee for membership** under Article 4, Section 4.02, Subsection v, shall be \$0.88 per \$1000, or major fraction thereof, of gross annual pension.
 - 1.03 The **annual fee for membership** under Article 4, Section 4.02, Subsections viii, ix, x, shall be \$22
 - 1.04 The **annual fee for membership** for persons who do not qualify under Bylaw 1, Sections 1.01, 1.02 or 1.03 shall be \$43
 - 1.05 RTO/ERO members, upon reaching the age of 100 and any full year in excess of 100, shall be reimbursed an amount equal to their membership fee accompanied by an appropriate greeting from the President.

[The corresponding current rates are \$1.25; \$1.00; \$25 and \$48.]

12. THAT Bylaw 2 - **District Grants** (a) be amended by substitution to read: Effective January 1, 2005, thirty percent (30%) of the total membership fees paid by Full and Associate members, received from the Provincial Office from fees deducted by the Ontario Teachers' Pension Plan, shall be remitted to the Districts. For calculation purposes, District membership shall be determined as of December 31 of the previous year.
13. THAT Bylaw 2 - **District Grants** (b) be amended by substitution to read: Effective January 1, 2005, the minimum Annual District Grant shall be \$7,000 and the minimum Annual Grant to Districts shall be increased annually by the percentage of RTO/ERO revenue generated through total membership fees, plus \$200 for additional goodwill programs.
14. THAT Bylaw 2(c) - **District Grants**, be amended to read: Effective January 1, 2005, with the exception of those Districts that receive the minimum Annual District Grant, the 30% Annual District Grant shall be paid in two: equal instalments, the first instalment by February 15 and the second instalment by June 15.
15. THAT, effective January 1, 2005, Bylaw 2(f) - **District Grants**, be deleted: A grant of \$0.40 per Full and Associate member will be made for District recruitment expenses, based on District membership count as at December 31 each year; all claims must be accompanied by receipts.

Senate-Approved Motions

BUDGET/FINANCIAL

1. THAT the Member Services Committee be authorized to conduct a **Provincial Workshop on Recruitment** in 2005.
- 2.. THAT, based on the results of an interest survey, a **training session for District Treasurers** be held in 2005.
3. THAT the RTO/ERO **Budget for 2005 be approved.**
4. THAT the Provincial Executive be authorized to dispose of surplus monies in the General Fund from the 2004 fiscal year by allocating any surplus derived from Member Services revenue to the Member Services Fund, and any surplus from Group Insurance revenue to the Health Premium Stabilization Fund.

COMMITTEES

5. **THAT, the 2004 premium rates for each of the Semi-Private Hospital, Extended Health Care and Dental benefits remain unchanged** for the year 2005:

Semi-Private	2005*
Single	\$ 16.43
Couple	\$ 32.82
Family	\$ 38.56
Extended Health Care	2005*
Single	\$ 51.73
Couple	\$103.47
Family	\$124.17
Dental	2005*
Single	\$ 40.55
Couple	\$ 79.96
Family	\$ 99.71

* Not including any provincial premium taxes.

6. THAT, the Dental Plan reimburse claimants based on the **2005 Dental Association Fee** Guide for General Practitioners.
7. THAT, **no dispensing fees be paid** for the Ontario Drug Benefit deductible effective January 1, 2005. **[Ingredient costs are reimbursed.]**
8. THAT the Health Services and Insurance Committee **examine the possibility of increasing the \$100 Educational Program** for medically related rehabilitation programs to \$200 and report to the Spring Senate.
9. THAT the Provincial Political Action Committee be requested to study **Fair Vote Canada** and; make recommendations to the May 2005 Senate.

to adapt the Model District Constitution to reflect its own needs and practices, having due regard for the “District Constitution Principles”.

Ron Poste, Chair

Executive Director

I was directly involved in a number of other RTO/ERO activities during July and August:

- * Coordination of Executive meetings with **Ministers Kennedy and Gerretsen**
- * Assisted the Planning Team with preparations for the **Annual Health Services Insurance Representatives’ Seminar** (September 26-27)
- * Worked with the Member Services **Retirement Planning Workshop (RPW)** Work Group on the development of a program and presentation materials for local RTO/ERO RPW’s in 2005
- * Attended the OTF AGM/Board of Governors’ meeting, as RTO/ERO **representative on the OTF Pension Committee**

I also spent considerable time on matters coming to this Senate, specifically the **development of a draft budget for 2005 and the analysis of Special Circumstances Grant applications.**

Terry Lynch, Executive Director

Health Services and Insurance Committee

Results of Survey on Johnson Inc.’s administration of RTO/ERO Benefits:

This survey confirmed our members’ satisfaction (87%) with the service provided by Johnson Inc. This will provide the Committee with a benchmark against which future reviews will be gauged. We invited Corporate Research to attend Senate to observe RTO/ERO in action. This will allow us to gain insight and understanding in order to design future surveys.

