

* 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

Joyce Burrows Evelyn Cark Helen Joan Downing Jessie Eleanor Hawkey Dennis M Hutcheon	L. Sylvia James Evelyn Lipsett Mary Martinell Zbigniew K Nadolski June M O'Brien	Stewart Scott Alan G Sims Helen E. Tuck Frederick C. Webber
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Remembering Phil Hornick

Philip Hornick passed away earlier this year and we take this opportunity to acknowledge his service on behalf of Toronto retirees. Phil was an RTO/ERO Toronto District 16 Executive Member for three terms from 1985 to 1988 holding the office of Communications. He was the fourth editor of our District Newsletter publishing nine Newsletters over three years. Retired from the legacy Toronto Board of Education, he had served education as a teacher, consultant and principal.

Editors ♦

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: 01/09/06, 01/11/06, 01/01/07

Mailings: 28/09/06, 30/11/06, 25/01/07 ♦



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www.rtoerotorontodistricts.org

President's Message

Our Annual General Meeting is now behind us and here are some highlights. **Bill Tajer** led us in a moment of silence to acknowledge members who passed away this past year. **Harold Brathwaite**, Executive Director of RTO/ERO, was given the pleasant task of presenting a cheque on behalf of District 16 to **John Callaghan** of *Third World Awareness*. We donated this *Service To Others* grant for \$4000 to help John set up a kitchen and provide meals for 'Haiti Kids' – Cap Haitien. John and several volunteer members of RTO/ERO give unstintingly of their time and money to take students to Haiti, one of the poorest countries in the Western hemisphere, each summer to help provide some relief to impoverished groups. It truly is a deserving endeavour and merits support from all of us. (See Page 27.) **Vi Piccininni** was presented, in absentia, with our *Certificate of Appreciation* for her many years of service to RTO/ERO Toronto members.

All Motions presented to the members attending were passed.

P. C. Rick Langstone gave a PowerPoint presentation on fraud protection, and was so informative and interesting that attendees asked to have him return to talk about identity theft, a large and growing concern for all of us. Watch for this at a future members' meeting.

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

Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto.

Dates To Remember ~ 2006	
Executive Meetings ~	Jun. 8, Sep. 14, Oct. 12
Newsletter Deadlines ~	Sep. 1, Nov. 1, Jan. 1
Newsletter Mailings ~	Sep. 28, Nov 30, Jan. 25
Toronto Choristers Spring Concert ~	May 31 (p12)
New Member Breakfast ~	October 25
RTO Toronto Districts Joint Executive Mtg ~	Nov. 1 (executive only)
Service to Others Grant Deadline ~	Nov. 1 (see p14)
District Fall Luncheon ~	Nov. 14
District Craft/Artisan Show ~	Nov. 14
RTO/ERO Scholarships ~	June 30 (see p12)

President's Message ~ continued from Page 1

Elections were held, the slate being accepted by the members. **Ken Devine** has resigned from the Board, but **Wally Friesen** has stepped up to fill the void as Chair of the Pensions and Retirement Concerns committee.

Kay Jeffery came through again in grand style, arranging for the rooms, meal, and entertainment. The lunch of beef medallions was excellent, the best I have eaten at the Old Mill. Kenny and Andy (the **Kenny Harris Duo**) provided great entertainment, playing all the 'oldies' with their duelling guitars. Thanks Kay. Spring Senate comes this May when four executive members will attend. One issue that we will be studying very thoroughly is that of liability insurance for all RTO/ERO activities, since we have been informed that at present there is no provincial coverage for travel trips or other activities arranged through District RTO/ERO activities. You will definitely hear more about this in the future.

Enjoy your summer, and we will return in the Fall. **John Bratton** ♦

AGM Photos: Kay Jeffery/Val Fiedler ~ Bob Putnam/John Bratton



Welcome To New Members

Welcome to new members who have joined us in March, April and May, 2006. 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.)

Adamson, Robert	Freemantle, Lona	Prihodko, Timothy
Alexander, Alice M	French, Lisa	Roberts-Lecky, Sheilah
Berman, Marsha	Geddie, Susan E	Sanester, Mya
Bolton, Thomas	Gossling, Dorothy	Smith, Robert B
Brattke, Juergen P-M	Greene, Phyllis G	Straub, Ulrike
Brookes, Dorothy J	Halfyard, Elizabeth M	Sugar, Marcia
Brown, Elaine	Hatt, Patricia	Valuch, Sylvia
Campbell, Mary Jane	Lane, Anne	Vaughan, Patricia M
Carere, Sharon M	Martin, Lynda	Vescio, Joe
Cohen, Bertha	Matthews, Linda B	Weaver, Pearl I
Cronkite, Edward V	Neff, Geraldine	Wollison, Mary Anne
Foley, Hugh	Polika, Louise	Wyand, Alan
		Mary El Milosh



Travel Guild Inc.



NOTE: The Travel Guild 2006 RTO/ERO Travel Plans Fall Brochure is now available.

Phone: 905.760.9229/1.800.268.4284 or email tgimail@idirect.ca. Website: www.travelguild.com.

Why are some of our articles not on continuing pages? We try to place the articles so that they are complete on the same double sheet of paper. This permits the reader to remove that article for future use without keeping the whole Newsletter. **Editors** ♦

Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, September 28, 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. ♦

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. ♦

MORE AUTUMN TRIPS

Two extra trips have been planned for your enjoyment. Both trips are to St. Jacobs and include a visit to the market and/or a chance to “do the shops” in the village, a Drayton Festival matinée theatre performance and two delicious meals. Both excursions will cost \$95.00 each.

