

* 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.

Sue Booker

| | | |
|-----------------------|--------------------|--------------------|
| Walter Barnes | Audrey I. Demille | Barbara Murray |
| Alice E. Booth | Mary Gemmill | Catherine Nunnery |
| Margaret I. Brubacher | Florence Jacklin | David Prowse |
| Dorothy M. Burgoyne | Sydney Johns | Joseph Sterioff |
| Lois D. Byrne | James Lavis | N. Allen Sweetman* |
| Lawrence Campion | Virginia E. Luz | Mary Tasker |
| Pearl E. Christie | John R. McAllister | Neil Wilson |

* RTO/ERO Toronto District 16 acknowledges, with regret, the passing of **Allen Sweetman** at age 102. Mr. Sweetman, Associate Director of the legacy Toronto Board of Education, retired in 1970 and was one of District 16's founding members serving as its second president in 1973/74.

How To Obtain Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non District 16 individuals are able to obtain printed copies via subscription (\$10/annum) or downloaded PDF from our website. Join our email service and you will be notified when it is posted. ♦

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. ♦

Editors' Comments

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. 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. Third party submissions *must include all source details*. **Submission standards: Electronic TXT file preferred**, (or Word DOC or WordPerfect WPD file) emailed to the editor at bmenagh@eol.ca. If you create your submission in another program, save it as a TXT file. Views expressed in this Newsletter do not necessarily represent those of RTO/ERO or RTO/ERO Toronto District 16.

Editorial Committee: Ian Baird, Bill Menagh, Paul Rowney

Future Publications Schedule: Submissions: 01/01/06, 01/03/06, 01/03/06

Mailings: 26/01/06, 30/03/06, 30/03/06 ♦



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

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Volume 28, Issue 2

NOVEMBER, 2005

Printed: September, November, January, March, May

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Editor: Bill Menagh bmenagh@eol.ca 416.488.3372

www.rtoerotorontodistricts.org

President's Message

There is a growing sense of peace and respect in the schools of Ontario, thanks to the Liberal Government of Ontario, and Education Minister Gerrard Kennedy. Teacher satisfaction is returning, and there seems to be a new atmosphere of rapprochement between the Ministry and the Federations.

The health of our Pension Plan is also steadily improving, thanks to outstanding management of the investments.

Your executive continues to work on your behalf. Those of you who attended our first wellness seminar enjoyed both the speaker, Dr. Mark Wise, 'The Travel Doctor', and the lunch put on by Loblaw's.

Our Fall Luncheon and Craft/Artisans' Show was another success, thanks to our hard working volunteers led by **Kay Jeffery** and **Mary Ann Fedchak**.

Marjorie Blake, Bill Menagh and I attended the RTO/ERO Fall Senate in October, at which many significant decisions were made. Please see the Senate Report on Page 7 and the Senate Committee Reports in the Supplement to this Newsletter. There are important changes made to the Benefits Plans including the removal of the '60-day no medical requirement' for transferees from OTIP/

Continued on Page 2

RTO/ERO Toronto District 16 Executive 2005 ~ 2006

President: John Bratton
First Vice-President: I. M. Vacant
Treasurer: Robert Putnam
Archives: Rosalina E. Bustamante
Goodwill: Sue Booker
Mailing: Arlene Freeman
Political Action: Pat Carson
Retirement/Pension: I. M. Vacant Too

Past President: Bob Neal
Second Vice-President: Dave Shanoff
Secretary: Mary Ann Fedchak
Communications: Bill Menagh
Health/Insurance: Bill Tajer
Membership/Recruitment: Mary El Milosh
Program: Kay Jeffery
Social/Recreation/Club 16: Valerie Mah

Travel: Ian Baird

Members-at-Large: Marjorie Blake, Wally Friesen, Linda Grieve, Carmelita Salazar, Shirley Young

🕒 Dates To Remember ~ 2005/06 🕒

Executive Meetings ~ Nov. 10, Jan. 12, Feb. 9
New Member Breakfast ~ December 7, 2005
Newsletter Deadline ~ Jan. 1, Mar. 1, May 1, Sep 1
Newsletter Mailing ~ Jan. 26, Mar. 30, May 25
Toronto Choristers' Christmas Sing-along ~ . December 5, 2005 (page 18)

President's Message continued from Page 1

ARM individual plans. 'Medical evidence of insurability' more defined as of January 1, 2006. This will not be a surprise to District 16 Members since they were informed of this possibility in our September Newsletter. (See Page S8) Also, the Constitution was amended to permit Surviving Spouse Associate Members to benefit from the RTO/ERO Emergency Assistance Program, and the \$1 000 scholarships were approved. For more information on these and other Senate motions, access www.rto.ero.org.

A very informative Long Term Care Planning workshop was held at the Moonlight Ballroom on November 1, 2005, and was well attended by retirees from all four Toronto Districts.

Your executive attended a joint meeting on October 26, 2005 to sit down with other Districts executives to discuss matters of common concern.

One very important concern being addressed is the discriminatory nature of Canada's Income Tax Act with regard to income-splitting. Presently, six of the G7 nations permit spouses to pay taxes as if the total family income was earned equally. Canada does not.

Please write your MP in Ottawa (postage free) expressing your concern and asking them to ease the financial burden on Canadian seniors, to make our personal taxation system both fair and competitive with other countries. A sample letter is available at the Political Action link on our own website: www.rtoerotorontodistricts.org. For those interested in getting a number of individuals to sign a petition regarding this matter, there is also a Petition Form available at this same link.

For a complete letter and listing of Federal MPs representing the City of Toronto ridings, please access the Political Action link on our website also. ♦

HAVE YOU CONSIDERED OUR EMAIL SERVICE

Our members who subscribe to our email service (over 400, or more than 10% of our members) do not have to wait for a Newsletter to be notified of issues such as the new 'medical evidence of insurability requirement'. Contact the editor at the email address on the from page of this Newsletter.

ERRATUM: Our last Newsletter's Executive Listing erred in Bill Tajer's email address. It is: **Health/Insurance, Bill Tajer, billtaje@enoreo.on.ca**. Please correct the Executive Listing in your September Newsletter. ♦

Welcome To New Members

We welcome our new members who have joined us in August to October, 2005. 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 **four Districts in Toronto** (Etabicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16.)*)

Mary El Milosh ♦

| | | |
|-----------------------|--------------------------|--------------------------|
| Barr, Carl | Jones, Elizabeth | Piruckij, Olga |
| Berger, Shirley | Josephy, Walter | Poste, Muriel S |
| Bourne, Mary | Karmona, Laura L | Prato, Marisa R |
| Bradley, Linda M | Kelly, Catherine | Prendergast, Daniel D |
| Burns, Noreen H | Kelly, Mary Jane | Purdy, Sylvia W |
| Caldwell, Marilyn | Kuchma, Jean | Sanders, Jill |
| Cantan, Susan | Kuni, Kanabathi | Shields, Melvin L |
| Carrington, Marie | Lapowich, Cecile | Shipton, William J P |
| Comber, Joy C | Lillico, Holly | Srinivasan, Aravamuthan |
| Cvijetic, Michael M | Linton-Schell, Frances E | Stark, Elizabeth |
| Czarnota, Henry | Ludlow, Marion S | Telang, Krishna K |
| Dabek, Anna E | Mandzuk, Sydney | Thomson, Laurie |
| Devine, Kenneth | Manning, Ida M | Tiberio-Smith, Donatella |
| Domitric, Jane | Mark, Margaret E | Trotz, Frank V |
| Dowswell, M Denise | Mather, Myrna D | Tully, Christine |
| Ecker, Janet E | Mehringier, Richard | Turner, Alex |
| Edwards, Judith K | Miskin, B Judith | Urquhart, Barry |
| Famiglietti, Joanne C | Mitchell, Sandra R | Vanneri, Marian |
| Fanson, Elizabeth A | Moorhead, Catherine | Walther, Charles D |
| Fedorwycz, Christina | Moritz, Richard A | Warren, Karin |
| Ferron, Mary T | Moscoe, Tamara | Warren, Ruth |
| Frew, Sharon E | O'Gorman, Gina | Whelan, Elizabeth B R |
| Hamelijnck, Sophia | Parkin, Frances E | Williams, Carmeta |
| Harding, Margaret A | Perrott, Linda R | Wilson, Marlene B |
| Hiemstra, George | Pincente, Patricia | Yates, Gerald |