Training Session: In a continuing effort to stay on top of issues, we will be partaking in a training and discussion session. The purpose will be to examine the Actuarial model which we currently use to determine if the **plan design** is appropriate for today’s health plan needs and to **assess the current basis for plan reserves and future use.**

Sub-Committees: Our Wellness subcommittee has spearheaded efforts to bring more presentation options to the attention of Districts. A **‘Diabetes’ presentation** was introduced by the Active Living Coalition for Older Adults. In addition to the presentation, a proposal was made to involve RTO-ERO volunteers in ALCOA’s Speakers’ bureau. With more trained presenters, there will be more opportunity for Districts to offer the same topic in their own area.

Last year’s **presentation ‘Control Your Cholesterol’**, under Pfizer Canada’s sponsorship, has been confirmed in four districts this fall. More will be held

throughout 2005.

A list of **best wellness practices** at the District level has been compiled. We plan to make it available to Districts through your Health Representatives.

Recommendations for 2005: This year's deliberations centred on factors outside of our control. **We all fell victim to the Ontario government's Health Premium Tax and O.H.I.P.'s delisting** of a) eye examinations for residents age 20 to 64, b) chiropractic services and c) physiotherapy services. The cost to each of us personally for the Health Premium Tax ranges probably from \$300 - \$600 annually. *The cost to your Health Plan to pick up the slack for chiropractic services is projected at over \$718,780. While eye examination costs are a little more difficult to assess, additional costs over \$371,550 can be expected. That is over a million dollars in increased cost to our plans!*

The Health Services and Insurance Committee has chosen to support its members in adjusting to the new tax impact by **proposing to leave the premiums unchanged for our health plans in 2005**. This decision will allow our membership some breathing room in their health costs, whilst setting the stage for premium increases in 2006.

Our current Reserves fund is approx. \$ 33.3 million dollars. Our revised Reserves model has us holding \$ 14.2 million for previous changes and emergencies.

Beginning in November 2004, we will also begin to look at **possible cost containment strategies** which could impact in our bottom line projections.

Finally, *these recommendations will buy us a year. Premiums must increase.* Reserves are only a finite number and decisions today will definitely impact on the available reserves tomorrow.

Robert Lamoureux, Chair

Age 100 Premium Waiver ~ No action recommended at this time.						
Age 100 Plus Cost						
Year	Numbers	Annual Cost	% Change	Year	Numbers	Annual Cost %Change
2004	43	\$ 33,804		2010	92	\$127,317 23.5%
2005	52	\$ 47,000	39.0%	2011	113	\$171,997 35.1
2006	66	\$ 62,721	33.4%	2012	134	\$228,644 32.9%
2007	74	\$ 76,171	21.4%	2013	160	\$302,487 32.3%
2008	77	\$ 95,453	12.2%	2014	199	\$419,161 38.6%
2009	84	\$103,089	20.6%			

The table assumes an overall 10% rote increase annually and takes into account the distribution of participants amongst the various Health Plans.

travel: distance and geography, establish a District Newsletter

21/Renfrew \$4291 Unique operating features related to travel: distance and geography, increase Newsletter publications, help offset other operating costs

32/Prescott-Russell \$3320 Special project: 20 Anniversary events

42/British Columbia \$4958 Very unique operating features related to travel and transportation costs, covering all of BC

C. Review of Criteria for Application

At the August meeting, the Provincial Executive reviewed the first year process for this new grant. The Procedures were well followed by those Districts that applied for funding, although in a few cases, there was a need for staff follow-up to ensure completeness and accuracy.

The timelines also appear to work in most cases, although there were a couple of instances where Districts wanted to apply for and receive funding earlier than the original deadlines of August 1 for submission and September 1 for decisions. To assist in this regard, especially as it may relate to special programs or services, the Provincial Executive is prepared to receive and review applications on a continuing basis; in March, June and August. In order to properly assess applications, they will need to be received at the Provincial Office by March 1, June 1, August 1.

The filing of both a Budget and an Interim Financial Statement assist staff and the Provincial Executive in analyzing requests and in determining appropriate allocations. Districts are reminded that Unit assets (where applicable) must be factored into the mix when applying for a Special Circumstance Grant, to ensure equity and fairness.

D. Conclusion

While only 30% of the total was distributed in 2004, it is worthwhile to continue this grant in 2005 at the amount initially suggested. Senate will be in a better position to gauge the utility and scope of this grant after a second year of implementation. A report will be prepared for the October 2005' Senate, with due consideration to continued need, revised format and potential costing for 2006.

*A man walks into a bar with a slab of asphalt under his arm and says:
'A beer please, and one for the road.'*

and procedures for accessing the **new fund to support striking or locked-out teachers**.

Political Outreach: Notwithstanding all of our other commitments, we have continued to pursue opportunities to demonstrate RTO/ERO's political advocacy. We did receive positive feedback on our radio ad campaign from numerous sources.

We were able to meet with two provincial Cabinet Ministers during the summer: **Minister of Education, Gerard Kennedy** and the **Minister Responsible for Seniors, John Gerretsen**. Details of these meetings were published in the Fall Renaissance.

