

* 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

Mary A. Bourn	Jennifer Maurice	Jean Sheldon
Jim Henry	Al McNeil	Judith A. Simonetti
Mary Higgins	Maido Musta	Winnifred L. Stoddart
Caroline Jacques	Dorothy Isobel Nix	David F. Tweedie
Norm Kelly	Ruth Parry	Ruth M. Weir
William M. Ketcheson	William J. Redford	

Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, March 30, 2006 at St. Margaret's. ♦

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 we'll let you know when it's 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 our 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 editors reserve 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 with appropriate attribution. Third-party submissions **must include all source details**. Content may, or may not reflect the position of RTO/ERO or of RTO/ERO District 16.

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. Typed or hand-printed submissions accepted but earlier submission is requested.

Editorial Committee: Ian Baird, Bill Menagh, Paul Rowney

Future Publications Schedule: Submissions: 01/03/06, 01/05/06, 01/09/06

Mailings: 30/03/06, 25/05/06, 28/09/06 ♦



Volume 28, Issue 3

JANUARY, 2006

Printed: September, November, January, March, May

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www.rtoerotorontodistricts.org

President's Message

I wish everyone a Happy New Year on behalf of myself and the RTO District 16 Executive.

For me, 2005 was a year of growth and enlightenment in the role of President. Busy, but rewarding. Not a lot different from teaching, except those I work with are dedicated, caring, hard-working and committed to the improvement and enrichment of the lives of retired teachers. I am always surprised and pleased at the richness of the programs we offer to our members and friends. I will not single out any executive member because they all work so hard to look after your best interests. Congratulations to all, and a heartfelt Thank You!

Our new Wellness series was so well received that I am certain there will be more.

Elsewhere you will read about the changes RTO Senate has made to our Extended Health Plan, including improved benefits and increased cost (inevitable).

Our Travel Committee has, as usual, some very exciting trips lined up for 2006. Book early and book often.

I had the distinct pleasure of attending the "Toronto Choristers' Christmas Concert

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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: Ken Devine

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 ~ 2006



Executive Meetings ~	Feb. 9, Mar. 9, Apr 6
TEOF Lunar New Year's Banquet ~	February 16 (see p20)
Newsletter Deadlines ~	Mar. 1, May 1, Sep. 1
Newsletter Mailings ~	Mar. 30, May 25
District Annual General Meeting ~	May 2
District Spring Luncheon ~	May 2
RTO Toronto Districts Joint Executive Mtg ~	Nov. 1 (executive only)
District Fall Luncheon ~	November 14
District Craft/Artisan Show ~	November 14
Spring Senate ~	May 16/17
Service to Others Grant Deadline ~	November 1 (see p14)
RTO/ERO Scholarships ~	TBA

President's Message continued from Page 1

in early December under the direction of Jim Maben. They were simply wonderful!

Habitat for Humanity finally completed the 'Educators' Build' house, to which we and other Districts contributed ~ 41 houses in all. They were dedicated and given to their new owners in a ceremony held at the site in Malvern on Sunday, December 18, 2005. Executive Member **Valerie Mah** represented RTO/ERO Toronto District 16 and took lots of pictures (see our website, one in this issue). Thanks, Valerie.

Thank you all for your support and encouragement. I wish you good health and an enjoyable 2006.

John Bratton ♦

INCOME SPLITTING

RTO/ERO, along with other seniors' groups, is trying to influence the Federal Government to allow income splitting for the Ontario Teachers' Pension. The sample letter on our website explains much about the issue (this type of tax reduction is available in most other G8 countries). The letter may be downloaded from our Toronto Districts website (Political Action Link) as a Word document ~ please remember to edit fully.

Also available to download for group-use is a Petition Form for multiple signatures.

www.rtoerotorontodistricts.org

What if there were no hypothetical questions?

The speed of time is one-second per second.

Is it possible to be totally partial?

I went to San Francisco. I found someone's heart. Now what?



Welcome To New Members



Welcome to new members who have joined us in November and December, 2005. We trust our District will provide useful services and information. Consider joining our activities as a participant or a leader. (*Occasionally, new members have joined us in error - there are **four Districts in Toronto** (Etobicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16.)*)

Mary El Milosh ♦

Martin, Agranove
E Tannis, Clarkson
Sharon A, Crepp
Ann, Eder
Elaine N, Fedoruk
Clinton, Gibson
Antoinette, Giles
Margaret, Holden
Dhorer, Holley

Michael, Horner
William R, Jacques
Peter M, Jenkins
Mary Jo, Johnston
Daniel J, Kelly
Natalie, Ketcheson
Lora, Klatt
William, Knox
Marie, Landry

Margaret, MacDonald
Kathleen, Mathieson
Jane, McWhinney
Judith M, Moore
Lucy O, Morwick
Lynda K, Palazzi
Hilda, Santing
Linda, Snowden
Abner, Steinberg

N. ALLEN SWEETMAN ~ 1902-2005 (Retired 1970)



Al Sweetman passed away on October 26, 2005 just a week before his 103rd birthday.

He had a long and varied career with the legacy Toronto Board of Education, serving as teacher, principal, superintendent and finally Associate Director of Education. His value to the system was such that he was the only person ever asked to stay (2 years) beyond the Board's mandatory retirement age of 65.

He was one of the earliest educators to recognize the importance of voluntary organizations in both education and the community. He once headed the Mathematics Council, the Reading Council, the Toronto Public School Principals' Association and the Moss Park Neighbourhood Association.

When he retired in 1970 at age 67, he didn't stop working for the good of education and the welfare of teachers. He became a founding member and second President of RTO/ERO Toronto District 16. He was a major factor in developing the agreement to index teacher pensions in 1976. **N. Mckeown**

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. ♦

District Annual General Meeting ~ AGM

Your Executive is preparing for the AGM on May 2, 2006 at which the general business of Toronto District will be conducted. The main focus is typically the setting of the budget and the election of officers. The next issue of this Newsletter will contain a slate of candidates seeking office and any notices of motion regarding changes in the Constitution.

Executive: current executive members have been asked to inform the Nominations Committee of their intent to serve next term. If you have an interest in volunteering your time in an executive capacity, please contact the chair, **Bob Neal** at 416.694.9683 or bneal@sympatico.ca.

Motions: we are a democratic organization and the presentation of motions is the prerogative of the membership. If you have motions that you wish presented at the AGM, please forward them to the District Secretary, Mary Ann Fedchak at maryfedc@enoreo.on.ca.

*A bicycle can't stand alone because it is two-tired
What's the definition of a will? It's a dead giveaway
Time flies like an arrow. Fruit flies like a banana*

In democracy it's your vote that counts; In feudalism it's your count that votes

Can You Help?

We believe that the **Toronto District School Board** may increase its health benefits rates for 2006. If you currently obtain your health benefits from the TDSB and have received a communication regarding premium changes, we would appreciate getting a copy of that letter so that we can keep our comparison documents up to date..

Please forward to Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5 or email to bmenagh@eol.ca or fax to 416.488.3372

Baycrest Community Day Centre for Seniors

Volunteers are urgently needed to assist with the morning coffee and Creative Arts program. Experience with Arts & Crafts is preferred.

Contact **Annette Lefkovitz**, Volunteer Services Department, Baycrest
416.785.2500 x2572

Arlene Freeman ♦

***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 their publications pending space limitations.*

Social/Club 16 ~ Valerie Mah/416.533.0445

Happy New Year to all. Wishing you and yours a 2006 full of good challenges and many wonderful surprises. The Executive and many of our convenors met over 100 new members at the December breakfast at the Old Mill and we look forward to seeing them and you at some of our regular monthly groups. For those events held at St. Margaret's Anglican Church (Avenue Road and Burnaby - one block north of Eglinton), there is parking one block west of Avenue Road just north of Eglinton on Castleknock. Please call the Convenors for the location of the other program. Bring a friend to any of our events. Our series on Wellness attracted about 30 people and seemed to be enjoyed by all those who attended. There seems to be a genuine interest to provide speakers and topics in this area.