🚚 Change Of Address, Status, or District 🚚

To limit confusion regarding a *change in address* or other contact information, the **ONLY contact is Dianne Vezeau** (Provincial Office ~ **416.962.9463** or **1.800.361.9888**). Also, to *change your District*, call Dianne. ♦

Next Mailing

Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, January 26, 2006 at St. Margaret's. ♦

COURTYARD MARRIOTT AGREEMENT RENEWED

This hotel is in downtown Toronto, at 475 Yonge Street, one block north of College Street. The Preferred Corporate Rate has three time periods:

| | |
|--------------------------------|-------|
| January 1 - April 15, 2006 | \$117 |
| April 16 - October 31, 2006 | \$149 |
| November 1 - December 30, 2006 | \$121 |

Please note this special rate is NOT available on the following "black out" dates:

| | | |
|----------------------|----------------|--------------------|
| May 20-23, 2006 | June 2-5, 2006 | August 13-17, 2006 |
| September 8-16, 2006 | | December 31, 2006 |

Enjoy complimentary high speed internet access. The Business Centre is open 24 hours. The Health Club/Lap Pool is complimentary.

The negotiated Preferred Corporate rates apply to a standard guestroom, single/double occupancy, based on availability. One-bedroom Suites are available for an additional \$100.00 above the negotiated rate.

Reservations for this Preferred Corporate Rate can be made through the Hotel's Reservation Office at 1.800.847.5075. You must mention you are an RTO/ERO member and, when you arrive for your stay, you must supply some form of identification that indicates you are a member.

Hospital Stay Rates

A number of members have asked about the availability of special rates for those who must come in from our of town to be with a 'loved one' undergoing medical treatment. RTO/ERO does not have any program like this but a number of local hospitals may. For example, Sunnybrook Health Centre does have an arrangement with a local hotel. Should this type of situation arise, contact the hospital administration regarding the matter. Specific conditions must be met such as the length of stay in the hospital.

Current Education Issues

Kathleen Gardiner, President of OECTA/TSU mentions the following in her 'President Message' published in the October issue of their magazine 'Highlights': A recent Survey of Ontario's Elementary and Secondary School Teachers and Educational Workers commissioned by ETFO, OECTA and OSSTF indicated that part-time teachers (44%), elementary teachers (37%) and women teachers (39%) are most likely to be subjected to bullying by students. The conduct is characterized by a pattern of repeated disrespectful behaviour, damaging of personal belongings, threats of physical assault, ongoing verbal abuse, racial and sexual slurs or intimidation. Bullying Awareness Week, November 14/20, organized by www.bullying.org has been established as an opportunity for schools to involve students in this serious issue. ♦

Social/Club 16 ~ Valerie Mah/416.533.0445

Where did fall go? All our groups are now up and running including our new wellness series, **Staying Well! Empowering Yourself!** Former Toronto and Toronto Catholic District School Board retirees will delight in seeing and hearing former colleagues who now join their collective voices in the **Toronto Choristers**. Over 70 of their members have volunteered to sing for us at a special concert and sing along at St. Margaret's on December 5th - *see ad on Page 18*. New members will have a chance to meet the executive and convenors of **Club 16** at the **New Members' Breakfast** on December 7. Club 16 is the social arm of District 16 and a sociable group we are! We have eight ongoing groups and we'd love to have you join us. The **Bridge, Crafts and Travelogue** programs are held at St. Margaret's Anglican Church on Avenue Rd. at Burnaby Blvd. (one block north of Eglinton). There is Parking one block west of Avenue Road just north of Eglinton on Castleknock Rd. 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.

| Program | Date | Day | Time | Convenor/Phone |
|---------|------|-----|------|----------------|
|---------|------|-----|------|----------------|

DECEMBER 2005

| | | | | |
|---------------|------------|-------|--------|--------------------------------|
| Bridge | Dec. 6, 20 | Tues. | 1:00pm | John Lane /416.486.0697 |
|---------------|------------|-------|--------|--------------------------------|

JANUARY 2006

| | | | | |
|-------------------|------------|-------|--------|-----------------------------------|
| Bridge | Jan. 5, 19 | Tues. | 1:00pm | John Lane /416.486.0697 |
| Crafts | Jan. 26 | Tues. | 1:30pm | Bernice Iles /416.651.4378 |
| Travelogue | Jan. 27 | Wed. | 1:30pm | Dick Holyer /416.929.8512 |

Lovely New England States. Former Travelogue Convenors Val and Dennis Fiedler share the mountains, mists, museums and memories of the lovely New England States.

A description of those groups that meet at St. Margaret's follows:

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. One member recently told me she joined RTO just so she could play Bridge 'for free!'

Crafts - The craft group meets with **Bernice Iles** on the last Tuesday of each month. She wrote, "Making the most of your time? Making the most of your retirement? Keep your fingers nimble, your mind sharp and enjoy the society of friends over tea and crafts. Come try a surprise mini-project with us, or bring

Continued on Page 4

Social/Club 16 continued from Page 3

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 - Conveners **Dick and Marilyn Holyer** held the first session on October 26 and more than thirty people enjoyed an exotic tour of Ethiopia with Pam Lock, a former Scarborough secondary teacher. Before retiring, she took four leaves of absences to indulge her love of travel and when she retired, her favourite retirement card read, “Welcome to the world of off season travel!” As you read this newsletter, she is off to Timbuktu and we hope she will take lots of great pictures.

The following groups meet at various sites:

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

| | | |
|------------|-----------------------------------|---|
| December 5 | <i>Dropped Threads : Part One</i> | Ed. Carol Shields and Marjorie Anderson |
| January 9* | <i>Deafening</i> | Frances Itani |
| February 6 | <i>Stubborn Season</i> | Lauren B. Davis |

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

Movie Club - The current group attend 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. **Kelly Todesco** is the convener and she can be reached for further information at 416.693.0216. 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 12, *January 16** and February 13.

Friday Night Movie Group - In the last newsletter, **Mary Smith**, the convener, mentioned that “Men are welcome,” and in October we had two men in addition to our regular group which has now grown to over a dozen people on the list. This included a couple who were visiting from England. This group was formed for those who have retired but are still doing occasional work and unable to join the Movie Club which attend matinees or for anyone who enjoys movies. The group attends the early Friday night showing on the 2nd Friday of the month from September to June, usually around 7:00pm at a centrally located movie theatre and afterwards enjoy coffee and discussion, The members of the group are notified on the Thursday night before either by email or phone. Call or email **Mary Smith** at 416.467.8625 or *Vivian@enoreo.on.ca* if interested.

Super Tees Golf Group - The Super Tees have enjoyed lovely weather and
**Note date change for January only* *Continued on Page 21*

Social/Club 16 continued from Page 4

great camaraderie. Their last outing was on October 19. All levels of players were welcome and improved golf skills were 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. A very good time was had by all. With the winter off except those who go south to keep in form, the group will reconvene in the spring. They would love to encourage new people to join them and bring a friend. **Rosalie Parente** is our convener and she can be reached at 905.856.6936 for more detailed information. Her parting message for this season is, “Improve your driving and stay safe.”

Art/Sketch Group - By the time you get this newsletter, the sketch group will probably have visited the Royal Winter Fair 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. They meet on the first Thursday of each month. 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 1, January 9 and February 2.

Hiking/Walking Group - I finally had a chance to join this group on a beautiful autumn day for a walk on the Oak Ridges Trail. **Don and Lynda Mason** and their dog also help this group. Don used to be one of the outdoor specialists at Quest Alternative School. The group have since gone to Mono Cliffs, part of the Bruce Trail, Highland Creek and the Belt Line. They also enjoy hikes and walks during the winter. Their walks are not strenuous and everyone has the opportunity to enjoy fresh air and the beauties of nature. To get on their email list to receive notification of up-coming hikes, call **Marianne Psica** at 416.499.0324.