Acting on a request from members in District 18, the President sent an urgent letter to the provincial **Minister of Natural Resources, David Ramsey**, in early July, urging reconsideration of a government decision to close the **Leslie Frost Resource Centre in Dorset**. Unfortunately, the end result saw the closure of this outdoor learning resource centre before the end of the summer.

The Provincial Executive and Health Services and Insurance Committee continue to monitor the implications of recent provincial decisions to delist certain health services and introduce a Health Premium/Tax. At the appropriate time we will share our analysis and views with provincial political leaders in all parties.

New District - # 44: As reported at the May 2004 Senate, District 43 has sought approval to divide itself into two districts. Thus the Executive is recommending the creation of **District 44, Région du ciel bleu** effective January 1, 2005.

Special Circumstance Grants for 2004

A. Introduction

Special Circumstances - District Grant was introduced and approved at the May 2003 Senate, as a two-year pilot project, starting in 2004. The budgeted allocation for each year is \$60,000, and can be found in account 6560.

B. Summary of 2004 Grant Approvals

Seven Districts applied for this funding in the amount of \$27,681. Five Districts were approved for a total of \$18,669, as follows:

Dist./Name	Amt	Purpose/Rationale
5/Cochrane, Timiskaming	\$2,100	Unique operating features related to travel: distance and geography
6/Parry Sound, Muskoka	\$4,000	Unique operating features related to

Member Services Committee

As referenced at Spring Senate the Provincial Executive took the necessary measures to **discontinue RTO/ERO's current affinity programs**. The relationships with Johnson Inc. and Travel Guild have been maintained as ongoing services. Districts are free to discuss the establishment of local partnerships as long as they adhere to **RTO/ERO Privacy Code**. It is important to note that there are many discounts and promotions available to retirees in the local area. District Executives have been asked to investigate these for their areas and share with their members.

Goodwill promotes the availability of provincial **Goodwill funds**, assistance and services; and, promotes increased usage of district Goodwill grants.

Recruitment promotes the availability of District Recruitment Grants, shares information on Recruitment Strategies, and encourages their use.

Local RTO/ERO Retirement Planning Workshops (RPWs) are to be promoted with funds provided. Training sessions will also be provided for interested Districts. The program for a locally sponsored RPW is based on the OTF presentation as well as the highly successful Administrators' RPWs and RTO materials. This program is approximately three hours in length.

Travel will undertake a review of **RTO/ERO Travel Program** and services by **Travel Guild** and assist Districts with the organization of local travel activities.

Joan Murphy, Chair

Political Action Committee

The Political Action Committee continues to be very active in promoting the **concerns and goals of retired teachers**, on a variety of political levels.

In December 2003, the Committee outlined five priorities for the year: developing a **position paper on Public/Private Partnerships (P3s)**, developing an awareness of the role of the Provincial **Ombudsman's Office**, assisting the Provincial Executive with the most appropriate use of the **\$30,000 media campaign fund**, developing a plan to promote RTO/ERO involvement in the [then] pending federal election, and maintaining and exploring new opportunities to jointly advocate on behalf of retirees/seniors with external organizations.

Participation in the June federal election campaign, both provincially and locally by Districts, was a major focus for the PAC in 2004. As a result of the experience gained from the previous year's provincial and municipal elections, federal election strategies were developed and distributed to the local political action representatives. The Committee supported the Provincial Executive in the development of **RTO/ERO's federal Position Paper on Health Care**.

As part of RTO/ERO's involvement in the federal campaign, the Political Action Committee endorsed the development of a \$30,000 provincial media campaign,

with messages sponsored by RTO/ERO played on over 50 **English and French radio stations** across the province. The **ads**, similar to the **posters** developed and distributed during the previous year, re-used during the federal campaign, encouraged voters of all ages to participate and vote in the June election.

The ongoing liaison of our PAC members with their counterparts at the District level encouraged follow-up after the elections at all levels of government. Our local PAC representatives do an excellent job in monitoring the intent and performances of our elected MPs, MPPs, and the different political parties, thus providing continual feedback to our provincial Committee.

Following the establishment of a *formal liaison within the Provincial Ombudsman's Office* in the fall of 2003, a series of community education workshops was offered and continue to be offered to Districts. This past year, over a dozen Districts participated in these workshops, focusing on the role of the Ombudsman's Office and how to complain effectively. A new RTO/ERO Fact Sheet on the role of the Ombudsman's Office was developed for members. The Political Action Committee *continued its focus on social issues*, with two of our members researching and supplying information to the Provincial Executive on Public/Private Partnerships (P3s). This resulted in the development and approval of another RTO/ERO Position Paper on P3s.

The Committee continued and *strengthened its liaisons with other provincial organizations dealing with seniors/retirees issues*, through participation by both members and senior staff. These liaisons included the Ontario Network for the Prevention of Elder Abuse (ONPEA), the Ontario Health Coalition (OHC), the Ombudsman's Office, and the Ontario Seniors Secretariat.