Program	Date	Day	Time	Convenor	Phone
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FEBRUARY 2006

Bridge	Feb. 7, 21	Tues.	1:00pm	John Lane	416.486.0697
Crafts	Feb. 28	Tues.	1:30pm	Bernice Iles	416.651.4378
Travelogue	Feb. 22	Wed.	1:30pm	Holyers	416.929.8512

China Then (1998) and Now (2006)

A retrospective by **Dick and Marilyn Holyer** reliving their three week honeymoon. The Holyers compare their experiences with those of Marilyn's son who has been commuting to Beijing and Shanghai. Marilyn became fascinated with the 5000 years of Chinese history as a history major in university in the early 1950's and has followed events as China painfully reinvented itself after a decades-long civil war. China is changing drastically.

MARCH 2006

Bridge	Mar. 7, 21	Tues.	1:00pm	John Lane	416.486.0697
Craft	Mar. 28	Tues.	1:30pm	Bernice Iles	416.651.4378
Travelogue	Mar. 22	Wed.	1:30pm	Holyers	416.929.8512

Baffin Island (Nunavut) by Canoe and Foot

Join **Don Mason** as he explores southern Baffin Island from Iqaluit to Kimmirut. Witness the caribou migration and learn what it is like to live with the Inuit.

APRIL 2006

Bridge	Apr. 4, 18	Tues.	1:00pm	John Lane	416.486.0697
Crafts	Apr. 25	Tues.	1:30pm	Bernice Iles	416.651.4378
Travelogue	Apr. 26	Wed.	1:30pm	Holyers	416.929.8512

Continued on Page 4

Social continued from Page 3

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

Bridge - John Lane shares 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 players. They start at 1:00pm and play the first, third and fifth Tuesdays of each month. One of the group recently told me that she joined RTO just so she could play Bridge 'for free' with John.

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 the society of 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, our dynamic duo, are the enthusiastic convenors of this group. The winter months in Toronto don't have to be dull if you cannot go south. Join us on the fourth Wednesday of most months. As one of our speakers said, "Welcome to the world of off-season travel!"

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. They have a wonderful social following their discussions. These are the upcoming selections in case you want to book them from the library and get started:

February 6	<i>Stubborn Season</i>	Lauren B. Davies
March 6	<i>Shirley</i>	Charlotte Bronte
April 3	<i>Reading Lolita in Tehran</i>	Azar Nafisi

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. The convenor for this group is **Kelly Todesco** and for more information you can call her 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 February and March 13.

Continued on Page 21

Social Continued from Page 4

Friday Night Movie Group - One of our newest groups was formed because some of our 'retired' members are still teaching either occasionally or have LTO contracts and are unable to attend a Monday afternoon matinee with the above group. This group attends the early Friday night show on the 2nd Friday of the month from September to June, usually around 7:00pm at a centrally located movie theatre on the subway line and afterwards enjoy coffee and discussions. The members are notified on line or by phone on Thursday night from information in Thursday's entertainment guide. Call or email **Mary Smith** at 416.467.8625 or vivian@enoreo.on.ca if interested.

Super Tees Golf Group - The Super Tees enjoyed lovely weather and great camaraderie. Their last outing was on October 19. All levels of players were welcome and much improvement was noted. They met after their games to socialize and share. They played 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 starting at 10:00am. Next spring they would like to encourage new people to join them and bring a friend. **Rosalie Parente** is our convenor and she can be reached at 905.856.6936 for more detailed information. Her parting message for the season was, "Improve your driving and stay safe."

Art/Sketch Group - When the temperature outside drops, the Art/Sketch group moves inside. Last winter they decided to take advantage of the figure drawing sessions held by the Helliconian Society. This winter, they have discovered the new wings that have opened in December at the ROM. They particularly like statues which stay still while they sketch. Some of them have bought collapsible portable stools which can be set up anywhere and stowed in a bag. When the weather gets better, they will go outside again. If you are interested in joining them, call **Anita Davies** at 416.531.3408, since the group decides when they meet and when and where they will go. They meet on the 1st Thursday of the month and plan to be out February 2 and March 2.

Hiking/Walking Group - Want to feel fit and healthy or get more fit and healthy? Then join this outdoor group. They enjoy hikes and walking even during the winter. Marianne shared, "They (winter hikes/walks) are a wonderful experience." 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.

If anyone would like to start a new interest group, call Valerie at 416.533.0445 or vmah@ican.net. We also hope to connect with some of the other districts for some joint functions ~ see page 12. ♦

Political Action Continued from Page 19

If you are the caregiver and feeling overwhelmed by your responsibilities call your local religious leader or appropriate agency to assist you. Check with your local Community Care Access Centre (CCAC). For contact information see page *Supplement 3*.

*Article obtained from the Internet and edited for this Newsletter by the PAC
Source unknown ♦*

Reading Material for Dark Winter Nights

- “How to Write Large Books” by Warren Peace
- “The Lion Attacked” by Claude Yarmoff
- “The Art of Archery” by Beau N. Arrow
- “Songs for Children” by Barbara Blacksheep
- “Irish Heart Surgery” by Angie O’Plasty
- “Desert Crossing” by I. Rhoda Camel
- “School Truancy” by Marcus Absent
- “I Was a Cloakroom Attendant” by Mahatma Coate
- “I Lost My Balance” by Eileen Dover and Phil Down
- “Mystery in the Barnyard” by Hu Flung Dung
- “Positive Reinforcement” by Wade Ago
- “The Philippine Post Office” by Imelda Letter
- “Stop Arguing” by Xavier Breath
- “Raising Mosquitos” by I. Itch

RTO Project STO (Service To Others) Applications

UP TO \$4,000 AVAILABLE TO QUALIFYING PROJECTS

RTO/ERO has a history of supporting special projects of a humanitarian nature. There is \$100,000 available (up to \$4,000/district) for such a project. Each District Executive must vet applications from its district and select one to be forwarded to the provincial committee for consideration.

The Project - Service to Others Provincial deadline for applications for **2007** is March 1, 2007. *However, since your Executive requires time to evaluate submissions in order to select one for provincial consideration, the local deadline is November 1, 2006.* Those considering an application are responsible for obtaining that application, completing it and having it in the hands of the District 16 President by this date.

Information and applications are available from Gail Knox, Administrative Assistant, Research, or at the provincial website, www.rto-ero.org. Gail can be reached at gknox@rto-ero.org or at 416.962.9463 ext. 233. ♦

Habitat for Humanity



Background: *The Educators' Build* is the initiative of a group of current and retired educators across Toronto to raise over \$60,000. More than 300 individuals and over 60 schools, associations, and companies contributed funds. These included the four RTO/ERO districts in Toronto (Etobicoke/York ~ District 22; North York ~ District 23; Scarborough/East York ~ District 24 and Toronto ~ District 16). Additionally, many individuals, organizations and company representatives lent their muscles to help build the houses.

Dedication: The dedication ceremony was held on Sunday, December 18 and keys were presented to the new owners. Among those representing the various RTO/ERO Toronto Districts were: **Brenda and Gary Fick** ~ Scarborough/East York; **Valerie Mah** ~ Toronto; **George Meek** ~ North York; **Andrée Nottage** ~ North York; **Silvio Sauro** ~ Etobicoke/York; **Ken Turton** ~ Scarborough/East York. **Sandra McNabney**, the chair of the Educators' Build, is a member of District 24. Other pictures are available on our website.

In the photo from left to right: Val (2nd), George (4th), Silvio (5th), OECTA's Bill Doyle (6th), Ken (8th), Andrée (in front of Ken), Sandra (2nd from right).