Thursday, November 16, in the Schoolhouse Theatre: enjoy the production of “NUNSENSE”. This musical comedy, with side-splitting wit, will leave you smiling all the way home.

Thursday, December 07, in St Jacobs Country Playhouse: be treated to the traditional British pantomime “ALADDIN”. Begin the festive season with this presentation of music, mystery and romance.

To make your reservation:

Call **Jack De Groot** at 416.691.3046 beginning on *June 01 at 8:00am*.
When confirmed, forward a deposit of *\$40.00/person* (payable to Club 16) to **Jack DeGroot, 19 Elmview Drive, Toronto ON MIN 2W3**

The Neil Wilson TSSAA Golf Tournament, 2006

Date: Friday June 30th, 2006

Location: Bushwood Golf Club (maps available)

Time: Registration at 11:30am

Tee Off: (shotgun start) at 1:00pm
Scramble format. Golf carts mandatory

Social: Grilled Sirloin Steak Dinner,
at the golf course, beginning at 6:30pm

Cost: Golf and Social: \$100.00
(includes cart, taxes and service charges)
Social only: \$40.00 (all inclusive)

Register by June 20th.

For information on how to register, go to our web site:
www.ntci.on.ca and click on “TSSAA Golf”.
Or contact **George Shepherd** at 416.231.5738.

Open to all RTO/ERO members.

We have re-named the tournament to incorporate the name of Neil Wilson, a tremendous contributor to education and athletics in the Toronto Board of Education who died in August, 2005.

In the last newsletter, Ed Lamb, the pianist, was looking for string and/or wood wind players who might be interested in getting together during the day to play and enjoy chamber music. He offered his home because it is close to public transit near High Park and managed to get three people who might be interested despite giving his wrong number. *Ed's correct number is 416.588.5969*. Let's see if we can get a few more people now that you have the correct number.

On April 18th, 8 hearty souls had an exceptional time at the Wallace Emerson Pool enjoying “AquaSize to Energize”. We have since learned that many of you stay fit and healthy and use aqua fitness regularly. John Bratton has found some pools who charge \$8 a session or \$4 a session if you are a senior. We are willing to offer this program again in the fall. Watch for news.

Listed below are the groups meeting in June. Some will continue through the summer (Super Tees), some restart in September, and all are running by October.

Program	Date	Day	Time	Convenor	Phone
JUNE & SEPTEMBER, 2006					
Crafts	June 27	Tues.	1:30pm	Bernice Iles	416.651.4378
Crafts	Sept. 26	Tues.	1:30pm	Bernice Iles	416.651.4378

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

Bridge - Everyone, including beginners, is welcome. They play a friendly game and currently have two to three tables and would be happy to have a few more players. They start at 1pm and play the first, third and fifth Tuesdays of each month. An enthusiastic couple joined them in April. Bridge will resume on Tuesday, October 3, 17 and 31. If interested call **John Lane** at 416.486.0697.

Crafts - The craft group meets with **Bernice Iles** on the fourth 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 a friend. Call so we can watch for you.”

Travelogue - **Dick and Marilyn Holyer** are the enthusiastic convenors of this group. Dr. Mark Wise, a travel medicine specialist, was our speaker in April. He was first introduced to RTO/ERO at our Wellness Series. He has a warm and human approach to the topic at hand, his digital images are evocative and his sense of humour positively delightful. Marilyn thanked him for coming in the middle of a busy day and season and he made us all chuckle with his parting words, “I must get back to work since I'm not a retired teacher.” Dick and Marilyn can be reached by calling 416.929.8512.

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The following groups meet at various sites:

Book Club - Meetings are held on the first Monday of each month from 1:00 - 3:00pm from the 1st Monday after Labour Day to June. The group selects different authors each month and have a wonderful social following their discussions. If you are interested in summer reading or booking the titles at your local library, these are the upcoming selections:

June 5	<i>The Lost Garden</i>	Helen Humphreys
September 11	<i>Under the Greenwood Tree</i>	Thomas Hardy
October 2	<i>March: A Novel</i>	Geraldine Brooks
November 5	<i>Isaac's Storm, A Man, A Time, and the Deadliest Hurricane in History</i>	Eric Larson

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

Movie Club - The current group attends films usually on the second Monday of the month in the afternoon (except for January and September). Each month, a different volunteer selects a movie with an early afternoon start for the group then go for coffee and discussions afterwards. The convenor is **Kelly Todesco**. For more information call her at 416.693.0216. 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 next days are June 12 and September 18.*

Friday Night Movie Group - The Friday Night Movie Group was formed to benefit those members still teaching either occasionally or under LTO contracts and unable to attend a afternoon matinees. This group attends the early evening movie, usually around 7:00pm at a centrally located movie theatre on the subway line on the 2nd Friday of each month from September to June. Afterwards the group meets for coffee. Members are notified by phone or online a day or two before the movie. *The last movie night this season is Friday, June 9th and the first movie for the 2006/07 year will be September 8.* If interested in joining us, please call **Mary Smith** at 416.467.8625 or email: mary_a@rogers.com

Super Tees Golf Group - The Super Tees enjoys lovely weather and great camaraderie. All levels of players are welcome and much improvement was noted last year. They meet after their games to socialize. They play 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 starting at 10am on the last Wednesday of each month. 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.