So do join us for one or some of our groups. These are convened by members and if an interest group arises and we can get someone to convene the group, it’s a go. I have received a call from Etobicoke where Parks and Rec have very active seniors who play volleyball and ‘pickle ball’ for groups 60+ and 65+. In fact, they are looking for people who might want to play competitively and recently returned from London, Ontario where there were several teams playing at this level. In case you wondered, as I did, pickle ball is a slow form of tennis. Our **Wellness Series** had 29 registrants and we will evaluate the first series in December. Already we have had many suggestions for future topics. ♦

Editor’s Note: Your Newsletter welcomes the opportunity to communicate events that may be of interest to our readers. If a member knows of any reunions, celebrations or other events related to schools, organizations, SIGs, please provide details and we will be happy to assist. The editors of the four Toronto Districts Newsletters are often able to have your event placed in each of these publications pending space limitations.

Excerpts from the Ontario Teachers' Federation Ad Hoc Committee on Socially Responsible Investing [in the Ontario Teachers' Pension Plan] referenced in the OTF/FEO *Interaction* of Nov. 2, 2005. Full document at www.otffeo.on.ca.

Background

Over the past several years, the topic of ethical investment, ...socially responsible investment, has sparked debate at many Affiliate meetings and that of the Ontario Teachers' Pension Plan Board. At its 2004 Annual Board of Governors... the OTF Governors decided that it was time to give the socially responsible investment issue an airing in a more formal way.

Mandate [of the Ad Hoc Committee]

1. To determine what organization(s) have the authority to make decisions regarding the investment of the assets of the Ontario Teachers' Pension Plan;
2. To examine the process(es) that would be required to establish an ethical or socially-responsible screen for Ontario Teachers' Pension Plan investments;
3. To develop a list of criteria for possible screens (tobacco, environmental record, armaments, alcohol, fair labour practices, human rights, etc.);
4. To examine the implications for teachers and government if an ethical screen were implemented, including the impact on access to investment opportunities, and the effect on Plan participants...;

The committee believes that it is critical to make the distinction between public policy issues and private investment considerations. The proper arena, therefore, in which to fight for a better world is the political one.

Conclusions [of the Ad Hoc Committee]

1. The committee does not recommend any attempt to put definitive screens, either positive or negative, in place. ...screens could lead to litigation on the part of those who feel that the risk accepted or returns realized had negatively affected their pension promise.

The answer to the first three questions, therefore, is as follows:

- a The Partners have the authority. An agreement between the Partners could require the Ontario Teachers' Pension Plan Board to put screening in place.
 - b The Committee does not recommend establishing screens....
 - c The choosing of appropriate criteria for the screen is, therefore, irrelevant.
 - d Artificially constraining range of investment opportunities [is] not helpful.
2. The Ad Hoc Committee on Socially Responsible Investment believes that the kind of systematic research into non-financial considerations prior to investing should be an essential component of the Plan's decision-making.
 3. ***The Committee was struck by the degree to which the Plan is already compliant with the notions set out in Mainstreaming Responsible Investment, the report cited above.*** [emphasis added]
 4. The Committee urges caution in contemplating public-private partnerships. ♦

CHANGES TO PENSION REGULATION AFFECTS SUPPLY/OCCASIONAL TEACHING

As reported in the Summer 2005 issue of Pension News, the temporary provisions on the amount of time retired teachers can teach without affecting their pension are ending next year. As many retired teachers will know, a window was put in place through the Ontario Teachers' Plan (OTPP) on September 1, 2001 to allow for extended supply or occasional teaching after retirement; it was ***scheduled to end and will do so on August 31, 2006.***

Under the current system, which as mentioned is in effect until August 2006, retired teachers can be re-employed in any school year for a maximum of 95 days, regardless of how many days were taught in the past.

Under the new system, in effect after August 31, 2006, the following rules govern supply teaching:

- Maximum 95 days of re-employment in each of the first three school years in which you return to teaching. These don't need to be consecutive years.
- Maximum 20 days of teaching each school year after the first three years you return to teach.
- Years you taught before the window count.
- Years taught during the window, Sep. 1/01 to Aug. 31/06, don't count.

If you reach and/or exceed the limit, whether now or in the future, you need to notify your employer. Pension contributions will be deducted from your pay on your 96th day of re-employment. If you continue to teach the month after you exceed the limit, your pension will be suspended. It will be reinstated the month following your last day of re-employment.

For further information, contact the OTPP at 1.800.668.0105 or 416.226.2700.

Note that there are no current plans underway, either by the Ontario Teachers' Federation or RTO/ERO, to extend the current window past the August, 2006 closure.

The Teachers' pension plan has announced a ***2.2 per cent before-tax increase in your pension***, beginning January, 2006. If you started your pension this year, your inflation increase will be pro-rated. Details will be available in Pension News in November - by the time you read this.

See Page 20 for the OTF/FEO committee position on Ethical Investing. ♦

Advice: If you have a lot of tension and you get a headache, do what it says on the aspirin bottle: 'Take two aspirin' and 'Keep away from children.'



RTO/ERO Toronto District 16 Actions



- Approved and allocated up to \$1 000 for a Fall Wellness Workshop (advertised in our September Newsletter) to be organized by Valerie Mah and Bill Tajer;
- Donated \$2 000 to the Canadian Red Cross for hurricane Katrina relief;
- Approved the authorization of District 16 Senators to vote in opposition to the implementation of a \$25 000 Scholarship Fund;
- To 11 Oct/05 Income - \$40 934; Expenses - \$28 407; Assets - \$65 004;
- Heard that the current membership (October) of District 16 is 3 585;
- Donated \$500 to the Toronto Education Opportunity Fund (TEOF)
- Approved one free 'New Member Breakfast' within the first 5 years of a Member joining RTO/ERO District 16 effective 2004;
- Agreed to discuss a policy determining the payment of Executive Member expenses incurred in the performance of their duties ♦



RTO/ERO Provincial Actions



This report includes both Provincial Executive AND Fall Senate decisions. For Senate details, see this Newsletter's Supplement.

- Approved the Criteria for the award of RTO/ERO Scholarships (page 7);
- Increased the RTO/ERO mileage rate to \$0.40/km, effective Sep. 1, 2005;
- Moved that the issue of PSA Testing be raised at the pending meeting between the RTO/ERO Provincial Executive and Premier Dalton McGuinty;
- Requested that the Political Action Committee be requested to organize a petition-signing activity in support of **pension income-splitting** and that the petition be presented to the local Member of Parliament prior to the next expected election;
- Decided to donate \$5 000 to the American Red Cross to help those in dire need as a result of Hurricane Katrina;
- Approved 25 \$1 000 education scholarships for RTO/ERO;
- Created a new RTO/ERO district, EstaRiO ~ District 44, a French language district overlapping our Prescott/Russell District 32;
- Recommended political action opposing Current Value Assessment (CVA) as the basis for municipal tax;
- Approved the RTO/ERO Budget for 2006;
- Approved RTO/ERO benefits/premium changes for 2006 (see Supplement);
- Removed the 60-day window for transferees from RTIP/ARM individual benefits to RTO/ERO group benefits without a medical. ♦

'Bigamy is having one wife/husband too many. Monogamy is the same.'

- Oscar Wilde



Day Trips ~ Jack DeGroot



THE MIKADO

Plan now to see Gilbert & Sullivan's most popular musical, *The Mikado*. The production is directed by Alex Mustakas and will be presented at the brand new St. Jacob's Country Playhouse.

Date: Thursday, March 2, 2006

Cost: \$95.00 (includes 2 meals, coach transportation, gratuities)

To reserve, call **Jack DeGroot** at 416.691.3046 on *Wednesday, November 30, 2005 after 8:00am.*

When confirmed, please forward a deposit of \$40.00 (or the whole amount) payable to Club 16, c/o Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3.

Is Marx's tomb a communist plot?

If swimming is so good for your figure, how do you explain whales?

Is it my imagination, or do buffalo wings taste like chicken?



Newsletter Editorial Policy



Your Newsletter Editorial Committee is guided by the following:

Policy Statement:

- a) Content, including complete source data, is submitted by the writer;
- b) Our general editorial policy is to be informative to members regarding the governance of RTO/ERO and; informative to retired persons regarding life issues;
- c) Although published by the district, operations will be maintained at 'arm's length'.