Composite Photo ~ originals by **Valerie Mah** and **Brenda/Gary Fick** ♦





RTO/ERO Toronto District 16 Actions



Your District Executive met on November 10, 2005 and made the following decisions:

- moved that a Policy Section, subject to the Constitution's procedures, be added to the District Constitution;
- moved that a policy regarding Reimbursement of Expenses be recommended to the District Annual General Meeting;
- set a tentative date of November 14, 2006 for the Annual Fall Luncheon and Craft Show;
- received the Treasurer's report: total equity is \$62,333.87;
- donated \$103 to the Nature Conservancy in memory of Al Sweetman;
- received a report on the success of the Wellness Workshop;
- received the Membership update: 3585 to the end of October;
- donated \$500 to the Metro Toronto Catholic Education Fund (MTCEF) ♦



RTO/ERO Toronto Districts Actions

- held its first Retirement Planning Workshop (RPW), a replacement of that once offered jointly by RTO/ERO and OTF, to TCDSB/TDSB employees.

Editors' Note: Readers who know individuals planning to retire soon may wish to refer them to the following RPWs:

Thursday, February 7, 2006 and Saturday, February 25, 2006 @ \$10.00

Details/Registration available by phoning **Ken Turton** (905.666.8878) or **Dave Fleming** (416.444.4704) or at www.rtoerotorontodistricts.org.

Also available from our website is a Registration Form for a more in-depth series of RPWs offered through **Bill Tajer** to TCDSB/TDSB employees. ♦



RTO/ERO Provincial Actions



- began procedures to expand the RTO/ERO Travel Program;
- approved a Political Action Workshop on effective lobbying;
- continued the program to bring about tax changes to permit income-splitting of pension income;
- met with NDP leader Howard Hampton to discuss issues related to the environment, municipal property assessment, PSA testing, and Federal/Provincial downloading of services costs to the Municipalities. ♦

ICE

Bill Tajer, our Health/Insurance Chair, recommends this growing procedure for those with cell phones: enter the acronym **ICE** (*In Case of Emergency*) for your emergency contact number into the cell phone's memory. Emergency measures workers are now finding this a helpful resource to those in difficulty.



Political Action ~ Pat Carson



- As a senior do you have questions about your role as a caregiver, as a dependent, or as a friend or relative of someone you suspect is being abused?
- Are you unsure what you can do or what help is available?
- What signs or events have caused you to suspect there is a problem?
- Do you know how the law defines abuse?
- Are there services to assist in the case of abuse?

Abuse is defined as any act or lack of appropriate action which causes harm or distress to an older person, even within a relationship where there is an expectation of trust. Mistreatment and abuse can be physical, psychological, sexual or neglect.

Any person close to the senior can be the perpetrator of mistreatment or abuse that is why it is so difficult for the individual who is the victim to seek help. This is particularly true where the senior :

- is disabled
- has a caregiver with a substance abuse problem
- has some form of dementia
- is a recent immigrant with language difficulties

Some signs of mistreatment include:

- unexplained injuries
- unkempt appearance
- depression, anxiety and fear
- someone else speaks for the individual
- unexplained loss of money or valuables

Why do Seniors not tell anyone?

- shame
- fear of loss or relationships
- fear of being removed from a familiar environment
- not knowing who could help

If you are the individual who is unhappy with your care you should

- place your pension cheques in a direct deposit account
- open your own mail
- arrange to have friends visit on a regular unscheduled basis

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Top 25 Movies of 2005 ~ John Borvilos

“Crash” came early in 2005 and stayed in my head throughout the year. Written and directed by Canada’s own Paul Haggis, it was a beautifully and masterfully crafted film juggling a number of stories and a great number of characters set in LA. The story dealt, in a very emotionally involving way, with issues of racism and class – and how we are all prisoners of our own stereotyping, jealousy, and unfulfilled desires. This film bears repeated viewings for its strong performances, its seamless and intricate plot and editing, and its original and complex insights into human nature, the good and the bad... This was not a great year for films and the box office showed that people quite rightly were staying away from highly-touted films in droves, but small films like Canada’s “Saint Ralph” (with its heartfelt message of hope) and “A History of Violence” (with its issues of identity and hiding from one’s own past) were both touching and heart-breaking. Bigger films like “Munich”, “The Constant Gardener”, “Hotel Rwanda”, “Brokeback Mountain”, and “North Country” revealed to us in compelling and suspenseful ways the precarious and often cruel world we live in – people’s inhumanity to other people – from insane terrorism and blind corporate greed to harassment and sexism in the workplace. Sheer entertaining stories of love, adventure, comedy, and thrills were also to be had in fare as diverse as “King Kong”, “In Good Company”, “Pride and Prejudice”, “March of the Penguins”, “Walk the Line”, “War of the Worlds”, “The Squid and the Whale”, “Batman Begins”, and “Ladies in Lavender”. If you didn’t have time to see these films during the year, you have a great year ahead of you in your local DVD shop. These top 25 movies can only enhance your life. See you at the movies...

- | | |
|----------------------------|-------------------------------------|
| 1. Crash | 14. The Constant Gardener |
| 2. A History of Violence | 15. Me and You and Everyone We Know |
| 3. Brokeback Mountai | 16. The Upside of Anger |
| 4. Hotel Rwanda | 17. Enduring Love |
| 5. Walk the Line | 18. North Country |
| 6. King Kong | 19. Proof |
| 7. Capote | 20. Saint Ralph |
| 8. The Squid and the Whale | 21. In Good Company |
| 9. Munich | 22. March of the Penguins |
| 10. Pride and Prejudice | 23. War of the Worlds |
| 11. Bad Education | 24. Ladies in Lavender |
| 12. Cinderella Man | 25. Jarhead |
| 13. Batman Begins | |



Dijon vu - the same old mustard as before

Visit Our Website

Site Map for RTO/ERO Toronto Districts Website

www.rtoerotorontodistricts.org

There is a good deal of resource material on our website. Here is a brief description of what is available in HTML or PDF format. Give us a visit!



Home Page ~ Left Side/Information Common to all Districts

- **Benefits:** HTML and/or PDF formats of Benefits’ comparisons with TCDSB, TDSB, RTIP/ARM; links to Benefits’ Forms and other voluntary plans (auto, life, house); detailed RTO/ERO Benefits’ programs; Long Term Care Plan
- **External Links:** assorted links to: Credit Rating Agencies, Political Parties (Federal, Provincial), Education, Finances, Retired Teacher Organizations, Government (Federal, Provincial, Municipal, American) Search Tools, Seniors’ Resources, Travel, Health Matters, Weather, Media
- **Fact Sheets:** an emailable form to order RTO/ERO Fact Sheets in PDF format
- **Feedback:** a web form to ask questions regarding RTO/ERO and its districts
- **Join:** complete information on how and why to join RTO/ERO
- **Pension:** a limited source of information for the Ontario Teachers’ Pension Plan (OTPP) with link to the OTPP website
- **Privacy Code:** the details of how RTO/ERO protects your privacy
- **Political Action:** details of RTO/ERO positions on government policy, PDF document of City of Toronto’s Federal, Provincial, Municipal reps
- **Retire ~ How to!:** self explanatory, a service to potential members
- **Senate ~ Fall, 2005:** condensed set of reports and decisions made
- **Travel:** a limited site at this time
- **Updater ~ Current:** the latest monthly Provincial RTO/ERO communication to districts
- **RTO/ERO logo:** link to our provincial organization

Home Page ~ Right Side/Access to 4 RTO/ERO Toronto Districts

The districts sponsoring this website are: Etobicoke/York (22); North York (23), Scarborough/East York (24) and Toronto (16). Each District’s website has somewhat common links that may include: Awards, Activities, Archives, Dates, Executive, Governance, Member Services, Newsletter, Photos. Additionally, there is a link to information regarding the joint activities of the 4 sponsoring districts specifically the events that they sponsor, photos and reports regarding these events, and a list of the current representatives and how this ‘umbrella group’ is structured.