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Social ~ continued from Page 4

Art/Sketch Group - This is the only group I have not had a chance to photograph. In April I was poised to join them, but they were sketching nudes and my camera was not welcome, so I will try again next season. When the weather is warm they like to move outside to such places as Riverdale Farm where there is architecture, landscape, animals and flowers to draw. Some of these stay still while being sketched. If you are interested in joining them, call **Anita Davies** at 416.531.3408, since they vary as to where they will go. They meet on the first Thursday of the month from October to May.

Hiking/Walking Group - Our final hike of the season takes place on the Toronto Islands on June 7 (raindate on June 14). If interested, please call **Marianne Psica** at 416.499.0324. Details have been sent to those on our hikers' email list. The hike leaders are in the process of evaluating the future of the hiking club. Our original aim was to provide an alternative to the Walking Club which existed when we started. Instead of city walks, we would explore the trails outside of Toronto, particularly the Bruce Trail on the world-famous Niagara Escarpment. Although there are close to 50 names on the email list, response to the planned hikes has been poor. While it is true that you need a car to attend these hikes as they are mostly all beyond the reach of the TTC, the trade-off is the opportunity to experience relatively untouched scenery, terrain, flora and fauna so close to a large urban centre. Perhaps many of you would prefer city walks. In that case, we would encourage someone to step forward to organize such a group. We plan one or two hikes in September and hope these outings will meet your needs. In the meantime, enjoy a safe and restful summer.

I sincerely thank all our wonderful convenors for their tireless efforts on behalf of their groups and thank all of you for your tremendous support. Have a wonderful summer.

Valerie Mah ♦

Wally Friesen sold all his 'Charity' draw tickets at the AGM.

Bob Neal and Paul Rowney reminisced about old times.



'Service-to-Others' Award ~ continued from Page 27

The proposal provides financial assistance to an elementary school in a very impoverished community in the world. One or two retired teachers along with a number of post-secondary young people are involved in the project.

Most children in the area do not attend school. It is too expensive. There is no electricity, no running water, no toilets, gang wars and a high child mortality rate. 3.5 out of 10 do not live past the age of five - quite unbelievable.

Over 200 students have participated in the eleven trips up to this point. We now have charitable tax status with the Federal Government and, therefore, follow their laws regarding International Projects. Third World Awareness can be contacted at:

Third World Awareness
71 Cherrywood Ave. Toronto ON, Canada M6C 2X4
416.653.5445 - John Calaghan
647.295.7441 - Stephen LaFrenie
416.462.5535- Bridget Ogundipe
Website: www.twawareness.org ~ Email: info@twawareness.org

Third World Awareness is a Registered Charity

Other 'Service-to-Others' submissions for consideration in 2006:

Five requests for financial support were received by your executive including support for a second Caribbean humanitarian effort, the sponsorship of an educational event, the restoration of an historical building, a humanitarian effort in Africa. Note that it is helpful to have your application complete and in as professional a format as possible. See below for the 2007 submission process. ♦

Project STO (Service To Others) Grants

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 projects. 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. The purposes for which applications are submitted will be published in our May Newsletter.

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. ♦

**RTO/ERO TORONTO 4TH ANNUAL
CRAFT/ARTISANS' SHOW**

Mary Ann Fedchak (905.624.4316) and her committee are again organizing our Craft/Artisans' Show. If you would like to participate in this activity, complete the form below and forward it as indicated. A copy of this form will appear on our website and in subsequent Newsletters as space permits. If your product is too big for convenient display, consider having photos and be ready to take orders.

This event, at The Old Mill, will take place on **Tuesday, November 14, 2006** from about 10:00am to 2:00pm. Setup details will be sent separately to registrants. There is room for 30 participants. Space will be allocated on a first-come, first-served basis. Should multiple Registration Forms arrive on the same date, postmark dates will determine order of receipt. A waiting list will be kept should a registrant drop out. **There is no charge for participants (who must be RTO/ERO Members). There is a requirement that participants register for the Fall Luncheon (a subsidized cost of about \$25).**

Photos of product, as available, will be posted to our website (www.rtoerotorontodistricts.org) and in a catalogue to be included in the September Newsletter and distributed at the event.

* * * * *

NAME: _____

PHONE: _____

ADDRESS: _____

EMAIL: _____

PRODUCT DESCRIPTION:

(Forward a good quality photo of your product for our catalogue ~ we may not be able to return it but we will try.)

Send to: Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5 Phone: 416.488.3372 Email: bmenagh@eol.ca



RTO/ERO Toronto District 16 Actions



- held its Annual General Meeting on May 2, 2006;
- received the treasurer's report: \$43 629.26 grant from RTO/ERO for 2006;
- approved the purchase of tote bags for distribution at the AGM and Spring Luncheon;
- approved the purchase of lighted-magnifiers for distribution at the Fall Luncheon;
- agreed to attempt to collect pictorial archives of Toronto District 16;
- heard that the Political Action Committee (working with the PACs of our brother Toronto Districts) will emphasize one initiative per year (the PAC initiative for 2006 will be Environment, specifically Waste Management);
- agreed to seek clarification at Senate of an issue whereby those unable to pass a medical to enable purchase of RTO/ERO benefits are able to have their non-OTPP spouse join RTO/ERO so that that spouse can purchase RTO/ERO benefits. (Your editors have been informed that this is an equity issue that affects a very small number of individuals and for which the Health Services and Insurance Committee has indicated there is no effect on RTO/ERO Benefits' premiums. Individuals denied coverage for medical reasons will remain ineligible for RTO/ERO benefits, and a right is ensured for all spouses, not just those who enjoy a Teacher's Pension.) ♦