Content and Advertising Criteria:

Submissions may include:

- a) President's Message, Health News, Money Matters, District Sixteen Calendar of Events, trips and tours, In Memoriam, actions of RTO/ERO Toronto Districts, RTO/ERO (Province).
- b) Community Service requests for volunteers and activities:
 - i) must be community or education oriented
 - ii) must be non-profit for the organization or individual

Advertising:

The position of RTO/ERO Toronto District 16 on advertising shall be that of RTO/ERO and subject to space availability:

The content of all advertising is subject to the approval of RTO/ERO. We accept no material that may be considered advertising from political parties, religious groups, financial planners/advisers, investment firms and the like.



Travel Guild Inc.



Travel Guild Inc. is the officially appointed travel company to RTO/ERO. We offer both exclusive tours and winter holidays to RTO/ERO members with service, competitive pricing (discounts) and reliability on cruises and package tours including most competitors' products, and individual arrangements.

Travel Guild is a full service agency with appointments from **IATA** (issuing airline tickets for almost all airlines); **CLIA** (official representative of the Cruise Line industry); and, **TICO** (government regulatory agency).

Phone: 905.760.9229/1.800.268.4284 Fax: 905.760.8550

Email: tgimail@idirect.ca Web Site: www.travelguild.com

2180 Steeles Ave. West, Suite 219, Concord, Ontario, L4K 2Z5

(Second floor on the north east corner of Steeles and Keele. There is an elevator and free parking. Bus transportation available from Finch Subway Station.) ♦

2006 Travel Plans Brochure Now Available

District 16 Executive Nominations

Early in the new year, the RTO/ERO District 16 Nominations Committee will be seeking candidates for your executive. If you have an interest in serving in an executive capacity, watch for further information in our January Newsletter.

Christmas Concert & Sing-Along

MONDAY, DECEMBER 5, 1:30pm

St. Margaret's Church

(Avenue Road and Eglinton ~ beside Mac's)

Enjoy this annual event with your own retired teachers' choir

'THE TORONTO CHORISTERS'

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

Project STO (Service To Others) Applications

UP TO \$4,000 AVAILABLE TO QUALIFYING PROJECTS

The deadline for this year's consideration has passed. To date, four requests have been made to your Executive for consideration in recommending support from the Provincial committee responsible for final selection. We will remind you in the new year of the procedures for 2007 submissions. ♦

RTO/ERO Toronto Districts Actions

- held its 5th Annual Joint Executive Meeting;
- with Johnson Inc., held a Long Term Care Program workshop;
- scheduled 3 Retirement Planning Workshops open to Toronto Catholic and Public School Teachers; and,
- approved the 2005/06 RTO/ERO Toronto Districts Poster for distribution to all Toronto Catholic and Public Schools. ♦

RTO/ERO Senate Report

Marjorie Blake, John Bratton and Bill Menagh were your representatives to the Provincial semi-annual Senate (2 with voting privileges). Before we attended, we were aware that there would be discussion regarding the establishment of a Scholarship Program. The concept had passed at a previous Senate by one vote. Our members were asked to express an opinion on the matter and from those who responded there was absolutely no support. Your Toronto Executive took a position opposed to this program. At Senate the mood of the representatives had totally changed. Toronto was almost alone in its opposition and the Scholarship Program was approved resoundingly. Below are the criteria approved. Attempts were made by your reps to remove the gender and geography criteria and insert standards of marks and community involvement to no avail. However, there was success in ensuring there was a reporting of the results of any requests and awards bestowed. *Note that as soon as the Scholarships Forms are available, you will be notified in this Newsletter.*

Criteria for the Award of Scholarships:

1. Each scholarship shall be in the amount of \$1,000
2. The applicant shall be a student full time or part time pursuing a career in education in Canada.
3. Each scholarship shall be for one time only.
4. Scholarships shall be organized and distributed on a provincial level.
5. Consideration shall be given to gender, geographical distribution and language balance based on the proportion of applications.
6. Scholarships shall be granted to children, grandchildren, nieces, nephews, grandnieces and grandnephews of RTO/ERO members.
7. The Project – Service to Others Committee shall take on the role of the Selection Committee.

Your reps did succeed in having Senate request the Political Action Committee to include opposition to Current Market Assessment as a basis for municipal taxation. You will be aware that the provincial government has asked the Ontario Ombud to look into this matter. (See *Garth Turner's article on Page 9.*)

(Continued on Page 8)

Senate Report Continued from Page 7

The Senate decided to create another small district. It will be eligible for the enriched basic District Grant of \$7200.00. Although this may be a welcome step for some, we have concerns regarding the non-democratic voting structure that denies large districts the opportunity to represent their members adequately - each district, regardless of size, has two votes. As of December, 2004 the largest district had 3437 members and the smallest district had 206. There is little likelihood of change from the current system of representation since those in power rarely want to share it equitably. Fortunately, we speak with one voice on most issues. However, on issues of member fees and programs implemented with those fees there is great difference of opinion. ♦

NOTE ~ 60 Day No-Medical Window Removed

Effective January 1, 2006 the 60-day window for transferees from RTIP/ARM individual benefits to RTO/ERO group benefits without a medical is removed. On the whole, about 50% of those taking the medical are rejected for coverage. From the date of this Newsletter reaching you, there is less than a busy month to meet the deadline. Call RTO/ERO (416.962.9463) for Membership or Benefits information *now* if this applies to you. Let a friend know too! ♦

THE FRIENDS OF THE SESQUICENTENNIAL MUSEUM AND ARCHIVES

The Friends is a group of former employees, mainly retirees from teaching and support staffs, who are *interested in preserving the history and heritage of the Toronto District School Board*. The Friends meet bi-monthly for formal meetings. During the intervals between we assist staff of the Museum and Archives in a volunteer capacity to undertake various work related to the operation of the Museum and Archives such as, helping with research, ensuring maintenance and reservation of the Board's art collections, providing advice and assistance to schools setting up school archival collections, etc. In addition, the Friends, in collaboration with the Music Department, sponsor noon-hour musical concerts featuring students from elementary and secondary students from across the metropolitan Toronto area. In recent years the Friends have also participated in developing displays, for public circulation, highlighting the contributions to the city and to education by various ethnic groups.

The Friends would welcome former staff who have time available to participate in our activities.

Contact:

| | | |
|-----------------------|--------------------------|----------------------|
| Arlene Freeman | Russell Pickering | Greg McKinnon |
| 416.630.3672 | 416.247.6857 | 416.397.5682 |

MTCEF Helps TCDSB Students



The Metro Toronto Catholic Education Foundation (MTCEF) provides financial assistance to 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 Toronto Catholic District School Board 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 **Joan Lovell** at 416.222.8282 x2844 or joan.lovell@tcdsb.org.

Entertainment 2006 Books Have Arrived

*Save up to 50% on restaurants, hotels, golf, and more everyday of the week
Enjoy the city's finest restaurants and attractions for less.*

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

When teachers demonstrate, the public is guarded by armed police.

When armed police demonstrate, who guards the public?

Editor's Note: Your Newsletter welcomes the opportunity to communicate events that may be of interest to our readers. If you know of any reunions, celebrations or other events related to schools, organizations, SIGs, please provide details and we will be happy to assist. The editors of the four Toronto Districts Newsletters are often able to have your event placed in each of these publications pending space limitations.

normal changes in the value of your portfolio are *paper changes*. You neither lose nor gain money until you actually sell the security. Adopting the same approach to investing in securities as investing in your home, you should do well.

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 is willing to assist if you have questions about finances, taxes or managing retirement.

Ryerson Needs Invigilators

Ryerson University has exams from December 5 - 17 (excluding Sunday). There are 4 shifts per day and we are offering \$17/per hour of invigilation. Anyone interested please apply on line at www.taga.ryerson.ca or e-mail **Donna Bell** at dbell@ryerson.ca or call at 416.979.5000 x7800.