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Website Continued from Page 7

We recommend visiting the other Toronto sites and suggest that if two individuals in the same household belong to RTO/ERO then one might wish to transfer membership to another Toronto District to access more services with the dual membership.

Toronto District 16's Email Service

As an adjunct to our website, Toronto District 16 offers an *Email Service* that is currently provided to more than 10% (450+) of our members and a number of adherants. The Email Service works like this:

Whenever the website is updated (at the most, twice a month), an email is sent to our subscribers to let them know what changes have been made. *The subscriber then chooses to get that information as they see fit. We do NOT send attachments. Messages are scanned for infection prior to being sent.*

Your email address is NOT SHARED with anyone for any other purpose.

Occasionally, we will send out specific information that may affect some members directly. For example, we were able to let our email subscribers know of the change in the RTO/ERO Group Benefits that, effective January 1, 2006, would require transferees from the OTIP/ARM individual plans to provide 'medical evidence of insurability' (i.e.: no 60-day window*). This provided an additional six weeks more notice than those receiving the Newsletter only to join RTO/ERO and participate in our Group plans before the deadline.

Note that we have a number of former teachers of the Toronto Catholic and Toronto District School Board (or the legacy TBE) who receive our Email Service but are either members of other RTO/ERO Districts or have not yet joined RTO/ERO at all but wish to remain informed about past colleagues.

** the 60-day window remains for those transferring from Board, or spouse's, Group Plan.*

Members with Websites - we'll put a link on our site

We haven't spread the word recently about our District 16 Webpage that lists Members who have established websites or email addresses where their personal services or products are available for others to see. (The offer is available to those operating their own service and not to third-party companies). If you would like to have a link to your service/product placed on our website, please let the editor know at bmenagh@eol.ca. Consider that the more links a website has, the higher up in search engines it tends to be found. ♦

Protons have mass? I didn't even know they were Catholic.

One nice thing about egotists: They don't talk about other people.

It's not an optical illusion. It just looks like one.

Day Trips ~ Jack DeGroot
FIRST TRIPS FOR 2006

Once again a number of daytrips have been lined up for your enjoyment. Each trip includes transportation, two meals, your theatre ticket as well as all taxes and gratuities. Each performance is a matinee. Anticipating a greater audience interest in the musicals at Shaw and Stratford, the ticket order has been doubled.

Contact the person listed with the particular Festival to reserve. Once your booking is firm.

*Please forward a deposit of \$40/person (Payable to Club 16) to
Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3.*

NOTE: Ordering tickets begins Wednesday, February 1 at 8:00am.

<i>Location/Date</i>	<i>Production</i>	<i>Cost</i>
Drayton Festival Productions		
Friday, June 16 (Drayton)	'Not Now Darling' (British farce)	\$ 95.00
Wednesday, June 28 (Penetang)	'The Foursome' (a comedy)	\$ 95.00
For reservations, call Ian Baird at 416.491.8906 beginning Wednesday, February 1 at 8:00am.		
Stratford Festival Productions		
Wednesday, September 27 (Avon)	'South Pacific'	\$110.00
Wednesday, October 18 (Festival)	'Oliver'	\$110.00
For reservations, call Jack DeGroot at 416.691.3046 beginning Wednesday, February 1 at 8:00am.		
Shaw Festival, Niagara-on-the-Lake, Festival Theatre		
Tuesday, April 4	'Arms and The Man'	\$100.00
Thursday, November 2	'High Society'	\$100.00
Friday, November 10	'High Society'	\$100.00
For reservations, call Mary Ann Fedchak at 905.624.4316 beginning Wednesday, February 1 at 8:00am.		

Other outings are planned for the Fall. These will be listed in the next Newsletter with booking details.

Those who jump off a bridge in Paris are in Seine.

Practice safe eating - always use condiments.

A backward poet writes inverse.

Minding Your Money Continued from Page 15

Contact an estate planning specialist lawyer for more information. Remember that a trust is merely the container that holds your assets. You still require the help of a licenced, independent financial advisor to assist you in investing those assets. ♦

***Editors' 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.*

In addition to the above material, your editors believe you should be aware of the following CCRA Taxpayer Alerts:

Alert 1: Potential investors reminded to exercise caution with respect to certain donation arrangements. Investors should be aware of the risks associated with participating in certain tax shelter donation arrangements, including gifting trust arrangements, leveraged cash donations, and buy-low, donate-high arrangements. Although most tax returns are assessed as filed, the CRA generally has three years from the date of assessment to reassess taxpayers. The fact that investors in some of these tax shelter donation arrangements have not been reassessed should not be interpreted as the CRA's acceptance of the arrangement. Such audits may take more than one year to complete. The CRA recommends that anyone considering participating in tax shelter donation arrangements obtain independent legal and tax advice.

Alert 2: Owners of self-directed RRSPs should use caution before taking part in any scheme that promises a tax-free withdrawal of Registered Retirement Savings Plan (RRSP) funds. Some promoters of financial schemes promise RRSP owners that they can make tax-free withdrawals from their RRSPs. Typically, the arrangement involves using an individual's self-directed RRSP to purchase the shares of a private company or interest in mortgages (usually at highly inflated values). The funds used to make the purchase are then loaned back to the owner of the self-directed RRSP at low or no interest. Taxpayers who respond to these kinds of advertisements risk losing retirement savings AND the tax benefits of those claims. Why? If an RRSP is used as security for a loan, the value of the RRSP has to be added to the taxpayer's taxable income. Similarly, if an RRSP is used to purchase shares of a private corporation, and the shares are not a "qualified investment" under the rules, then the value of the shares will be added to the RRSP holder's taxable income. ♦

By the time you read this Newsletter, the annual **RTO/ERO Tax Tips** should be, or soon be, available at: www.rtoerotorontodistricts.org or www.rto-ero.org or by phoning RTO/ERO at 416.962.9463.

Annual Tax Tips

File It Or Lose It! Many taxpayers who have no taxes payable do not file a tax return. This is most unwise! Not only do they lose the GST and Ontario tax rebates that are available to low/no income taxpayers, but, if they are part of a family, (including common law and same gender couples) they prevent the transferring of tax credits to the higher-income taxpayer. If you have a child/grandchild 16 years or older, that child should submit a tax return to claim the Ontario Tax Credit and, if 19 years old, the GST rebate as well. Failing to file a tax return also complicates the tax return for the year of death.

Income Splitting Income splitting (including tax credit transfers) is probably the most fertile area for tax reduction. You will be amazed at the number of items that may be transferred among family members, after they are no longer needed to reduce the lower-income taxpayer's Tax Payable (Line 435) to zero. Such transferable items include: Age Amount, Attendant Costs, Charitable Donations, Child Tax Credit, CPP, Disability Amount, Education Amount, GST Credit, Medical Expenses, Pension Amount, Political Donations, Provincial Credits, Spousal Amount, Tuition Fees and Canadian Taxable Dividends Credit.

Lending money to a family member is an excellent way of splitting income. However, it must be done very carefully with meticulous records kept or CCRA might disallow the loan and attribute the income earned back to the lender. Said simply, a family member, usually the highest-income earner, may lend money to another family member to invest. A formal contract must be drawn up and the CCRA prescribed rate of interest charged. The income from investing the money received as a loan is reported and taxes paid on that amount by the family member who received the loan. The interest received from the loan must be reported by the lender. The reference for this tax strategy is CCRA Interpretation Bulletin IT-510 and IT 511.