James Guerard, Chair

Pension and Retirement Concerns Committee

Pension Plan Update: The OTPP continues to experience an actuarial shortfall that affects the funding of the plan over the next 70 years. This funding deficit currently sits at approximately \$16 billion. Responsibility for ensuring that the pension plan is fully funded rests with the Plan partners: the provincial government and OTF. It is through their discussions and negotiations that contribution levels are set for active members of the Plan. Because a valuation was not filed in 2004, the contribution rates will not increase in 2005. The next mandatory filing is in 2006. **As previously reported, retiree benefits are currently protected under the Ontario Pension Benefits Act (1988).**

Committee Priorities for 2004

1. Members of the Committee and the Provincial Executive attended the OTPP AGM and reviewed the OTPP Annual Report in detail. *RTO/ERO is represented on the OTF Pension Committee by the Executive Director*, who makes regular

reports to the Committee and Executive. Our prime motivation is to monitor pension-related activities with a view to protecting the needs, interests and benefits of retired members of the OTPP, now and into the future.

2. Largely through the efforts of our Provincial Executive, RTO/ERO played a key role in the successful *lobby to suspend the budget measure aimed at restructuring pension plan investments in income trusts*.

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Provincial Executive

Special Circumstances Grants: In May 2003, Senate approved a two-year pilot project to enable 'needy' Districts to make application for a special circumstances grant. It was agreed to fund this account at \$60,000 in 2004 and 2005, with a review to take place after two years of operation, i.e. a report to the October 2005 Senate. We have taken our role as grant application reviewers seriously, spending considerable time at our August meeting examining applications received by the August 3 deadline and making decisions on funding requests. We also took time to review the process, specifically the criteria and timelines used in the first year of this new grant.

Financial Accountability: The Provincial Executive is unanimously in agreement with the new directions proposed in this budget.

As an Executive, we have also spent considerable time this year monitoring our reserves and investment funds. We have had three detailed presentations from our two investment portfolio managers - TD Asset Management and RBC Private Counsel. One minor revision was also made to **RTO/ERO's Investment Policy**. Acting on a suggestion from staff and portfolio managers, we modified the benchmark to measure bond performance and now use a combination of the short and mid-term bond index, rather than the mid-term index.

The August Provincial Executive meeting also saw the finalization of the process

PROVINCIAL EXECUTIVE

16. THAT the actions taken by the Provincial Executive since the May 2004 Senate meeting be ratified.
17. THAT the following motion be referred to the Provincial Executive for study and report to the May 2005 Senate:
THAT a new budget line be opened to set up a provincial scholarship fund of \$25, 000 for RTO/ERO members' children or grandchildren pursuing education as a career.
18. THAT RTO/ERO **approach the Provincial Government** with respect to reinstating those medical services recently de-listed by the Government.
19. THAT RTO/ERO Senate **petition the Provincial Government** to request that it reconsider its decision to close, without public consultation, the Leslie Frost Centre in Dorset.
20. THAT RTO/ERO request that the Provincial Government convene a consultation group of stakeholders in the Centre to examine the potential for other solutions to the annual deficit incurred by the Centre.
21. THAT RTO/ERO offer to take a leadership role, both provincially and at the district level, in the consultation group.
22. THAT all District Presidents be requested to contact their MPPs to outline RTO/ERO's opposition to the closure of the Centre as an important facility for outdoor education in this province.
23. THAT the Provincial Executive prepare a report for the May 2005 Senate on the **feasibility of employing a senior staff person as a lobbyist/liaison** to further the aims and objectives of RTO/ERO as they relate to the government's, report to include: costs, job description/role and related matters.

GENERAL

24. THAT the Rules of Procedure for conducting the 2004 Annual Senate Meeting be approved.
25. THAT the Minutes of the Sixty-Sixth Meeting of the Senate, held on May 18/19, 2004 be approved.
26. THAT the Agenda of the 2004 Annual Senate be approved.

Questions about Senate? Contact info@rtoerotorontodistricts.org

WARNING: The RTO/ERO Provincial Executive has taken a position in opposition to humour related to the elderly - it's demeaning. Editors of Newsletters and *Renaissance* (see the latest issue) and members who traffic in seniors' humour in their email should take note.

FALL SENATE REPORT ~ October, 2004

Although sometimes rather dry, RTO/ERO Toronto District 16 believes that providing as much detail as possible regarding the governance of RTO/ERO, as it works on behalf of its Members, is important. The following excerpts from the Fall Senate 2004 have been edited for space.

Budget Report Re Fees and District Grants

One of my last major tasks and official duties was the preparation of a draft budget for 2005, for the consideration and recommendation of the Provincial Executive in August - for presentation to and approval by Senate in October. This is no ordinary budget. While the annual budgets for 2001-2004 were each very well positioned and very well received at Senate, the proposed budget for 2005 far surpasses recent budgets. In fact, RTO/ERO is about to embark on a new approach to funding programs and services at both the provincial and local levels.