RTO/ERO Toronto Districts Actions

- is planning for the 2006/07 program of Retirement Planning Workshops, recruitment program and 2006 Joint Executive Meeting. ♦



RTO/ERO Provincial Actions



- the Provincial Executive will introduce at Senate an issue whereby those unable to pass a medical to enable purchase of RTO/ERO benefits are permitted a 'back-door' entry to these programs thus unfairly biasing premium rates;
- produced two new Fact Sheets (Downsizing and Executor's Checklist) and updated two others (Canada Pension Plan and Old Age Security);

Note: these can be ordered on our website: www.rtoerotorontodistricts.org

- entered into a client services agreement with Johnson Inc. for the administration of the RTO/ERO benefits plans;
- communicated with **John Tory**, leader of the Ontario Progressive Conservative Party, re RTO/ERO's policy on publicly funded education;
- allocated \$4 935 to three districts as Special Circumstances Grants;
- approved a new policy entitled: 'Internal Disclosure of *Information Concerning Wrongdoing in the Performance of RTO/ERO Business "Whistleblower Policy and Procedures"*' to be applicable to employees, staff, committee members and elected provincial and district executives. (*Sounds like the Chinese Cultural Revolution of the '60s. Editor*) ♦

Service to Others (STO) Award Granted

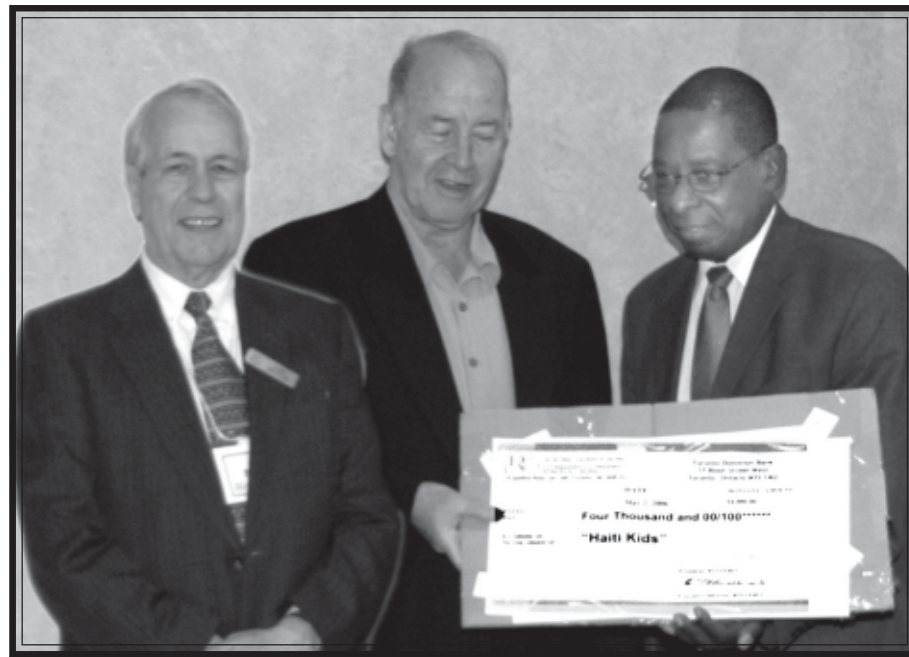
Third World Awareness ~ Cité Soleil Haiti School Kitchen

Your Executive is pleased to announce that its proposal for the **RTO/ERO Service-to-Others (STO) Award (2006)** was granted in the amount of \$4 000. The check was officially presented by the RTO/ERO Executive Director, **Harold Brathwaite** (right) and District President **John Bratton** to **John Callaghan** (centre) at our May AGM.



Third World Awareness (TWA) began in 1989 at Brother Edmund Rice Secondary School in Toronto with a group of teachers and students working in developing countries during the March Break. It has continued with a few teachers after their retirement and now is working with adults and university students. In the past two years they have travelled to Port-au-Prince, Haiti where the situation is desperate. They work in a slum called Cité Soleil, a squalid slum of 700 000 to 800 000 people in an area of 2.5 square kilometres, in a small school with 200 students who eat only two or three times a week. *The goal is to raise funds for a small kitchen to be run by two women. This kitchen will cook some food at lunch for the children at least three times a week.* The school, at present, has no electricity, no running water and no toilets. This would be an exceptional improvement in their lives.

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1. This matter was thoroughly aired at the 2002 Fall Senate when the position taken by Senate was reflected by the following motion *which was LOST: THAT RTO/ERO, through OTF, support the rightful extension of survival pension benefits to spouses of deceased OTTP members who have been previously excluded from such benefits as per Section 67 of the Teachers Pension Plan Act.* RTO/ERO District Updater, March, 2006.
2. Information re OMERS provided by those seeking this change is incorrect - the spousal definitions *are the same* for both OMERS and OTTP with each plan's survivor benefits accruing in the same order (retirement-date-spouse, eligible children, named beneficiary, estate.) In 1998, with the change in legislation regarding a number of marital issues in Ontario society, and after some legal recourse taken at the time, OMERS and OTTP were both required to use a common definition to *protect the retirement-date-spouse*.
3. As discussed in our Pension News section (pages 8, 9), the OTTP is a defined benefit plan whereby one receives the pension as defined on the date of their retirement. Currently that definition includes only the retirement-date spouse. Those having had multiple spouses before or after 1998 have a complex set of rules governing who receives the survivor benefit.
4. Changes in benefits for current retirees would require a surplus in the funding of the OTTP - a development not anticipated for some time. Since any possible surplus would have been generated through the funds of both current contributors and retirees, the redistribution of that surplus would be best provided to all on a more equitable basis than providing additional benefits of a likely significant amount to a small special-interest group. Note that even the current teachers' representatives have never put this request forward as a benefit for future retirees - the cost is too great!
5. Changes made to the OTTP on April 1, 2001, allowed for a 10-year guarantee of the defined pension income. This was also made available to those retirees who wished such a guarantee if they took a slight decrease in pension and had not yet been retired for the full ten years. That 10-year guarantee is available, in order, to the spouse, the eligible children, named beneficiary, the estate. When the 10 years has passed, the retiree's contributions and accumulated interest are deemed to have been paid out.
6. The definition of 'fairness' is often a one-sided concept. We believe that retirees who are single, retirees who choose not to remarry, and retirees who, by faith, choose not to marry at all, ought not to have potential pension surplus distribution denied to them in order to meet the needs of those already receiving their pension as defined on the date of their retirement.