NOTE SHORT TIME LINE

Recognizing Teachers in China

In the history of Chinese education, Confucius is the paragon for all teachers, symbolizing the philosophy of "Educate all without discrimination, and teach according to the abilities of each student." Using the six arts of rites, music, archery, chariot driving, learning (including reading and writing), and mathematics, Confucius had more than three thousand disciples during his lifetime. Throughout his life the Sage never refused a student because of his social class, requiring only that his pupils possess a sincere desire to learn.

During the crisis of the warring Spring and Autumn Period, Confucius sought to end the chaos of the times. Believing this disorder to be a reflection of declining morals in society, he exhaustively toured the various warring Chinese states to advise rulers and officials on the merits of ethical rule. In his later years, Confucius reorganized the ancient texts, thus laying a solid foundation for China's enduring civilization. When the Republic of China was founded, Confucius' birthday, August 28, was designated as the national holiday Teachers' Day. In the Western Gregorian calendar, this date usually falls at the end of September. This day was set aside in memory of Confucius' continuing contribution to Chinese culture and society. In 1985, the Teachers' Day was reset on Sep 10 in China. Today, Teachers' Day not only commemorates China's foremost teacher in history but also honours all teachers for their hard work during the year.

Every year on Teachers' Day, the Confucius Memorial Service is solemnly held at the Confucius Temple to honour the memory of the Sage. At the "Teachers' Day Celebration" held by the Ministry of Education and the various local governments, teachers with the highest seniority and best quality are recognized for their contribution to society.

Source: Lifestyle Crowne Plaza (Café Zentro), ShenZhen (Sep/Oct, 2005) on National Teachers' Day in China (Sep 10). ◆

Why Rising Prices Spell Rising Taxes ~ Garth Turner

(Reprinted with author's permission. Published in Real Estate News, October 28, 2005)

(Edited for space)

It is the evil twin of the real estate boom. Yes, yes - property tax.

According to the Municipal Property Assessment Corporation, which is a quasi-private company the province of Ontario has downloaded property tax evaluations to, the value of my own piece of heaven rose by just under \$100,000 between June 30, 2003 and January, 2005. That means my 2006 property taxes will be going up by 21.4%.

How did MPAC determine my property had risen in value? Basically, it guessed. This company takes a look at land values in general, and then applies regional rates of increase to individual properties. Since there are 4.4 million properties in Ontario, MPAC does not have the resources to actually visit each of them to make an accurate determination. Actually, it does not even try.

According to these folks, if you believe that in January of this year you could have sold your property for the amount in the box on your assessment form, then that assessment is correct. Now, this system has some serious flaws in it, which is why the Ontario government has the provincial ombudsman looking into it. The trouble is, your 2006 property taxes click in about 60 days from now, while the MPAC review will take at least six months. But this is not just an Ontario issue - rather it is one of basic fairness.

Here is the nut of the problem: The real estate market has been on a tear for the last five years, and property values have shot higher. Maybe too high. A lot of people think housing is at the top of the cycle right now, with artificially inflated prices about to be punctured by rising mortgage rates, soaring heating costs and a weakening economy. So, isn't adjusting property taxes now based on top-of-the-cycle prices nothing but a municipal tax grab?

Worse, getting a piece of paper in the mail which results in a 20% tax hike means you are being taxed on an unrealized capital gain. If you are not about to sell your home, then you are not gaining any of that supposed increase in equity. So, why should you pay more tax? This is like buying shares of Nortel, seeing them double - and having to pay tax on gains you did not receive because you did not sell. And, as we all know, Nortel (or your house) can drop as smartly as it rises.

Even worse, property taxes are one of the unfairest forms of tax known to man, since they bear absolutely no relation to a person's ability to pay. Pity the seniors who live in little houses in areas of rapid growth, whose modest abodes suddenly shoot higher in value because of the dirt they sit on. Now they have to come up with real cash to pay the tax on real estate they are not selling.

(Continued Page 10)

Garth Turner Continued from Page 9

The great property tax grab of 2005 is a dangerous thing. In combination with higher mortgage interest, higher gasoline prices and higher home heating charges, it seriously threatens the very real estate boom it's trying to feed off. Governments should be ashamed of this system of drive-by taxation, and so should the municipalities who benefit. Today it is hard enough to buy and afford a home, given what's happened with construction costs and land values. Nobody stands to gain a thing if we collapse this real estate market through public greed.

Anyway, if you live in Ontario, here's what to do: Don't take this thing lying down. Fight it. First, log onto www.mpac.ca and complete the Request for Reconsideration form, and send it in. This triggers a review of your individual property. If you are unhappy with the results of the review, then you can file a Notice of Complaint with the Assessment Review Board. You have to do this by the end of March, 2006, and it will cost you seventy-five bucks. Get all the info you need to do this at www.arb.gov.on.ca.

And you should also get political. Tell your MPP this property tax action thing sucks, and you feel being taxed on gains you have not realized - and maybe never will - is unfair and un-Canadian. And then give a shot to the municipality - your mayor and area councillor. They ultimately benefit from this grab, and you should know your thoughts.

Garth Turner's *Investment Television* airs nationally Sundays on the Global network. ♦

Scarborough Village Theatre

is pleased to present
DIAL M for Murder

Directed by **Val Fiedler**, the *Scarborough Theatre Guild* offers this drama in January, 2006.

| | | |
|-------------------------------|------------------|--------|
| Thursday, Friday, Saturday | January 12 to 28 | 8:00pm |
| Saturday Adjudication Special | January 21 | 8:00pm |
| Sunday Matinée | January 22 | 2:00pm |

Cost \$15 (ask about availability of Seniors' rates)

Call the Box Office for tickets: 416.396.4049

For more information call Val at 416.510.1861

We Need Your Assistance!

Some retirees retain their benefits with the Toronto or Toronto Catholic District School Board. On reaching the age of 65, they receive a letter regarding the cessation of Board insurance. We seek a copy of this letter and if you don't mind sharing it, we believe we can better serve members in this situation. Please forward that letter to the editor or **Bill Tajer** our Health and Insurance rep. ♦

Minding Your Money ~ Chuck Carr

A vision without action is a daydream.

Action without a vision is a nightmare! (Old Japanese proverb)

Investing Mindsets

I am fascinated at how people treat two essentially similar forms of investing in such dramatically different ways. Most people manage real estate, (i.e. their home) with brilliant passivity, yet become frenetic about micromanaging their securities. Why?

Most people's approach to home buying involves research regarding affordability, potential increase in income, having children, proximity to schools, hospital, neighbourhood safety, etc. They usually hire a real estate professional to guide them and buy the best available house that meets their current and projected future needs. Homebuyers understand that a home is a long term investment. They understand that the housing market has its ups and downs and don't become paralysed when the housing market drops or interest rates rise. They don't sell their house and move because of the normal and natural volatility in the housing market. Homebuyers understand that *over time* the value of their house will appreciate and provide them with a valuable asset in later years. They understand long term investing.

On the other hand, few people actively research securities or have a well-thought-out investment plan. Too many people buy securities on the tips of friends and strangers or run into a bank, credit union or trust company just before the end of the RRSP season to make a contribution to reduce taxes payable, rather than making a strategic contribution to a well-thought-out investment portfolio. Most people take a rational approach to buying a home and an emotional approach to investing. Yet, each asset has much in common. They both build wealth in the long term.

Wise investors engage a professional, *independent* financial advisor who will help them to design an investment plan that actually reflects the client's current circumstances and long term needs. *Employees* of banks, credit unions or trust companies are often promoted or transferred to another branch and are not at the same branch the following year. It is important to have continuity with a financial advisor and enjoy an *enduring* relationship. Financial advisors should *know* their clients.

You need an investment plan that meets your current and future needs. Your plan must consider issues of importance to you and be based upon solid portfolio design criteria. Maybe most important, you must take a long term view. Security markets, like real estate markets, are volatile. Don't panic when security markets drop dramatically or become too euphoric when they rise. These natural and



3rd Annual Craft/Artisans' Show

Thanks to the efforts of **Mary Ann Fedchak, Kay Jeffery** and committee members **Rita Kapoor** and **Shirley Young**, the RTO/ERO Toronto District 16 Artisan/Craft Show and Fall Luncheon were both quite successful. Your Newsletter Editors will attempt to be more timely in the placement of the 2006 Artisan/Craft Show in our March Newsletter. The pictures in this newsletter should appear in the same order as the participants listed below. Apologies, in advance, for any errors.