Like its predecessors, this budget is balanced, all requests have been honoured, all projects and initiatives have been favourably considered and there is a reasonable contingency fund. What is new is that all of this has been achieved with a **12% REDUCTION in member fees** as of January 1, 2005.

The result of this membership fee reduction means a loss of approximately \$300,000 in potential revenue in 2005.

Staff have been tracking our increasing revenues over the last few years, looking for the right point/time to introduce a reduction in member fees. 2005 is that year. There is no need to continue to build the Member Services (Reserve) Fund, which currently sits at \$1.8 million. We have carefully analyzed projected revenues and expenses over the next 3-4 years and can guarantee that this membership fee reduction will hold for the indefinite future, without any need to draw upon this reserve fund.

The Provincial Executive has also taken a different approach to the allocation of District Grants - in a genuine effort to further decentralize our grant structure. In the proposed budget for 2005, **Annual Grants to Districts will increase from 25% to 30% of member fees.**

With the ready assistance and expertise of our Manager, Financial Reporting, **Ewa Romanski**, every implication has been rigorously studied; every scenario scrupulously reviewed, and finally, every potential concern appropriately addressed.

Terry Lynch

An invisible man married an invisible woman. The kids were nothing to look at.

Communications Committee

A **Newsletter Editors' Workshop** was held on Monday, February 16, 2004 and a Resource CD for webmasters was distributed.

Further changes in content and format were made to the **provincial website**. Significant changes were made to the French section. As well, a members-only section is in the development phase and the whole site will soon sport a new, revamped look.

The operation and features of the **Information Exchange Network**, developed and sponsored by the Communications Committee, were shared with each RTO/ERO standing committee. The **Help Forum for District Webmasters** is being redeveloped, to assist in the implementation and improvement of District websites.

The Communications Committee approved the production of a new marketing tool - a **3-fold vinyl wallet** - for carrying important cards, e.g. driver's license, health & insurance information cards, RTO/ERO identification, credit cards, etc. This new product was sent to all RTO/ERO members with the Fall issue of Renaissance.

During the fall, the Committee began to review the **RTO/ERO Video** for revision in 2005. The video, introduced two years ago, needs to be updated.

New brochures on RTO/ERO and on Health Plans were produced and the Information Kit, containing these and other brochures, is presently being revised.

Carolyn Racicot, Chair

Constitution Committee

A subcommittee has reviewed the RTO/ERO Letters Patent with a view to determining **compliance with The Corporations Acts of the Province of Ontario**. The Constitution Committee believes that RTO/ERO is compliant with the requirements of this Act.

With the increasing rebates to Districts, the Constitution Committee believes that every Member and District Executive member needs to have the **protection of a quality District Constitution that provides checks and balances on the actions of the District Executive**. Regulated conduct of business, a quorum for decision making, the structure of a District Executive, and the responsibilities of an Annual Meeting, coupled with appropriate regulation on the expenditure of the members' money will mitigate against any District Executive member being accused of inappropriate leadership or the misuse of District finances.

The Model District Constitution has been developed to assist a District in developing its District Constitution. In order for a District Constitution to receive RTO/ERO approval, it shall conform to the principles as set out in the "District Constitution Principles" on page 3 of the document. *Each District is encouraged*

CONSTITUTION

10. THAT the RTO/ERO Constitution, Article 12 - Districts, be amended by the **addition of 44. Région du ciel bleu**, effective January 1, 2005.
11. THAT, effective January 1, 2005, Bylaw 1 - Fees, be amended by substitution as follows:
 - 1.01 The **annual fee for membership** under Article 4, Section 4.01, Subsections i and ii, shall be \$1.10 per \$1000, or major fraction thereof, of gross annual pension.
 - 1.02 The **annual fee for membership** under Article 4, Section 4.02, Subsection v, shall be \$0.88 per \$1000, or major fraction thereof, of gross annual pension.
 - 1.03 The **annual fee for membership** under Article 4, Section 4.02, Subsections viii, ix, x, shall be \$22
 - 1.04 The **annual fee for membership** for persons who do not qualify under Bylaw 1, Sections 1.01, 1.02 or 1.03 shall be \$43
 - 1.05 RTO/ERO members, upon reaching the age of 100 and any full year in excess of 100, shall be reimbursed an amount equal to their membership fee accompanied by an appropriate greeting from the President.

[The corresponding current rates are \$1.25; \$1.00; \$25 and \$48.]