Editors: RTO/ERO Toronto District Newsletter



**STOP YOUR WORRYING, ALREADY!!
YOUR PENSION IS SAFE!!**

(The following information is gleaned from documents readily available on the websites of the OTTP, www.otpp.com; the Ontario Teachers' Federation (OTF), www.otffeo.on.ca; and the Ontario Municipal Employees' Pension Plan, www.omers.com. Notes editors' comments at the end..)

- A. There are two types of pension plans: **Defined Payment Plans** whereby the participants pay into the plan a specified amount which is invested in return for a pension that varies according to the wealth generated by those investments; and **Defined Benefit Plans** whereby the participants pay into the plan a specified amount that guarantees a fixed payment no matter how well the investments grow. **The OTTP is a Defined Benefit Plan and retirees get the pension that is defined on the day that they retire.**
- B. The Governance Structure of the OTTP has two Partners: The Government of Ontario and the OTF. This two-party structure permits easier decision-making than multi-party structures like OMERS where assorted municipalities, labour unions and management groups all have input and contend with each other's needs.
- C. Any shortfall in OTTP funding must be made up by the two Partners. Teacher retirees are not partners and have no responsibility for any funding shortfall. **By law, teachers continue to receive the pension that was defined on the day they retired.** (Note: some of our retirees have a worry that the Government of Ontario will enact legislation to change this legal requirement. This is not a fear of your editors - even the regressive Progressive Conservatives under Harris did not contemplate such a step.
- D. To address the funding shortfall, the two Partners must find an agreeable solution that might include: i) increased premiums; ii) decreased benefits; iii) revised actuarial provisions; or, iv) any combination of these. Any solutions must meet Federal and Provincial Laws governing pensions.
- E. The positions of the Partners and those administering the plan are as follows: *OTF*, trying to protect the current benefits for its members, have taken a

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Pension News ~ Continued from Page 7

three-point position: i) increase premiums paid by teachers and government; ii) no decrease in pension benefits; iii) changes in premiums should be phased in, iv) review the actuarial assumptions. (*The Federation believes that the optimum solution for the present situation is a combination of contribution increases and valuation assumptions that are balanced and considered.* OTF Interaction, 16 April 2006).

The Ontario Government, represented by the Minister of Education, has not publicly stated its position at this time. However, one can be appreciative of the fact that the government is in good financial shape.

The administrators of the plan, who must ensure the actuarials are reasonable and meet the applicable legal requirements (but only advise the Partners) have indicated that *'more aggressive actuarial assumptions alone will not eliminate the funding shortfall.'* *"The issue of plan funding remains our primary cause for concern," said Lamoureux. "At Teachers' [OTPP] we believe the most prudent way forward is realistic valuation assumptions, contribution increases and changes to benefits."*

F. A decision in these matters must be made by the end of June, 2006 - we'll update you in September. Note: the latest word from OTF is: *'We are pleased that since March we are making progress with the Pension Plan Board.'*

G. Funding Surpluses are dealt with in the same manner as Funding Deficits but the decisions are easier to make. The last distribution of a surplus was in 2000 when the OTPP benefits were improved with early retirement opportunities for then current teachers and retiree benefits were improved with CPP offset reductions, i.e. more money in the retirees' pockets at age 65. (Ed: in hindsight, one wonders what the funding status of the OTPP would be now should the changes of 2000 not have been implemented.) These surpluses, generated through funds invested on behalf of current and retired teachers and the government, are typically redistributed for the benefit of those bodies groups. Note that RTO/ERO, with representatives on the OTF Pension Committee, does have some influence over the distribution of that surplus. *No surplus is anticipated now or for some time to come.*

Your Editors will keep you posted on OTPP developments. Pension information can be obtained directly from the websites named at the beginning of this article.

From time-to-time, individuals ask why retirees are not a partner in the OTPP. The answer is quite simple, retirees: i) are guaranteed their pensions; ii) have no responsibility to contribute to any deficit; and, iii) do benefit from, and have some influence (through RTO/ERO) regarding, the distribution of surpluses. Editors ♦

GROUP SEEKS CHANGE IN PENSION PLAN SURVIVOR BENEFIT

Editors' Note: The inclusion of the following article in this Newsletter does not imply endorsement or support of any kind. Indeed, we would oppose such a proposal. See our comments on Page 26.

Information/Invitation

According to the current rules for the Ontario Teachers' Pension Plan, only those who had an eligible spouse on the date of their first pension instalment are automatically entitled to survivor pension rights.