Charitable Donations Charitable donations and medical expenses merit special attention. Both may be claimed by either spouse, and, in addition, have special characteristics. Charitable donations may be accumulated for up to five years and claimed up to 75% of Net Income (100% in the year of death). Choose the claimant who will provide the better family tax credit – usually the higher taxed person.

Medical Expenses Medical expenses may be claimed for any 12 month period ending in the tax year. This allows taxpayers to choose the most costly 12

Continued on Page 10

Minding Your Money Continued from Page 9

months to claim expenses, e.g. If a taxpayer experienced large medical expenses from July to September in 2XXX, he/she could designate July 1, 2XXX to June 30, 2XXY as the fiscal year for medical expenses.

Note: Only expenses that have not been reimbursed are eligible, and the total of such expenses must exceed the 3% of Net Income to generate a credit. Eligible expenses include premiums paid to non-governmental, medical or hospital care plans in 2005, e.g. your portion of your Health Benefits plan and any travel insurance that you have paid. Don't forget the \$100 deductible you pay if you are 65 or over and the deductible portion of all prescriptions. Johnson Inc. provides RTO/ERO members with a totaled summary of all deductibles.

Claiming Tuition Fees Students attending post secondary education and students who have been IPRCed may claim tuition/tutoring fees on their income tax returns. In each case you will need to submit either a T2202A from the educational institution or a copy of the IPRC letter that confirms that your child is exceptional. For students attending university outside Canada, obtain two forms from CCRA – Education Amount Certificate (T2202E) and Tuition Certificate – University Outside Canada (TL11A). Be sure to instruct the university to complete column C (Number of months for full time credit) on the Education Amount Certificate. In all cases, the children must submit their own tax returns and complete the back of the T 2202A/TL11A form to transfer their unused tuition fee and education amount to the higher earning taxpayer. An accompanying letter to CCRA to explain the T2202E and TL11A forms would help in processing these forms.

Disability Credit If you (your spouse, relative or loved one) have experienced a severe trauma, (e.g. heart attack, stroke, Alzheimer's) or severe health deterioration that leads to an enduring disability (You must be markedly restricted all or most of the time.) in hearing, seeing, speaking, walking, thinking, loss of bladder or bowel control, ability to dress, or feed oneself, perceive, think or remember, then you are eligible for a disability credit. Have a CCRA form T2201 signed by a qualified medical doctor, optometrist, audiologist, psychologist or occupational therapist.

Attendant Care Credit Retirement home residents, who have had a T2201, Disability Tax Credit form signed may claim up to an additional \$10,000 for attendant care credits on top of their medical expenses.

Tax Shelters Tax shelters are investment vehicles that defer taxes until you withdraw money from the shelter. Common tax shelters include RRSPs, RRIFs and RESPs. A sheltered investment of \$10,000 returning 8% for 25 years will be worth \$68,485. An unsheltered investment of \$10,000 returning 8% for 25 years

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Minding Your Money Continued from Page 10

in a 40% tax bracket will be worth \$32,387. Maximize your RRSPs. Tell your children.

RRSPs RRSPs represent the single most effective method of reducing taxes payable. RRSP contributions provide a dollar-for-dollar reduction in taxes payable. At the same time, your RRSP investments compound exponentially because they are sheltered from taxation. It is a serious investment error not to maximize RRSP contributions. RRSPs defer income taxes until a later date when your marginal tax rate is lower. If you have unused RRSP contribution room, use it up before you turn 69 and are unable to contribute to an RRSP.

RESPs Registered Education Saving Plans (RESPs) provide excellent vehicles to shelter your investments while you are saving to help pay for the exorbitant, post-secondary tuition fees that your children, grandchildren, nieces or nephews will face in the near future. Each year for each child, that you contribute to, the federal government provides a Canadian Education Saving Grant (CESG) of 20% on the first \$2,000 of the money that you contribute that year. This grant is invested in a fund of your choice. When RESP money is withdrawn, it is taxed in the hands of the beneficiary, who will have a much lower tax rate than the contributor. Not all RESPs are alike!

Grandparents reign supreme when it comes to RESPs. Only grandparents may set up a family RESP that includes children from different families. This is because there must be a direct blood relationship between the contributor and the beneficiary and only grandparents have that relationship.

Tax Efficiency CCRA taxes different investment returns at different rates. Capital gains are taxed at 50% of reported value, dividends at 67% and interest income at 100%. Thus, investors would retain the following amounts of a \$1,000 investment return: capital gains \$800, dividends \$733 and interest \$600. Bonds, CSBs, GICs, T-Bills, etc. pay returns as interest, so are the least tax efficient form of investing. The effective rate of return is more important than the published rate of return when investing in non-sheltered securities.

Note: The government has proposed a reduction in the tax rates for dividends starting in 2006.

Trusts Trusts are not usually included as part of this Annual Tax Tips column because formal trusts are expensive to set up and benefit wealthy investors more than average ones. However, people are winning lotteries and receiving large inheritances and are asking about this tax-saving strategy. If your estate (excluding your primary residence) is worth \$1 million or more, then you might want to consider trusts as part of your tax saving strategies. There are many types of trusts, each set up for a specific purpose, e.g. testamentary, inter vivos.

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TEOF ANNUAL LUNAR NEW YEAR BANQUET

Celebrate 'The Year of the Dog'



Thursday, February 16, 2006
6:00pm/Reception ~ 6:30pm/Dinner



BRIGHT PEARL SEAFOOD RESTAURANT
346 Spadina Ave (between College and Dundas)

\$40/person (charitable receipt for a portion of the cost)
For tickets call **Theresa Lennox** at 416.393.0670 or
Valerie Mah at 416.533.0445

Charitable Donations Continued from Page 13

4 Find Out More Information On Charities

- Canada Revenue Agency, Charities Directorate; 1.800.267.2384 or www.cra.gc.ca/charities
- Ontario Ministry of Consumer and Business Services; 416.326.8800/1.800.889.9768 or www.cbs.gov.on.ca
- Office of the Public Guardian and Trustee, Charitable Property Program (Ontario Ministry of the Attorney General) 416.314.2800/1.800.366.0335 or www.attorneygeneral.jus.gov.on.ca

5 To File A Complaint

- Call your local police department
- Call Project Phone Busters at 1.888.495.8501

This material prepared by the RTO/ERO Member Services Committee ♦

Basic Units of Measurement

Ratio of an igloo's circumference to its diameter: Eskimo Pi

2000 pounds of Chinese soup: Won ton

1 millionth of a mouthwash: 1 microscope

Time between slipping on a peel & smacking the pavement: 1 bananosecond

Weight an evangelist carries with God: 1 billigram

Time it takes to sail 220 yards at 1 nautical mile per hour: Knot-furlong

365.25 days of drinking low-calorie beer because it's less filling: 1 lite year


16.5 feet in the Twilight Zone: 1 Rod Serling

Half of a large intestine: 1 semicolon

Our Members Write

The Train

by Allison Goldstein



Here it comes; it's right on time,
My favourite train; the 69.
The steady rhythm, steel on steel,
Four short "toots" and one long peal.

My little kitchen shifts and shakes,
I hear the trembling of the plates.
Aboard, it's seems no time at all,
From Coburg through to Montreal.

Trenton, Belleville, Napanee,
More passengers get on at three.
Lucky, those, who go first class,
At Kingston, they can raise a glass
Of sweet white wine, or maybe red,
To go with chicken on a bed
Of saffron rice, and at Cornwall
Desert is served, and that's not all,
A tiny after-dinner sweet
To make your travelling lunch complete.

Up the track the night comes creeping,
Gently rocking, travellers sleeping,
Pushing on to Montreal.