Winty Barnes
 Patricia Collins
 Thea Menagh

Josie Beylerian
 Terry Dockril
 David Mills

Marjorie Blake
 Dorothy Gemaka
 Bev Morgan

Eleanor Bookman
 Baird/Maria Knechtel
 Vi Piccininni

Pat Bourne
 Gabrielle Kovacs



'If life were fair, Elvis would be alive and all the impersonators would be dead.'

- Johnny Carson



In response, the Committee agreed that a Petition to the House of Commons in support of income splitting should be drawn up and sent to District and Unit Political Action Representatives and District and Unit Presidents. The petition was subsequently developed and distributed, with September District Updater.

Benefits Change Requests/Disposition - 10/04 to 09/05 (* approved for 2006)

In our September Newsletter Supplement, we pointed out the procedures to follow should a RTO/ERO Benefits subscriber wish to request improvements in plan coverage. The following is a list of the requests made this past year and those approved for 2006.

Aids & Appliances/Cover blood coagulation monitoring system
Aids & Appliances/Cover blood pressure monitors
Aids & Appliances/'Incontinence Supplies': increase annual maximum
Aids & Appliances/'Surgical Support Hose': increase annual maximum
Convalescent Home Care/Replace: "of 24H or more" with: "any hospital admission"
Diagnostic-Other Procedures/Cover hyperbaric oxygen chamber treatments
Educational Program/Increase annual maximum to \$200*
Out-of-Province/Clarify 'Medical Stability Clause'*
Out-of-Province/Cover blood coagulation tests
Out-of-Province/Offer Supplemental Trip Cancellation Insurance
Out-of-Province/Increase 62-consecutive-day maximum
Out-of-Province/Increase 'Emergency Medical' lifetime maximum*
Out-of-Province/Separate from EHC
Out-of-Province/Supplemental Insurance purchasable at per diem rate
Paramedical Practitioners/Add 'Certified Athletic Therapist'
Paramedical Practitioners/Add 'Nurse Practitioner'
Paramedical Practitioners/Increase annual maximum
Prescription Drugs/Cover dispensing fees
Prescription Drugs/Cover 'Supplements' under benefit
Prescription Drugs/Increase annual maximum
Prescription Drugs/Reimburse 100% of ingredient cost
Vision/Cover/'Retina Tomography'
Vision/Increase/biennial maximum
Registered Nurse/Add "authorization from Nurse Practitioner"
Dental/Reimburse based on 2006 Fee Guide*
Dental/Major Restorative/Cover complete dentures
Dental/Basic and Preventative - Cover non-mercury amalgam fillings
Dental/Endodontic and Periodontic - Increase annual maximum ◆

FALL SENATE REPORT ~ October, 2005

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 vital to the organization's efforts to adopt 'good governance' practices. An educated membership helps ensure that that goal is closely attained. The following are Reports to Senate written by individuals and committees edited for space in this newsletter. Italics are added to assist the reader in identifying those items that may be of greater interest. Within the main body of this Newsletter there are other points of view on some matters that arose in debate.

Report of the President (Helen Biales)

The Provincial Executive continues to *lobby on issues and concerns of seniors*. A submission was sent in January to the Finance and Economic Affairs Committee (Provincial) on their pre-budget consultations. In September 2005 a letter was sent to The Standing Committee on Finance (Federal) dealing with pre-budget consultations *advocating for fairer taxation for seniors via pension income splitting*. We are in contact with other retiree organizations that have the same interest in these matters.

Letters were sent *lobbying the Ontario government to re-instate the health procedures* that had been delisted in the spring of 2004. In concert with the Political Action Committee letters were sent to have *PSA testing* become part of the services paid for under the Health Act. Our Districts were quick to lobby their MPP's to gain their support for this important bill. Unfortunately this bill died on the order paper and will have to be re-introduced this fall.

Report of the Executive Director (Harold Brathwaite)

RTO/ERO, the band of *volunteer leaders and a dozen paid hands* are vigilant in managing the business of our 56,000 shareholders. That is what you want! That is indeed the challenge that you've given me and that keeps me awake some nights. Let me assure you, however, that I like new challenges and have never shied away from them. It also helps immensely when the people with whom you work or are engaged are genuinely nice people, willing to be constructive and helpful, most of the time!

The following are some of the activities that engaged my attention from June through August:

- Attending *Pension Committee* meetings, including separate meetings with representatives of the provincial government, and with the OTF Executive
- Involved with *Johnson Inc. review* (RFP, Interviews and selection of firm)

- Coordination of Executive *meetings with Government and Opposition Party leaders*
- Confirming Minister Kennedy's attendance at the Fall Senate
- Meeting with consultant to *review RTO/ERO's Business Continuity Plan*
- Participated in discussions re annual Health Services & Insurance Seminar
- Preparation of draft budget for 2006
- Attended the ETFO AGM dinner and the OTF President's dinner

RTO/ERO will face challenges over the next couple of years, but nothing that it hasn't faced before – maintaining competitive health insurance rates, getting more new members to take an active role in their Districts, ensuring that we offer a range of services to meet the needs of our growing membership.

Report of the Provincial Executive

Since the May Senate the Provincial Executive has been mainly preoccupied with the implementation of provincial priorities as well as the follow-up to emerging issues. The latter include an activist stance on *pension income splitting*, renewing the pressure on the provincial government to *fund PSA testing*, enhancing *RTO/ERO's investment portfolio's* management expertise, reviewing our contractual arrangements with Johnson Inc., and increasing mileage rates to help offset the rise in gasoline prices. Consistent with RTO/ERO's humanitarian orientation, the Provincial Executive made a donation of \$5,000 to the Canadian Red Cross to assist with disaster relief in the southern United States.

Raising [our] organizational consciousness about *good governance* is not only reflected in RTO/ERO's Code of Ethics, but is now generally reflected in how we do business.

In May, 2003, Senate approved a two-year pilot project to enable '*needy*' Districts to *apply for a special circumstances grant*. Funds in the amount of \$60,000 were approved in both 2004 and 2005, with the understanding that a review would occur after two years and a report made to the October 2005 Senate. The Final Report re Special Circumstances Grants outlines utilization to date, which has been below expectations, but recognizes that the changing economic environment may see the need increase in the coming year. A recommendation has been made to *continue the Special Circumstances Grant for one more year*.

At the May 2005 Senate a resolution was passed to *establish a Scholarship Fund*. The comprehensive report of the Scholarship Workgroup attempts to address concerns raised at the May Senate and takes into consideration District input. Included are *criteria for the award of scholarships* as well as a recommendation for a budget of \$25,000 in 2006.

Report of the Pension and Retirement Concerns Committee

(Florence Keillor, Chair)

Retirement Concerns

Final drafts of two *new Fact Sheets – 'Downsizing'* and '*The Executor's Checklist*' – were approved by the Committee. Updated Fact Sheets on OAS [Old Age Security] and CPP [Canada Pension Plan] were reviewed at the September meeting and will be completed at the Committee's December meeting.

Committee Member Bill Purnis contributed an article on 'Phoney Charities' to the last issue of Renaissance.

At the May Senate the following motion was passed: "THAT RTO/ERO align itself with like-minded groups and continue to advocate for a change in legislation to permit income splitting of a private pension income."

Report of the Political Action Committee (James Guerard, Chair)

Since the last Senate, the Political Action Committee has continued its activities related to the *study of Fair Vote Canada (FVC)*. Through the well-organized efforts of our District PAC representatives, an RTO/ERO province-wide campaign was held in support of a private member's bill in the provincial legislature in *support of OHIP coverage for PSA testing*. The bill died when the Legislature recessed for the summer.

Other Committee initiatives included continuing to strengthen our liaisons with the Districts, and *aligning RTO/ERO with like-minded groups* to advocate for seniors. The Committee also alerted District Political Action Committee representatives about the availability of local police services to address communities about seniors' fraud. An update of the Political Action Manual is being finalized for discussion and distribution at the provincial workshop on lobbying in 2006.