If you were single when you retired, or if you lost your spouse during retirement due to death, divorce, etc., you do not have a right to a survivor benefit unless you forfeit a large portion of your pension! (*See Editors' comments Page 26*)

A new spouse acquired after your retirement began is not eligible for the survivor benefit unless you agree to accept a pension reduction for the rest of your life. We believe this is unequal treatment since others continue to enjoy this benefit. We believe a major principle applies: equal contributions we paid to the pension plan during our active teaching years should result in equal benefits. One survivor benefit per member per lifetime.

The OMERS Pension Plan recognizes the spouse at the time of death (which could be a pre-retirement spouse or a post-retirement spouse) for survivor benefit eligibility - unlike our own Plan.

Survivor Benefit Group Seeks A Change

- A group of pensioners has been formed. It seeks a change in the Ontario Teachers' Pension Plan to ensure that all pensioners have the right to at least a 50% survivor pension benefit for an eligible spouse, and that eligible spouse would be the spouse at the time of death of the pensioner.
- We seek this benefit without any pension reduction! A pension reduction is currently required under the rules of the Pension Plan. We seek equal treatment for all pensioners-one spousal survivor benefit per pensioner per lifetime.
- The Group seeks to identify other pension plan members who are in the same circumstances. You may wish to join our efforts in this cause!
- Please contact us (The Ontario Teachers' Survivor Benefit Group) by e-mail at otsbgroup@sympatico.ca or by mail at:
Ontario Teachers' Survivor Benefit Group
7305 Woodbine Avenue, Suite 398
Markham, ON L3R 3V7
- It would be helpful if you would provide your name, address, telephone number, and e-mail address as well as a brief description about how the current survivor pension rules affect you or your spouse. ♦

See Editors' response on Page 26

Our Members Write ~ Continued from Page 23

- Ever wonder where all the money that is made from lotteries goes? Why not tell your MP to allocate this money to our health care system. Don't you think this would improve our chances for a longer life?

Antonia Codispoti

Submitted via your Political Action Committee (Chair: Patricia Carson)

We note that the Ontario Government has indicated that it intends to introduce legislation to correct some of the issues described in this article. We also note that the pharmaceutical industry is preparing for the political debate that this legislation will precipitate. We encourage the author, the PAC committee and RTO/ERO and its districts to visibly support the government in this proposal. In the meantime, refer to this month's Supplement.

Editors ♦

12th Annual 'Screw the Bell' Golf Tournament

This event will once again take place on the first day of school, Tuesday, September 5, 2006 at the Harbour View Golf and Country Club in Gilford, Ontario. The tournament has been very well attended the past few years, so don't be late in booking your four-some. This year's tournament will be a *Scramble format only*.



Cost: \$65.00 per person
(includes green fees, lunch and prizes)
Time: 10:00am "School bell start"

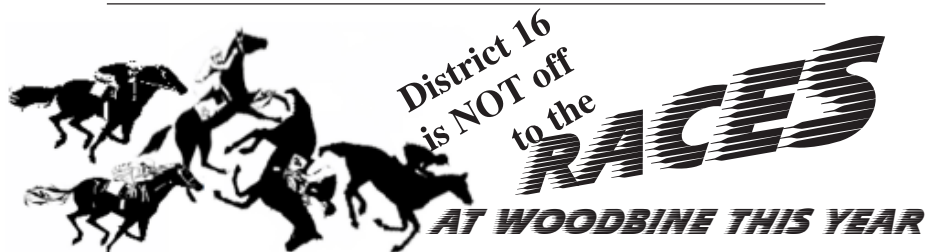
Send cheque, before June 30th, payable to:

Keith Gregory
47 Somerdale Square, Toronto ON M1E 1M9
416-267-7254 kcagey@rogers.com
(One cheque per foursome is appreciated)



'Screw the Bell Golf Tournament' Committee

Contact: Keith Gregory, 416.267.7254, Eric Reynolds, Jack Davies



Sadly, this offer has been scratched because of lack of interest. **Ian Baird ♦**

Minding Your Money ~ Chuck Carr

Death & Taxes – Second Time Around

It is common these days for widows and widowers with mature families to remarry. Because most people wish to safeguard the inheritances of their children from the first marriage, they maintain separate finances and pay common bills out of a joint account. This is very wise. In addition, new wills should be drawn up to clearly identify each person's wishes for bequests to their children and others. I recently encountered an unwise decision regarding a bequest and want to advise you about how to avoid this error.

In this case, Mary's second husband died. She was aware of his wish to bequeath his RRSP investments to his children of his first marriage. When she went to the bank, she transferred her late husband's RRSP into her RRIF account. She then withdrew the amount of the RRSP from her account and distributed it to his children. This act cost her about \$10 000 of *her* money to comply with her late husband's wishes. Mary had to pay the service charges and taxes involved with selling the funds at fair market value. In addition, Mary had to claim as income, the amount of the RRSP withdrawal and pay significantly more, unnecessary taxes. This increased her income significantly which lead to a clawback on her OAS, age amount and other benefits.

What should have been done was to have the bank sell her husband's RRSP investments and deposit the proceeds into either his existing account or, if it was a joint account, into a new, trust account. Then the executor could have paid the taxes and other costs out of these proceeds. After all issues were tied up, the executor could then distribute the remainder of the money to the beneficiaries. This would have avoided the commingling of both people's money and the subsequent unfortunate cost to the bereaved widow. To be forewarned is to be prepared.