Your editors would like to thank Allison for taking the time to send us this poem. Perhaps you, too, have a penchant for writing. Format criteria is available on the last page. We have no standard for length but shorter material permits more efficient use of spaces. ♦

Donald Rumsfeld is giving the president his daily briefing. He concludes by saying: "Yesterday, 3 Brazilian soldiers were killed in an accident" "OH NO!" the President exclaims. "That's terrible!" His staff sits stunned at this display of emotion, nervously watching as the president sits, head in hands. Finally, the President looks up and asks "How many is a brazillion?"



...a seminar with your good health in mind



RTO/ERO North York District 23, in hosting this seminar, has invited other RTO/ERO members from other districts to attend 'as space permits'. This Newsletter, mailed on January 26, 2006 should arrive in time for you to consider participation. We thank Bev Henricks, Treasurer, and Helen Wiber, President, for their thoughtful consideration in extending this invitation. Contact Bev Henricks at 416.293.3890 to check on space availability before remitting your cheque. Include the chit at the bottom of this page.

• An Invitation to join us! • Mark February 16th on your calendar! •

The objectives of this presentation are to learn:

- what homeopathic medicines are and how they stimulate the body's self-healing abilities
• types of treatments used by Naturopaths as opposed to medical approaches
• how to take a more active role in our health (lifestyle, nutrition, exercise)

RTO/ERO members and their guests will also learn about natural medicines and preventative health care integrating scientific knowledge with traditional healing methodologies.

Location: Moonlight Ballroom, 3125 Bayview Avenue (South of Finch, east side, lots of parking)

Cost: \$10.00

Time: 9:30 to 10:00am ~ registration and light refreshments
10:00 to 12:00N ~ presentation with with question period

Date: Thursday, February 16, 2006

Register: send cheque by February 4 (payable to RTO/ERO District 23) to Bev Henricks, 21 Dawnmist Cres., Scarborough, M1V 4K5

Presented by RTO/ERO District 23 with guest, practitioner Dr. Caryn Thompson, ND, from the Bosnar Centre for Health, 2462 Yonge Street, Toronto M4P 2H5



When confirmed, send this completed chit with your remittance:

NAME: _____ Phone: _____



Charitable Donations: Fighting Phoney Charities

Canadians, in general, and members of RTO/ERO, in particular, are known for their generous charitable donations. But as Canadians reach into their hearts and pocketbooks, there are, unfortunately, many dishonest individuals who pretend to be raising money for charity and then simply pocket 'donations' from unwitting donors. They may contact you by e-mail, telephone, or in person. Once donations to phony charities are given, there is very little that can be done to retrieve them.

Many phony charities use names similar to those of established charitable organizations. Con artists posing as legitimate fund-raisers are often very charming and convincing.

Prevention is the key. Most charities and fund-raising groups are legitimate. The only real defence against the misuse of your charitable donations is to become an informed donor.

The following information should be helpful when donating:

1 Ask Before You Give

- Will there be a tax receipt?
• What is the organization's charitable registration number?
• What percentage of donations go directly to the cause? How much is used for administration and fundraising costs?
• Is there further information that can be sent to me before I donate?

2 Protect Yourself

- Never give in to high-pressure tactics
• Be aware of vague answers to questions and post office box addresses
• Never give cash; make cheques payable to the charity's full name
• Never give your credit card number to a charity over the telephone unless you have phoned them
• Never give out personal information
• Ask for a tax receipt

3 Plan Your Contributions

- Consider first those charities that you prefer
• Determine how much you can afford for all charitable donations for the entire year
• Try to spread your contributions over the entire year

Continued middle of Page 14

- 4 Don't let illness or the unexpected cost you the price of your vacation – consider travel and cancellation insurance;
- 5 Get it in writing – before you buy, always get a written confirmation with all the details of your trip;
- 6 Protect yourself from fraud and identity theft. Do not carry personal documents, like your social insurance number, unless you know you will need them for your trip. Keep them safe.

For More Information

To learn more on these and other consumer topics, please visit the website of the Ministry of Government Services at www.mgs.gov.on.ca, or call 416.326.8555, or toll-free at 1.800.268.1142. TTY is 416.325.3408 or toll-free at 1.800.268.7095.

*These summaries of Government of Ontario brochures used with permission
~ Editors*

NOTES

Editors' Note: In each issue of our Newsletter, we include an informative Supplemental Section. Typically, these Sections follow this pattern:

September ~ Summary of services provided by RTO/ERO and RTO/ERO Toronto District 16 including a complete contact list of the year's Executive

November ~ detailed report of the RTO/ERO Fall Senate (AGM)

January ~ useful information regarding government services

March ~ materials (budget, notices of motions, etc.) for the RTO/ERO District 16 Annual General Meeting in May

May ~ variable

SUPPLEMENTAL RESOURCE MATERIAL

Removable for Future Reference

Community Care Access Centres (CCACs)



Toronto
Community Care
Access Centre
Centre d'accès aux
soins communautaires
de Toronto

Who we are:

We are a community-based, not-for-profit corporation governed by a Board of Directors.

What we do:

We are your health care partners, helping you plan and make informed choices about managing your health care needs or those of someone you care about.

The Toronto Community Care Access Centre:

- Plans, coordinates and ensures delivery of a full range of in-home services to support clients and their caregivers
- Provides health support services for children in Toronto schools
- Provides special services for persons with Acquired Brain Injury (ABI)
- Helps clients with their applications and admission to long-term care facilities in Ontario
- Provides information about and referral to a wide range of community-based health and support services
- Provides palliative care
- Serves people regardless of age, diagnosis or financial circumstances

Services we offer:

- Assessment of need, development of a plan of service and care coordination
- In-home nursing, physiotherapy, nutrition counselling, occupational therapy, speech-language pathology, social work and personal support (help with basic daily activities)
- We may also provide assistance with transportation to medical appointments, medication, medical equipment, dressings and medical supplies, and in-home diagnostic and laboratory procedures

How to obtain our services:

- Self-referral or referral by someone else (family member, friend, doctor, hospital discharge planner, school personnel, other community professionals or agencies) by calling the Community Care Access Centre. (*see Page S3*)

Continued on Next Page

CCACs Continued from Page Supplement 1

What happens next:

- We assign a care coordinator to each person for the duration of the time they are receiving services from the Toronto Community Care Access Centre
- The care coordinator works with the client to assess their care needs, with the goal of achieving or maintaining the client's optimal capacity to manage at home or at school
- As needs change the plan of service is adjusted
- The care coordinator arranges for the required service to be delivered by a contracted service provider working on behalf of the Toronto Community Care Access Centre
- The coordinator assists with the application and admission of the person to other community-based services or to a long-term care facility

CCACs provide one-stop access to health and personal support services to help individuals live independently in their homes or assist them in making the transition to a long-term care facility. We also provide information about, or link individuals to, services available in the community. Anyone can make a referral to a CCAC - you, a family member, caregiver, friend, physician or other health care professional.

In-home Services

We work with you and your family/caregiver to manage your health care needs in your home. Each client is assigned a Case Manager/Care Coordinator who will conduct an assessment of your health care needs and work with you to develop a service plan to meet those needs. They will coordinate and monitor your services to reflect your changing needs. CCACs contract with service provider agencies to provide all in-home services.

Health care services you may receive include: nursing; personal support (i.e. help with bathing, dressing, etc.); physiotherapy; occupational therapy; speech-language therapy; social work; and nutritional counselling.

We also offer specialized programs for acquired brain injury, child and family services, school support, mental health, palliative care and respite care.

To be eligible for in-home services from a CCAC a person must have:

- a valid Ontario Health Card
- needs that cannot be met by a hospital outpatient program
- a medical condition that can be adequately treated in the home
- a need for at least one professional or personal support service.