12. THAT Bylaw 2 - **District Grants** (a) be amended by substitution to read: Effective January 1, 2005, thirty percent (30%) of the total membership fees paid by Full and Associate members, received from the Provincial Office from fees deducted by the Ontario Teachers' Pension Plan, shall be remitted to the Districts. For calculation purposes, District membership shall be determined as of December 31 of the previous year.
13. THAT Bylaw 2 - **District Grants** (b) be amended by substitution to read: Effective January 1, 2005, the minimum Annual District Grant shall be \$7,000 and the minimum Annual Grant to Districts shall be increased annually by the percentage of RTO/ERO revenue generated through total membership fees, plus \$200 for additional goodwill programs.
14. THAT Bylaw 2(c) - **District Grants**, be amended to read: Effective January 1, 2005, with the exception of those Districts that receive the minimum Annual District Grant, the 30% Annual District Grant shall be paid in two: equal instalments, the first instalment by February 15 and the second instalment by June 15.
15. THAT, effective January 1, 2005, Bylaw 2(f) - **District Grants**, be deleted: A grant of \$0.40 per Full and Associate member will be made for District recruitment expenses, based on District membership count as at December 31 each year; all claims must be accompanied by receipts.

Senate-Approved Motions

BUDGET/FINANCIAL

1. THAT the Member Services Committee be authorized to conduct a **Provincial Workshop on Recruitment** in 2005.
- 2.. THAT, based on the results of an interest survey, a **training session for District Treasurers** be held in 2005.
3. THAT the RTO/ERO **Budget for 2005 be approved.**
4. THAT the Provincial Executive be authorized to dispose of surplus monies in the General Fund from the 2004 fiscal year by allocating any surplus derived from Member Services revenue to the Member Services Fund, and any surplus from Group Insurance revenue to the Health Premium Stabilization Fund.

COMMITTEES

5. **THAT, the 2004 premium rates for each of the Semi-Private Hospital, Extended Health Care and Dental benefits remain unchanged** for the year 2005:

Semi-Private	2005*
Single	\$ 16.43
Couple	\$ 32.82
Family	\$ 38.56
Extended Health Care	2005*
Single	\$ 51.73
Couple	\$103.47
Family	\$124.17
Dental	2005*
Single	\$ 40.55
Couple	\$ 79.96
Family	\$ 99.71

* Not including any provincial premium taxes.

6. THAT, the Dental Plan reimburse claimants based on the **2005 Dental Association Fee Guide** for General Practitioners.
7. THAT, **no dispensing fees be paid** for the Ontario Drug Benefit deductible effective January 1, 2005. **[Ingredient costs are reimbursed.]**
8. THAT the Health Services and Insurance Committee **examine the possibility of increasing the \$100 Educational Program** for medically related rehabilitation programs to \$200 and report to the Spring Senate.
9. THAT the Provincial Political Action Committee be requested to study **Fair Vote Canada** and; make recommendations to the May 2005 Senate.

to adapt the Model District Constitution to reflect its own needs and practices, having due regard for the “District Constitution Principles”.

Ron Poste, Chair

Executive Director

I was directly involved in a number of other RTO/ERO activities during July and August:

- * Coordination of Executive meetings with **Ministers Kennedy and Gerretsen**
- * Assisted the Planning Team with preparations for the **Annual Health Services Insurance Representatives’ Seminar** (September 26-27)
- * Worked with the Member Services **Retirement Planning Workshop (RPW)** Work Group on the development of a program and presentation materials for local RTO/ERO RPW’s in 2005
- * Attended the OTF AGM/Board of Governors’ meeting, as RTO/ERO **representative on the OTF Pension Committee**

I also spent considerable time on matters coming to this Senate, specifically the **development of a draft budget for 2005 and the analysis of Special Circumstances Grant applications.**

Terry Lynch, Executive Director

Health Services and Insurance Committee

Results of Survey on Johnson Inc.’s administration of RTO/ERO Benefits:

This survey confirmed our members’ satisfaction (87%) with the service provided by Johnson Inc. This will provide the Committee with a benchmark against which future reviews will be gauged. We invited Corporate Research to attend Senate to observe RTO/ERO in action. This will allow us to gain insight and understanding in order to design future surveys.

Training Session: In a continuing effort to stay on top of issues, we will be partaking in a training and discussion session. The purpose will be to examine the Actuarial model which we currently use to determine if the **plan design** is appropriate for today’s health plan needs and to **assess the current basis for plan reserves and future use.**

Sub-Committees: Our Wellness subcommittee has spearheaded efforts to bring more presentation options to the attention of Districts. A **‘Diabetes’ presentation** was introduced by the Active Living Coalition for Older Adults. In addition to the presentation, a proposal was made to involve RTO-ERO volunteers in ALCOA’s Speakers’ bureau. With more trained presenters, there will be more opportunity for Districts to offer the same topic in their own area.

Last year’s **presentation ‘Control Your Cholesterol’**, under Pfizer Canada’s sponsorship, has been confirmed in four districts this fall. More will be held

throughout 2005.

A list of **best wellness practices** at the District level has been compiled. We plan to make it available to Districts through your Health Representatives.