Some Helpful References:

www.cra-arc.gc.ca/E/pub/tg/rc4111/README.html **What to do following a death.** This is an excellent guideline that describes a series of actions that should be taken following the death of a person.

www.cra-arc.gc.ca/E/pub/tg/t4011/README.html **Preparing returns for deceased people.** This is a comprehensive compendium of terms and lists of responsibilities. Up to three returns may be prepared for a deceased taxpayer.

www.cra-arc.gc.ca/cgi-bin/jsearch3.cgi **RRSPs - Death of an Annuitant.**

www.cra-arc.gc.ca/E/pub/tp/it508r/README.html **A guide to death benefits and their treatment.**

Continued on Page 10

Money Matters ~ Continued from Page 9

For the non-computer facile, you may call the Canada Revenue Agency at 1.800.959.8281 and ask for the publications department.

Protecting Your Inheritance, Lottery Winnings or Gift

As above, if you are in a together-but-separate or fragile relationship, it is essential to protect any *windfall benefits* for both yourself and your beneficiaries. The cornerstone of estate planning is a will drawn up by an estate planning specialist. While any lawyer may draw up a will, some specialize in estate planning. Don't be "penny-wise but pound-foolish" and use one of those cheap, cookie cutter, one size fits all, estate planning kits advertised on radio and TV. They are usually found wanting and easily challenged in court. Why would you jeopardize hundreds of thousands of dollars to save \$100? If you don't have a lawyer already, contact the Law Society of Upper Canada through their Lawyer Referral Service (LRS):

Toll line: (\$6.00/call): 1.900.565.4LRS (4577)

E-mail: lawrefer@lsuc.on.ca

If in crisis, contact: Toll-free: 1.800.268.8326 or 416.947.3330

(i.e. victims of domestic violence; incarcerated or institutionalized callers)

Also consider speaking to friends and neighbours regarding their legal experiences and possible recommendations.

To protect any windfall benefits, you must open and maintain a separate bank account with your signature only. If you commingle in any way or use a windfall benefit to discharge even a portion of a joint ownership item, you place your windfall in jeopardy and will lose half of it in the event of a relationship breakdown and separation. Be certain to deposit the windfall entirely into your separate bank account. This establishes the money as yours and separate and distinct from any joint money. In the event of a separation, you can prove that this money is yours and should not form part of the separation agreement. To be forewarned is to be prepared. ♦

Editors: Chuck Carr is a certified income tax specialist, mutual fund specialist and retirement 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.

What's another word for thesaurus?

A hangover is the wrath of grapes.

Does the name Pavlov ring a bell?

When two egotists meet, it's an I for an I.

More AGM and Luncheon Photos can be found on our website!



Our Members Write



Education and healthcare are not choices - they are our constitutional right, a human right. How accessible is our health care when it comes to serious illness?

Diagnoses that lead to a fight in accessing the latest in cancer care drugs/treatments quickly evolve into a human right's issue for Canadians.

Great leaders say that a country is as good as the strength of its citizens. Citizens are strong because of accessibility to education and healthcare. Education and healthcare are not choices, they are a constitutional right, a human right. So, why is it that Canada and its provinces are 2-3 years behind other G8 countries in implementing new extending/life saving drugs/procedures?

- My husband. - is a cancer survivor of 5 years. Our battle with cancer has given me direct experience in accessing three healthcare systems. In December 2004, we were told that the drug Erbitux (the latest in cancer treatment) that my husband needed to get an extension on life was only available in the US or Italy, we chose Italy (a lot cheaper). While there, I learned that the drug was approved when a judge said that if there is a drug that will extend the life on an Italian citizen, it is the responsibility of the Ministry of Health to provide it. After 40 years in Canada, it was his home country Italy that gave him an extension on life. As a result he witnessed the birth of his second grandchild. Thank God we had the choice. How many people have a choice? Who decides whether a person continues to live or die?
- We trust that our Governments (both Federal and Provincial), Cancer Care Ontario, the Canadian Cancer Society, the Pharmaceutical Companies, and the Medical Association are going to be there, but they are not. There are many patients who need accessibility to the latest in cancer care drugs/treatments, but treatments are not available or being denied. Ever wonder where our millions in taxes, fundraising, and profits from pharma purchases go? Call your MP, MPP, and the various organizations and ask them!
- For example, "Bristol Myers Squibb Company's Mission is to extend and enhance human life by providing the highest - quality pharmaceutical and related health care products - Globe, March 11, 2006". Yet, they are not providing Erbitux for the Canadian market. Is the issue money? Or is our Ontario application system to cumbersome? Are we being set up to accept private health care through fear for our lives?
- We read headlines that Canada and Ontario are considering a semi-private health care system. Don't you think that it is time that you write to your MP and MPP with your views?

Continued on bottom of Page 24

Teaching after Retirement ~ Continued from Page 21

days are required to report the number of days in excess of 95 both to their employer(s) and to the Ontario Teachers' Pension Plan (OTPP). Furthermore, contributions are required for each day beyond this limit and pension payments will cease on the first day of the month following the month in which the limit was exceeded.

Retirees should also take note of the August 31, 2006 closing of the 95-day window. Beginning September 1, 2006, retirees may work 95 days in each of the first three years in which they return to work, and 20 days in each year thereafter. Please see the OTPP website (www.otpp.com) for more details affecting those who teach more than 95 days in one year. *Before signing any full-time contract, therefore, please contact the OTPP to understand how this may impact your pension.*

OVER 65 AND RETURNING TO, OR CONTINUING WITH, FULL-TIME EMPLOYMENT

Chances are that most full-time teachers will be covered by the terms of the collective agreements between their respective boards and affiliates. Collective agreements do vary from board to board.