Continued on next page

Quick Tips

- a Research the product before you buy;
- b Never reply to unsolicited e-mails asking for personal information like your credit card number, bank account information or passwords;
- c Before providing your credit card information:
 - understand the refund and return policy and how to go about changing or cancelling your order;
 - review the privacy policy – find out how the merchant is using and protecting your personal information.
- d Don't be pressured into "a great deal." If you feel uncomfortable, simply say no;
- e Get three estimates before you buy. Remember the lowest price may not be the best deal and the highest price doesn't always mean the highest quality;
- f Ask for references and check them;

What Every Traveller Needs to Know

Travel Industry Compensation Fund

Dealing with an Ontario-registered agency is your guarantee of protection under the Travel Industry Act, 2002 and by the Travel Industry Compensation Fund.

The Ontario Travel Compensation Fund protects consumers who purchase travel services from an Ontario-registered travel agency and who do not receive their travel services due to the bankruptcy or insolvency of either an Ontario travel retailer, wholesaler, airline or cruise line.

You may claim up to \$5,000 per person for a reimbursement from the fund.

How to Make a Claim

To make a claim under the Ontario Travel Industry Compensation Fund, call 905.624.6241 (toll-free: 1.888.451.TICO (8426)) or e-mail tico@tico.on.ca within six months of the event that caused you to file the claim. Be sure to keep all receipts, invoices, credit card slips and statements and any unused travel documents.

To find out if an agency is registered or to learn more about travel, contact the Travel Industry Council of Ontario at: Toll-free: 1.888.451.TICO (8426) Website: www.tico.on.ca

- 1 Protect yourself by purchasing travel services from a registered Ontario travel agent;
- 2 Talk with your travel agent. Understand what you are buying, the terms and conditions of your trip, including refund policies and penalties;
- 3 Ask your travel agent if they charge a non-refundable travel-counselling fee;

Continued next Page

Your rights:

- You have a 10-day cooling-off period to cancel most contracts over \$50 that are signed in your home. If you cancel the contract, the company must refund your money within 15 days;
- The contract you receive from the company must list the following:
 - your name and address, and the name and address of the company;
 - delivery date(s) for goods or when services are to begin;
 - details of the item/service being purchased;
 - details of the cancellation rights in clear print on the front of the contract.
- You can cancel a contract signed in your home by verbal notice but it may be more difficult to prove. If you give written notice, sent by fax, registered mail or e-mail, keep a copy as proof of delivery to the company.

Buying Over the Telephone

Though shopping by telephone is convenient, beware of calls from unsolicited vendors.

Quick tips:

- Deal only with reputable companies with easy to understand return, exchange and/or refund policies;
- Don't buy on impulse;
- When dealing with unsolicited vendors:
 - get their company information and contact number;
 - check them out to make sure they are a company you can trust;
 - call them back only if you are interested.
- Beware of telemarketers who:
 - use high-pressure sales techniques;
 - tell you that you've won something;
 - ask for your personal or financial information;
 - demand payment in advance.
- When shopping by phone, get all the details before you agree to anything – ask “who, what, where, when and how much?”.

Your rights:

- Before you enter into a contract over \$50 over the phone, the company must provide, in writing or verbally, a complete list that describes the goods and services, including delivery dates;
- The company must provide you with a written copy of the agreement within 30 days of billing or within 60 days of you entering the contract – whichever comes first. If the company does not do this, you have up to one year to cancel.

Continued on next Page

Long-Term Care Facilities

If you need more help than can be provided through in-home services, your Case Manager/Care Coordinator will help you investigate long-term care facilities. We can also help arrange short-term stays during a period of recovery or to allow relief for caregivers.

Information and Referral

If you are not eligible for our services or if we are unable to provide services to meet all your needs, we will help link you to alternative services available in your community. These may include: adult day programs; meals on wheels; assistance with shopping or cleaning; transportation assistance; and attendant outreach services. Community agencies may charge a user fee for these services. CCACs reach out to people of all ages and cultures, whatever the diagnosis. We take pride in offering the highest possible quality of service within our available resources. We are here to help!

Contact Information**East York Access Centre**

1 Leaside Park Drive Toronto, ON M4H 1R1

Telephone: 416-423-3559

Email: mail@eastyork.ccac-ont.ca

Website: www.eastyork.ccac-ont.ca

Etobicoke and York Community Care Access Centre

401 The West Mall, 10th Floor Etobicoke, ON M9C 5J5

Telephone: 416-626-2222

Email: info@etobicoke-york.ccac-ont.ca

Website: www.etobicokeandyorkccac.ca

North York Community Care Access Centre

45 Sheppard Avenue East, 7th Floor North York, ON M2N 5W9

Telephone: 416-222-2241

Email: general@northyork.ccac-ont.ca

Website: www.northyork.ccac-ont.ca

Scarborough Community Care Access Centre

1940 Eglinton Avenue East, 3rd Floor Scarborough, ON M1L 4R1

Telephone: 416-750-2444

Website: www.scarbcccac.org

Toronto Community Care Access Centre

250 Dundas Street West, Suite 305 Toronto, ON M5T 2Z5

Telephone: 416-506-9888

Email: toronto_ccac@toronto.ccac-ont.ca

Website: www.torontoccac.com

Material for this item obtained from CCAC brochures ~ Editors

Consumer Protection in Ontario

The Ontario Government has enacted legislation giving consumers certain rights. Additional consumer support material, is available from the Government of Ontario website www.gov.on.ca.

Smart consumers are good for business: Ontario is a leader in consumer protection and has set out clear rules for consumers and business. Know your rights – shop smart and protect yourself in the marketplace.

Contracts

The Consumer Protection Act, 2002 covers the four most common types of contracts:

- Direct Agreements that are entered into away from the place of business;
- Internet Agreements that are entered into on the Internet – for example, a website where consumers place online orders;
- Remote Agreements that are entered into when the business and the consumer are not present together – for example, by phone, fax or mail;
- Future Performance Agreements for services including gym memberships, where delivery, performance or payment in full is not made when the consumer enters the agreement.

You are protected under the law when you enter a contract, and a few precautions can eliminate common complaints.

Quick tips:

- Research the product or service before you buy;
- Buy from companies you know and trust. Ask around and see what other people have experienced;
- Compare prices, guarantees and warranties;
- Get all contracts or promises in writing and keep all documents and receipts;
- Check references and buy from companies you know and trust;
- If you don't understand the contract, ask to have it explained so that it makes sense to you;
- Keep down payments to a minimum – 10 per cent of the total estimate is fair;
- Remember – if it sounds too good to be true, it probably is.

Your rights:

- The final cost cannot be more than 10 per cent higher than the original estimate – unless you agree to the price increase verbally or in writing;
- You have 10 days to cancel a contract for any reason, and it must be done in writing. You will have to be able to prove that you cancelled the contract – proofs of registered mail, fax or an e-mail receipt are best;

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What You Need to Know About Shopping Online, at Home or on the Phone

Shopping For Personal Items

Personal items are the sixth most common consumer complaint at the Ministry of Government Services. Most involve the quality of the goods, refunds and exchanges, warranty issues, and the failure to provide or deliver purchased items. You are protected under the law when you shop online, at home or on the phone, and a few precautions can eliminate common complaints.

Shopping Online

There are basic rules to help you enjoy the comfort of online shopping:

Quick tips:

- Research the product or service before you buy;
- Never reply to unsolicited e-mails asking for personal information like your credit card number, bank account information or passwords;
- Before providing your credit card information:
 - understand the refund and return policy and how to go about changing or cancelling your order;
 - review the privacy policy – find out how the merchant is using and protecting your personal information;
- Make sure the site is secure – look for a lock at the bottom of the screen or a website address that begins with <https://>;
- Make sure the merchant's name, address and telephone number are on the website so you know who to contact for more information.

Your rights:

- A copy of the agreement must be e-mailed within 15 days after you enter into the agreement.

Door-to-Door Sales

Many consumers find themselves pressured to buy a product or service they don't want or need by unsolicited, pushy sales agents who show up at their door.