Recommendations for 2005: This year's deliberations centred on factors outside of our control. **We all fell victim to the Ontario government's Health Premium Tax and O.H.I.P.'s delisting** of a) eye examinations for residents age 20 to 64, b) chiropractic services and c) physiotherapy services. The cost to each of us personally for the Health Premium Tax ranges probably from \$300 - \$600 annually. *The cost to your Health Plan to pick up the slack for chiropractic services is projected at over \$718,780. While eye examination costs are a little more difficult to assess, additional costs over \$371,550 can be expected. That is over a million dollars in increased cost to our plans!*

The Health Services and Insurance Committee has chosen to support its members in adjusting to the new tax impact by **proposing to leave the premiums unchanged for our health plans in 2005**. This decision will allow our membership some breathing room in their health costs, whilst setting the stage for premium increases in 2006.

Our current Reserves fund is approx. \$ 33.3 million dollars. Our revised Reserves model has us holding \$ 14.2 million for previous changes and emergencies.

Beginning in November 2004, we will also begin to look at **possible cost containment strategies** which could impact in our bottom line projections.

Finally, *these recommendations will buy us a year. Premiums must increase.* Reserves are only a finite number and decisions today will definitely impact on the available reserves tomorrow.

Robert Lamoureux, Chair

Age 100 Premium Waiver ~ No action recommended at this time.						
Age 100 Plus Cost						
Year	Numbers	Annual Cost	% Change	Year	Numbers	Annual Cost %Change
2004	43	\$ 33,804		2010	92	\$127,317 23.5%
2005	52	\$ 47,000	39.0%	2011	113	\$171,997 35.1
2006	66	\$ 62,721	33.4%	2012	134	\$228,644 32.9%
2007	74	\$ 76,171	21.4%	2013	160	\$302,487 32.3%
2008	77	\$ 95,453	12.2%	2014	199	\$419,161 38.6%
2009	84	\$103,089	20.6%			

The table assumes an overall 10% rote increase annually and takes into account the distribution of participants amongst the various Health Plans.

travel: distance and geography, establish a District Newsletter

21/Renfrew \$4291 Unique operating features related to travel: distance and geography, increase Newsletter publications, help offset other operating costs

32/Prescott-Russell \$3320 Special project: 20 Anniversary events

42/British Columbia \$4958 Very unique operating features related to travel and transportation costs, covering all of BC

C. Review of Criteria for Application

At the August meeting, the Provincial Executive reviewed the first year process for this new grant. The Procedures were well followed by those Districts that applied for funding, although in a few cases, there was a need for staff follow-up to ensure completeness and accuracy.

The timelines also appear to work in most cases, although there were a couple of instances where Districts wanted to apply for and receive funding earlier than the original deadlines of August 1 for submission and September 1 for decisions. To assist in this regard, especially as it may relate to special programs or services, the Provincial Executive is prepared to receive and review applications on a continuing basis; in March, June and August. In order to properly assess applications, they will need to be received at the Provincial Office by March 1, June 1, August 1.

The filing of both a Budget and an Interim Financial Statement assist staff and the Provincial Executive in analyzing requests and in determining appropriate allocations. Districts are reminded that Unit assets (where applicable) must be factored into the mix when applying for a Special Circumstance Grant, to ensure equity and fairness.

D. Conclusion

While only 30% of the total was distributed in 2004, it is worthwhile to continue this grant in 2005 at the amount initially suggested. Senate will be in a better position to gauge the utility and scope of this grant after a second year of implementation. A report will be prepared for the October 2005' Senate, with due consideration to continued need, revised format and potential costing for 2006.

*A man walks into a bar with a slab of asphalt under his arm and says:
'A beer please, and one for the road.'*

and procedures for accessing the **new fund to support striking or locked-out teachers**.

Political Outreach: Notwithstanding all of our other commitments, we have continued to pursue opportunities to demonstrate RTO/ERO's political advocacy. We did receive positive feedback on our radio ad campaign from numerous sources.

We were able to meet with two provincial Cabinet Ministers during the summer: **Minister of Education, Gerard Kennedy** and the **Minister Responsible for Seniors, John Gerretsen**. Details of these meetings were published in the Fall Renaissance.

Acting on a request from members in District 18, the President sent an urgent letter to the provincial **Minister of Natural Resources, David Ramsey**, in early July, urging reconsideration of a government decision to close the **Leslie Frost Resource Centre in Dorset**. Unfortunately, the end result saw the closure of this outdoor learning resource centre before the end of the summer.

The Provincial Executive and Health Services and Insurance Committee continue to monitor the implications of recent provincial decisions to delist certain health services and introduce a Health Premium/Tax. At the appropriate time we will share our analysis and views with provincial political leaders in all parties.

New District - # 44: As reported at the May 2004 Senate, District 43 has sought approval to divide itself into two districts. Thus the Executive is recommending the creation of **District 44, Région du ciel bleu** effective January 1, 2005.

Special Circumstance Grants for 2004

A. Introduction

Special Circumstances - District Grant was introduced and approved at the May 2003 Senate, as a two-year pilot project, starting in 2004. The budgeted allocation for each year is \$60,000, and can be found in account 6560.