Additional Issues Being Explored

- Environmental Concerns – energy and water supply
- Privatization of public infrastructure
- Old Age Security claw back
- Transportation
- Dental Care for Seniors
- Current Value Assessment (to be considered after Senate request)

In addition, the following was referred to the Committee by the Provincial Executive:

THAT the Political Action Committee be requested to organize a petition-signing activity in support of pension income-splitting and that the petition be presented to the local Member of Parliament prior to the next expected election.

Travel

Implementation of the Travel Program Review: In 2004 the RTO/ERO Travel Program underwent a comprehensive review. While retaining the services of Travel Guild, RTO/ERO decided to expand the scope of the Program by seeking an additional full-service agency. In 2005, discussions ensued on the nature of the service that should be offered by this second agency, and a Request for Proposal (RFP) was developed and advertised in a provincial travel trade magazine. 46 agencies requested the RFP, with 14 responding with a submission. In late November, the Work Group will interview a select number of the agencies responding to the RFP, with a recommendation to the Member Services Committee in December. In addition, the Work Group continues to discuss the ways in which the expanded travel program will be publicized, both in print and on the provincial website.

Report of the Nominating Committee (Beverley Polowy, Chair)

The Nominating Committee is pleased to submit the following nominations which were received for positions on the Provincial Executive [• elected]:

| | | |
|--------------------|------------------------|---------------------------|
| *Past President | Biales Helen 07 | Windsor-Essex |
| President | Hull, Arnold 08 | London-Middlesex• |
| 1st Vice-President | Poste, Ron 19 | Hastings & Prince Edward• |
| 2nd Vice-President | Jardine, Dean 21 | Renfrew |
| 2nd Vice-President | Kenny, Brian 35 | Dryden & Red Lake• |
| Executive Member | Dubé, Ann 04 | Windsor |
| Executive Member | Lamoureux, Robert 07 | Windsor-Essex• |
| Executive Member | West-Hobbs, Clarice 14 | Niagara• |

* **Note:** The Retiring President shall automatically become Past President as per the Provincial Constitution. Additional nominations for the may be presented from the floor at this Annual Meeting of the Senate.

Provincial Committee Appointments

The Committee and the Provincial Executive were pleased with the high quality and quantity of applications for the Provincial committees. A total of 39 applications from 19 Districts were received to fill the 16 vacancies on Standing Committees and 6 vacancies on Executive Committees.

The following criteria were considered for the purpose of applicant selection:

- expertise/qualifications/experience/interest
- involvement of new members
- reasonable gender balance
- English/French representation
- varied geographical/district representation

The Criteria for the Award of Scholarships be:

1. Each scholarship shall be in the amount of \$1,000
2. The applicant shall be a student full time or part time pursuing a career in education in Canada.
3. Each scholarship shall be for one time only.
4. Scholarships shall be organized and distributed on a provincial level.
5. Consideration shall be given to gender, geographical distribution and language balance based on the proportion of applications.
6. Scholarships shall be granted to children, grandchildren, nieces, nephews, grandnieces and grandnephews of RTO/ERO members.
7. The Project – Service to Others Committee shall take on the role of the Selection Committee.

A new District, # 45, has adopted the name EstaRiO, and will be a Francophone District, sharing the same boundaries as District 32.

Proposed RTO/ERO Budget for 2006

Introduction

The senior staff and the Provincial Executive have developed a proposed budget for 2006 that is aligned with ongoing organizational priorities, anticipates new/ additional responsibilities and maintains the status quo with respect to the fee reduction introduced last year. *We recognized that it was highly desirable to avoid any increases to membership fees.*

Summary Financial Picture and Assumptions

In recent years revenues from membership fees have surpassed budgeted amounts, but that changed in 2005 primarily because the actual increase to teachers' pensions was significantly below the assumption that was built into the budget. The resulting shortfall is one factor that impact budget projections in the near future. We do not anticipate the type of surpluses that RTO/ERO has had in recent years, and *it was understood that the reduction in membership fees [in 2005] would result in budgets that were closer to actual revenues.*

The proposed budget for 2006 is based on the following assumptions:

- a) An inflation factor of 2.1% in 2006
- b) A membership increase of 3.7% in 2006
- c) January 2006 Teachers' Pension Plan increase of 2%
- d) RTO/ERO Health Premium increase of 5%
- e) Membership Fee increase of 0.0%

Report of the Communications Committee (Carolyn Racicot, Chair)

Two priorities - promoting *website resources*, and *developing resources for newsletter editors* – will form part of the Committee's 2006 priorities. The

revision of the video, in both English and French versions, was completed. An assortment of *new promotional items* that would be available for use by both Provincial Office staff and District personnel was reviewed.

Priorities for 2006:

- a investigating other systems to replace the Information Exchange Network;
- b establishing a series of annual Communications Awards for District Newsletter Editors and Web-masters;
- c developing resources for Newsletter Editors;
- d planning the initial stages of a provincial workshop for Newsletter Editors and Webmasters to be presented in the winter of 2007;
- e expanding the advertising of RTO/ERO in new educational publications with a view to attracting new Associate Members, such as university and college faculty, and non-teaching school board employees;
- f promoting the RTO/ERO provincial website and its resources.

Report of the Health Services and Insurance Committee (HSIC)

(Robert Lamoureux, Chair)

RTIP/ARM Transferees

“That, effective January 1, 2006, transfer to the RTO/ERO health plans from OTIP/ARM plans will require medical evidence of insurability.”

RTO/ERO Members may become members of our group health plans without presenting medical evidence of insurability providing that they apply to participate within sixty days of leaving another group health insurance plan. If a person wishes to participate in any of our RTO/ERO plans after the sixty-day period the member must provide proof of insurability.

This provision is to prevent “anti-selection” against the plan when a person seeks coverage because the individual anticipates incurring medical expenses greater than the premiums. If the late applicant has a pre-existing medical condition which is likely to be a liability to the group, the person will be denied coverage or in the case of our dental plan be eligible for limited coverage during the first year of participation. Provisions against “anti-selection” are common in group health insurance.

Almost all members of our group health insurance plans enroll when they retire. Teachers who do not enroll in our RTO/ERO plans at the time of retirement frequently do not enroll because they have continuing coverage through a spouse who is still employed. These individuals often initiate coverage when the spouse retires unless the spousal plan can be carried into retirement. [Members transferring from Board *group* plans are not affected by this decision.] The RTIP/ARM plans are the only significant insurance plans where retirees can choose to transfer to our plans considerably later than at the time of retirement or from the cessation of spousal coverage. They also continue to be

Approved under the new wording, but declined under the old as “sudden and unforeseen” referred to all conditions.

Scenario 2 - Claude has a heart condition. He’s only had routine monitoring for the last few months, but his doctor reduced one of his medications a month before his trip to New Zealand with his wife. While on the trip, Claude has a heart attack.

Approved under both wordings, as his condition was considered stable.

Scenario 3 - Louise contracted pneumonia two weeks prior to her trip. Believing that her pneumonia will improve, she decides to make the trip to California anyway. A few days after arriving, her pneumonia has worsened and she’s admitted to hospital for further treatment.

Declined under both wordings, as Louise was not considered stable prior to her trip.

Scenario 4 - Marie has a heart condition. She’s scheduled for bypass surgery, but has to wait four months to have the surgery due to medical complications. In the meantime, she’s found a great deal on a three-day trip to Las Vegas. While on her trip, she slips and breaks her wrist.

Approved under both wordings, as the claim is unrelated to her unstable heart condition. (Note that a claim related to her heart condition would not be covered under either wording, as Marie’s condition was not stable).

Report of the Member Services Committee (Joan Murphy, Chair)

The Committee’s work is accomplished primarily through four Work Groups:

- | | |
|---------------------------------|---------------|
| 1 Emergency Assistance Program | 2 Recruitment |
| 3 Retirement Planning Workshops | 4 Travel |

Emergency Assistance Program

We have dealt with three new cases. All cases are numbered and names, locations and other modes of identification are deleted.