Quick tips:

- Don't be pressured into "a great deal." If you feel uncomfortable, simply say no;
- Get three estimates before you buy. Remember the lowest price may not be the best deal and the highest price doesn't always mean the highest quality;
- Ask for references and check them before you sign a contract.

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Home Renovations

Complaints about home renovations are the second most common complaint at the Ministry of Government Services. Most involve unfinished work, quality of work and warranties. You are protected under the law when you enter an agreement for your home renovation, and a few precautions can eliminate common complaints.

Quick tips:

- You may need a building permit for certain renovations, so check with your city or town hall before work begins. It is your responsibility to obtain the building permit. If your contractor says you don't need a permit, get another contractor;
- Unless you're a qualified do-it-yourselfer, hire a contractor. Get references and check warranties and guarantees carefully. The contractor's reputation and length of time in business are important;
- Make sure you know exactly what you want. Changing plans in the middle of a project may add to the cost;
- Renovations don't automatically add to the value of your home. Don't be talked into unnecessary renovations;
- Get written, detailed estimates from three or four contractors and stay away from the contractor who quotes flat rates before inspecting your house. Determine if the price includes the cost of materials and labour;
- Don't be pressured to sign a contract right away in order to take advantage of a door-to-door special;
- Keep down payments to a minimum – 10 per cent of the total estimate is fair, and never pay the full amount until the work has been completed;
- Make sure everything you agree to is in writing – the cost, start and end dates, and who is responsible for the cleanup;
- If a large amount of money is involved, you may want to have a lawyer or a friend go over the contract to explain it to you before you sign;
- If there is a dispute about whether you owe money to the contractor, the contractor may register a construction lien against your property.

Your rights:

- Your consumer rights are protected by the law and no one can take those rights away from you;
- The final cost cannot be more than 10 per cent higher than the original estimate; however, a contractor and consumer can agree to change the estimate if additional goods and services are required.

For Additional Information Check Out:

Canadian Home Builders' Association ~ www.hiringacontractor.com

- You cannot sign away your consumer rights, no one can take them from you;
- You can cancel a contract if goods or services are not provided within 30 days of the date promised.

Repairing Your Car

Vehicle repairs are the third most common consumer complaint at the Ministry of Government Services. Most involve auto-repair shops that overcharge, perform unauthorized or poor quality work, or fail to provide warranties. You are protected under the law when you bring your vehicle in for repair, and a few precautions can eliminate common complaints.

Quick tips:

- Always get an estimate in writing before repairs begin. If you are not offered a written estimate, go somewhere else. The estimate should include as much detail as possible about your car, the work that will be done to it and the rates charged for the work;
- Be sure to ask that old parts that were replaced in the repair be returned to you;
- Ask family, friends and co-workers to recommend a quality repair shop. If you don't have a personal referral, shop around – carefully;
- Go to the repair shop and speak with the service manager or owner;
- Be sure to ask for and check references;
- Once you find a shop you are satisfied with, stick with it.

Your rights:

- Final charges for repair work cannot be more than 10 per cent on top of the original estimate - unless you agree to the price increase verbally or in writing;
- Repairs cannot be done to your car unless you have given permission - by telephone or by signing the estimate;
- Repair shops must give you a 90-day or a 5,000-km warranty (whichever comes first) on most new and used parts as well as the labour costs involved;
- If your vehicle breaks down during the warranty period or becomes unsafe to drive, arrange to have it taken back to the repair shop. The shop must fix the part under warranty and cover the costs of the labour required to redo the repair;
- You have the right to know whether or not reconditioned parts will be used to repair your vehicle;
- You have the right to have parts that were replaced in the repair be returned;
- If you can't return your vehicle to the repair shop and you have it repaired at another shop, in order to get your money back, you must return defective parts to the original shop (upon request);
- You have the right to know whether commissions were paid to mechanics.

If a repair shop has violated any of your rights listed above, contact the manager and file a complaint immediately in writing. *Continued on next Page*

Collection Agencies

There are many reasons people don't pay their debts—financial setback, poor repayment habits, overspending or sometimes they're just not happy with a product they bought.

Whatever the reason, it's important to communicate with the person who is owed money. When creditors understand the problem, chances are they will work out a reasonable, manageable way for the consumers to repay debts.

On the other hand, consumers who don't co-operate with their creditors may find their accounts turned over to collection agencies.

What is a collection agency? A collection agency is an organization that obtains or arranges for payment of money owed to a third party; this could be a person or a company.

Why do businesses use collection agencies? Collection agencies provide a service to businesses that:

- are too small to have a collection department of their own
- lack the expertise to collect the money themselves
- want to protect their company image
- think a collection agency will get faster results.

How do I deal with collection agencies? If you've been notified in writing that an account has been turned over to a collection agency, don't panic. The agency isn't in business to make life unbearable for you—its management just wants to collect the money you owe its client.

What should I do? If possible, pay the money you owe. You won't have to deal with the agency once the account has been cleared.

If it's impossible for you to pay the full amount at once, contact the agency, explaining why. Offer some alternative method of repayment, either in a lump-sum or a series of monthly payments. Follow up in writing and, if possible, enclose a good-faith payment. **Never send cash.** Always make payments in such a way that you have a receipt - either a cancelled cheque from your own bank or a receipt from the agency.

Once the account has been officially turned over to a collection agency, you'll be dealing only with that agency when making arrangements for payment. Don't contact the original creditor - this just creates confusion - unless there's an error in the account. If that's the case, advise both the creditor and the collection agency.

Remember: Your attitude towards paying the debt has a lot to do with how co-operative the agency will be. For example, when making payments to the agency, be sure not to bounce cheques and miss payments. However, if your financial circumstances change, contact the collection agency and explain your current status and follow up in writing.

Debts should not be treated lightly. They can result in court action, which could

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lead to money being taken from your paycheque (garnishee) or seizure of your assets.

If I feel I'm being treated unfairly by a collection agency, what can I do?

The Collection Agencies Act sets out a code of ethics for Ontario's collection agencies. Ontario's consumer ministry worked with the industry to put this law into place to be sure all collection agencies and collectors follow the same set of rules. The public also has a better understanding of what collection agencies can and can't do. The regulations forbid collection agencies from:

- trying to collect a debt without first notifying the debtor in writing, at the debtor's last known address, that they have been assigned to the account;
- recommending or initiating legal or court action on the collection of a debt without first notifying the debtor and obtaining the creditor's written permission;
- making telephone or personal calls of such a nature or frequency to constitute harassment of the debtor or the debtor's family;
- calling to collect a debt on a Sunday, statutory holiday or before 7 a.m. and after 9 p.m.;
- implying or giving false or misleading information to any person that could damage the debtor or debtor's family;
- demanding payment of a debt without giving the name and authority of the creditor, the collector and the balance of the money owed;
- continuing to demand payment from a person who claims not to owe the money, unless the collector has tried every way to ensure the person actually is the debtor;
- taking over a debt from a creditor without first advising the debtor.

Also: Collectors are not, generally, allowed to contact a debtor's friends, employer, relatives or neighbours for information other than the debtor's telephone number or address. The only exceptions are contacting a person about a debt they've guaranteed to pay for the debtor or contacting an employer about payment connected with a wage assignment or a court order, or to confirm employment.

If you believe any of the above regulations have been breached by a collection agency, contact the head of the agency. If you're still not satisfied, contact the ministry at 416.326.8555 or 1.800.268.1142.

Financial problems? If your financial problems are getting out of hand, you should consider contacting a credit counselling service for help.

Assistance is offered, in many cases for a nominal fee, by member agencies of the Ontario Association of Credit Counselling Services. Credit counselling, available from more than 27 member agencies across the province, helps more than 20,000 Ontarians a year find the road to financial health.

For the telephone number of the Credit Counselling Service nearest you, call toll free 1.888.746.3328.