B. Summary of 2004 Grant Approvals

Seven Districts applied for this funding in the amount of \$27,681. Five Districts were approved for a total of \$18,669, as follows:

Dist./Name	Amt	Purpose/Rationale
5/Cochrane, Timiskaming	\$2,100	Unique operating features related to travel: distance and geography
6/Parry Sound, Muskoka	\$4,000	Unique operating features related to

Member Services Committee

As referenced at Spring Senate the Provincial Executive took the necessary measures to **discontinue RTO/ERO's current affinity programs**. The relationships with Johnson Inc. and Travel Guild have been maintained as ongoing services. Districts are free to discuss the establishment of local partnerships as long as they adhere to **RTO/ERO Privacy Code**. It is important to note that there are many discounts and promotions available to retirees in the local area. District Executives have been asked to investigate these for their areas and share with their members.

Goodwill promotes the availability of provincial **Goodwill funds**, assistance and services; and, promotes increased usage of district Goodwill grants.

Recruitment promotes the availability of District Recruitment Grants, shares information on Recruitment Strategies, and encourages their use.

Local RTO/ERO Retirement Planning Workshops (RPWs) are to be promoted with funds provided. Training sessions will also be provided for interested Districts. The program for a locally sponsored RPW is based on the OTF presentation as well as the highly successful Administrators' RPWs and RTO materials. This program is approximately three hours in length.

Travel will undertake a review of **RTO/ERO Travel Program** and services by **Travel Guild** and assist Districts with the organization of local travel activities.

Joan Murphy, Chair

Political Action Committee

The Political Action Committee continues to be very active in promoting the **concerns and goals of retired teachers**, on a variety of political levels.

In December 2003, the Committee outlined five priorities for the year: developing a **position paper on Public/Private Partnerships (P3s)**, developing an awareness of the role of the Provincial **Ombudsman's Office**, assisting the Provincial Executive with the most appropriate use of the **\$30,000 media campaign fund**, developing a plan to promote RTO/ERO involvement in the [then] pending federal election, and maintaining and exploring new opportunities to jointly advocate on behalf of retirees/seniors with external organizations.

Participation in the June federal election campaign, both provincially and locally by Districts, was a major focus for the PAC in 2004. As a result of the experience gained from the previous year's provincial and municipal elections, federal election strategies were developed and distributed to the local political action representatives. The Committee supported the Provincial Executive in the development of **RTO/ERO's federal Position Paper on Health Care**.

As part of RTO/ERO's involvement in the federal campaign, the Political Action Committee endorsed the development of a \$30,000 provincial media campaign,

with messages sponsored by RTO/ERO played on over 50 **English and French radio stations** across the province. The **ads**, similar to the **posters** developed and distributed during the previous year, re-used during the federal campaign, encouraged voters of all ages to participate and vote in the June election.

The ongoing liaison of our PAC members with their counterparts at the District level encouraged follow-up after the elections at all levels of government. Our local PAC representatives do an excellent job in monitoring the intent and performances of our elected MPs, MPPs, and the different political parties, thus providing continual feedback to our provincial Committee.

Following the establishment of a *formal liaison within the Provincial Ombudsman's Office* in the fall of 2003, a series of community education workshops was offered and continue to be offered to Districts. This past year, over a dozen Districts participated in these workshops, focusing on the role of the Ombudsman's Office and how to complain effectively. A new RTO/ERO Fact Sheet on the role of the Ombudsman's Office was developed for members. The Political Action Committee *continued its focus on social issues*, with two of our members researching and supplying information to the Provincial Executive on Public/Private Partnerships (P3s). This resulted in the development and approval of another RTO/ERO Position Paper on P3s.

The Committee continued and *strengthened its liaisons with other provincial organizations dealing with seniors/retirees issues*, through participation by both members and senior staff. These liaisons included the Ontario Network for the Prevention of Elder Abuse (ONPEA), the Ontario Health Coalition (OHC), the Ombudsman's Office, and the Ontario Seniors Secretariat.

James Guerard, Chair

Pension and Retirement Concerns Committee

Pension Plan Update: The OTPP continues to experience an actuarial shortfall that affects the funding of the plan over the next 70 years. This funding deficit currently sits at approximately \$16 billion. Responsibility for ensuring that the pension plan is fully funded rests with the Plan partners: the provincial government and OTF. It is through their discussions and negotiations that contribution levels are set for active members of the Plan. Because a valuation was not filed in 2004, the contribution rates will not increase in 2005. The next mandatory filing is in 2006. **As previously reported, retiree benefits are currently protected under the Ontario Pension Benefits Act (1988).**

Committee Priorities for 2004

1. Members of the Committee and the Provincial Executive attended the OTPP AGM and reviewed the OTPP Annual Report in detail. *RTO/ERO is represented on the OTF Pension Committee by the Executive Director*, who makes regular

reports to the Committee and Executive. Our prime motivation is to monitor pension-related activities with a view to protecting the needs, interests and benefits of retired members of the OTPP, now and into the future.

2. Largely through the efforts of our Provincial Executive, RTO/ERO played a key role in the successful *lobby to suspend the budget measure aimed at restructuring pension plan investments in income trusts*.

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