Recruitment

We continue to increase RTO/ERO’s profile with Union and Association leadership by our presence at provincial meetings.

Retirement Planning Workshops (RPWs)

The Member Services Terms of Reference have been amended to reflect the sponsorship of District Retirement Planning Workshops by RTO/ERO. Local Planning Workshops Programs are currently underway and have been very successful, with many Districts holding a workshop in 2005 or planning to do so in 2006. Materials are produced in both English and French and distributed to Districts.

ELABORATION OF MEDICAL STABILITY DEFINITION

There has been some confusion regarding individuals' attempts to claim benefits when they become ill while travelling and caused by their prior state of health when they depart Ontario. The new '*Medical Stability*' clause should relieve some of that confusion and the following information should clarify. Should further information be required, contact Johnson Inc., RTO/ERO's Plan Administrators, at 416.920.7248 or 1.877.406.9007. The following should assist:

Medical Stability

- **Old Terminology (to 31 December 2005)** - "*sudden and unforeseen*"
 - Applies to all conditions
 - Doesn't provide specific time frame
 - Creates uncertainty on the meaning of "*sudden and unforeseen*"
- **Clarified Terminology (beginning 1 January 2006)** - "*stable*"
 - Applies only to heart, cancer and lung conditions
 - Includes a specific time frame - 90 days
 - Clearly defines "*stable*"

Definitions

- **Old Definition (to 31 December 2005)**
 - "... an emergency service rendered to you for the sudden and unforeseen onset of a medical condition..."
 - "Treatment or surgery for a specific medical condition, or related condition which caused a physician to advise you not to travel."
- **Clarified Definition (beginning 1 January 2006)**
 - "Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of Trip Cancellation):
 - You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities or abnormalities;
 - Except routine monitoring, you require future investigation, consultation with any physician, treatment or surgery recommended by your physician or planned before your trip;
 - You required hospitalization; or
 - Any condition for which you have been advised by your physician not to travel."

Scenario 1 - A week and a half before his trip, Jim contracts an ear infection. He finishes his course of antibiotics and flies to Mexico. While there, Jim's ear infection "flares-up" and he needs to see a doctor. ***Continued next Page***

the only individual plan where the RTO/ERO Plans do not require medical evidence of insurability.

The RTIP/ARM plans changed from group insurance to individual policies in 2002. At that time RTO/ERO provided a window of opportunity until January 2003 for those with RTIP/ARM coverage to choose to enroll in our group health insurance plans. It was subsequently decided to permit individuals to continue to change from RTIP/ARM to RTO/ERO indefinitely.

Because of the above information and discussion among the HSIC and with our consultants the determination was made that future transfers from RTIP/ARM require proof of insurability.

Pro-Rating EHC Plan First Year Maximum

Similar to other group insurance plans, *members who enroll in the RTO/ERO Health Plans, within the 60-day open enrollment period, are eligible to fully utilize the available benefits, no matter when they enroll within the calendar year.* Some participants have voiced the concern that members enrolling in the latter part of the year can use the full calendar year maxima, without having contributed premium for the full calendar year.

While the above is true, it has not, overall, resulted in negative financial consequences for the Health Plans.

The financial experience is such that the majority of RTO/ERO participants, who enroll in the Health Plans during the latter part of the year, assist, rather than negatively impact, the overall financial position of the Health Plans.

The RTO/ERO Health Plans see the largest growth in participation during the latter part of the calendar year. In 2004, over 60% of the calendar year growth in Extended Health Care Plan participation came in the last six months, whereas the average claims cost dropped in the last six months of the calendar year.

After reviewing the issue, the Health Services & Insurance Committee has concluded that the potential for abuse amongst new enrollees is a non-issue, and it will not further pursue the potential for pro-rating first year maximums at this time.

Wellness and Budget Recommendations

The Health Services & Insurance Committee continues to *focus on Wellness issues*, and will be planning a major initiative in an attempt to create more awareness among our members about the path to a better lifestyle. Currently that initiative is focusing on a major 'walking' campaign, and strategies and details are currently being discussed.

Independent Review of the Services received from Johnson Inc.

The Provincial Executive approved the Terms of Reference for the independent study and a budget for funding such a review.

The Executive Director and Pension Benefits Officer developed a document “Request for Proposals for an Independent Review of the RTO/ERO Health Plans and the Services Provided by Johnson Incorporated” which included:

- Background,
- Tasks to be accomplished (General Information, Terms of Reference),
- Parameters for Submission of Proposals,
- Bidders Qualifications and Experience,
- Budget,
- Instructions for Submission of Proposals, and
- How Proposals will be evaluated.

The Request for Proposals (RFP) was sent out to 15 potential firms on June 16, 2005 with a deadline of July 15th to receive the submissions. Five firms submitted proposals. The proposals were analyzed by the Selection Committee - Executive Director Harold Brathwaite, the Pension Benefits Officer Ron Robert and the First Vice-President Arnold Hull. Three firms were selected for an interview which was held on August 2, 2005. Following the interview process the firm of AON Consulting was awarded the contract for the independent review.

The Independent Review was completed and its findings presented to the Provincial Executive and Health Services and Insurance Committee in late September. The report will form the basis for future discussion and identification of potential next steps for consideration by the Health Services and Insurance Committee in cooperation with the Provincial Executive.

Out-of-Province/Canada ‘Medical Stability Clause’

See recommendations below (Page 7) and other material elsewhere (Pages 8 and 9) in this newsletter.

Recommendations for 2006 [All approved]

Your Health Services and Insurance Committee [is] committed to providing the best coverage to the majority of our members at the best possible price.

- 1 The **premium rates** for benefits be increased by 10% for Semi-Private Hospital, 15% for Extended Health Care and 15% for Dental, effective January 1, 2006:

| | |
|-----------------------------------|--|
| Semi-Private 2006* | <i>*Not including provincial sales tax</i> |
| Single | \$ 18.07 |
| Couple | \$ 36.10 |
| Family | \$ 42.42 |
| Extended Health Care 2006* | |
| Single | \$ 59.49 |
| Couple | \$118.99 |
| Family | \$142.80 |

Dental 2006*

| | |
|--------|----------|
| Single | \$ 46.63 |
| Couple | \$ 91.95 |
| Family | \$114.67 |

- 2 That the maximum for the **Extended Health Care** Plan’s *Aids & Appliances ‘Post Surgical Convenience Items’* benefit, be increased to \$100.00 per insured person, in any two consecutive years, effective January 1, 2006.
- 3 That the maximum for the **Extended Health Care** Plan’s *Prescription Drug* benefit be increased to \$1900.00, effective January 1, 2006.
- 4 That the maximum for the **Extended Health Care** Plan’s *Educational Program* be increased to \$200.00, effective January 1, 2006.
- 5 That the *lifetime maximum for the Extended Health Care* Plan’s *Out-of-Province/Canada ‘Emergency Medical’* benefit be increased to a *per-Trip* maximum of \$1,000,000.00, effective January 1, 2006.
- 6 That the **Extended Health Care** Plan’s *Out-of-Province/Canada ‘Repatriation of Remains’* benefit be amended to include burial at place of death, effective January 1, 2006.
- 7 That the **Semi-Private Hospital** Plan’s *‘Convalescent Care’* benefit be amended to include non-elective day-surgeries, to a maximum of 1 day or \$50 per calendar year, effective January 1, 2006.
- 8 That the **Dental Plan** reimburse claimants based on the 2006 Fee Guide for General Practitioners, effective January 1, 2006.
- 9 That, effective January 1, 2006, the *definition of the Extended Health Care Plan’s Out-of-Province/Canada ‘Sudden and Unforeseen Medical Stability Clause’* shall include the following parameters:
 - Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of Trip Cancellation):
 - You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
 - Except routine monitoring, you require future investigation, consultation with any physician, treatment or surgery recommended by your physician or planned before your trip;
 - You required hospitalization; or,
 - Any condition for which you have been advised by a physician not to travel. **See boxed item on Page 8 and 9.**
- 10 That, effective January 1, 2006, transfer to the RTO/ERO Health Plans from OTIP/ARM plans will require medical evidence of insurability. **See beginning of this section for detailed explanation of this item on Page S4.**