It is important to know whether or not you continue to be covered under the collective agreement if you are working past age 65. The recent provincial legislation abolishing mandatory retirement age allows employers to exclude employees over 65 from health-related benefit coverage. It is imperative to verify with your Board and your Affiliate if you are, or continue to be, a member of the Group Plan past age 65.

If you are a member of a group plan, you may rejoin RTO/ERO and participate in its health plans within 60 days of leaving the group plan. If you are fully employed and are **not** a member of a group plan, you may purchase your own personal health insurance. **However**, if/when you subsequently retire again and seek to rejoin RTO/ERO's health plans, you will be required to first pass a medical. Sixty percent (60%) of those who take the medical pass.

OPTIONS TO FULL-TIME EMPLOYMENT

One option for a retiree seeking to maximize work days in a school year is to seek a contract of a year less a day as a Long Term Occasional (LTO) teacher. The rules about teaching over 95 days in one year still apply and you are advised again to discuss this matter with the OTPP before signing on as an LTO teacher. As a retired teacher on an LTO, you will be able to continue to be a full member of RTO/ERO with all pertinent rights and benefits. ♦

PROTECTION FOR SENIOR CITIZENS

Your editors would like to take this opportunity to voice their appreciation to the Toronto Police Service, particularly its representative PC Richard Langstone (pictured below), for the Fraud and Safety presentation at our May AGM. The material reproduced below, with permission, was part of that presentation.

POLICE NON-EMERGENCY ~ 416-808-2222
VISIT OUR WEBSITE ~ www.torontopolice.on.ca

For more information regarding PROTECTION FOR SENIORS please contact the Crime Prevention Officer at your local Police Division.

AT HOME

- Join OPERATION IDENTIFICATION. (Details in our next issue.)
- Install good locks and always use them.
- Don't leave tell-tale signs that you are away.
- Never open your door to a stranger without seeing credentials.
- Install a wide-angle door viewer which permits you to see callers before you open the door.

ON THE STREET



- Walk only in well lighted areas.
- Avoid burdening yourself with packages and a bulky purse.
- Never display large sums of money in public.
- Walk near the curb and away from alleys and doorways.

IN YOUR CAR

- Always lock your car after entering and whenever leaving it.
- If you have car trouble, raise the hood, lock yourself in and wait for police. If a stranger stops to offer help, do not get out of your car. Ask the stranger to call for help.
- If you suspect you are being followed, drive to the nearest police station, service station, or restaurant and blow your horn. *Continued Page 12*

Protection ~ Continued on Page 11

Criminals often regard the elderly as easy targets for many kinds of crimes. Every elderly person should be aware of these crimes and know how to prevent them.

CON GAMES AND SWEET TALK CRIMES PIGEON DROP

This scheme accounts for more than half of the confidence games reported to the police. The swindlers claim to have found a large sum of money and offer to share it with you. You are asked to withdraw “good faith” money from your bank. The swindlers take the “good faith” money and give you a phony address where you are to collect your share of the found money. You never see them again.

BANK EXAMINER

A phony bank examiner contacts you and asks for your help in catching a dishonest bank employee. You are asked to withdraw a specified amount of cash from your account so that the examiner may check the serial numbers. After turning over your money, you never hear from the examiner again.

DOOR-TO-DOOR SALES

Many door-to-door sales are not legitimate. Provincial laws protect you against quick sales at your door. Check and be sure.

CONSUMER FRAUDS

Beware of contests which require you to put money up front to win, even if there is a guarantee that you will be a winner.

HOME IMPROVEMENT OFFERS

Beware of tempting home improvement offers, made though the mail or on the spot. These offers are a popular style of swindle.

CHAIN-REFERRAL SCHEMES

These schemes offer a commission for buying one item and selling additional ones to friends. The products are usually over-priced and difficult to sell.

RETIREMENT ESTATES

Any retirement estates, offered at obviously low prices to “lucky” individuals, are usually fraudulent and should be avoided.

BUSINESS OPPORTUNITIES

Business opportunities and work-at-home schemes which promise high profits after a substantial investment or registration fee are often fraudulent.

Continued on Page 21

Protection ~ Continued on Page 12

MEDICAL FRAUDS

Fake laboratory tests, miracle cures, and mail order clinics, etc... are other ways to defraud you. Legitimate doctors and hospitals do not advertise through the mail.

FOR YOUR PROTECTION

- Avoid rushing into something involving your money or property.
- Be wary of “something-for-nothing” or “get-rich-quick” schemes:
- Never sign a contract until you and your lawyer, banker or other expert has thoroughly read it.
- Never turn over large sums of cash to anyone, especially a stranger, no matter how promising the deal looks.
- Do not hesitate to check the credentials of a salesperson or public official.
- Report all suspicious offers to the police immediately, before the swindler leaves town in search of other victims.
- Arrange for incoming cheques to be sent directly to your bank. ♦

OFFICIALLY RETIRED AND THINKING ABOUT RETURNING TO WORK? READ THIS FIRST!

The following information, provided by RTO/ERO, is general prudent advice and is not intended to nor purport to influence or direct any individual member in making personal decisions.

DEFINITION OF FULL-TIME EMPLOYMENT

For the purposes of this bulletin, full-time employment refers to a teacher on a standard contract who is hired to work from the first day of school to the last day of the school year.

STATUS OF A FULL-TIME TEACHER

Normally such a teacher automatically becomes a member of an affiliate and will be covered by the terms of an agreement between the hiring board and appropriate affiliate. As an active full-time teacher, one is not eligible to be a member of RTO/ERO and may not participate in RTO/ERO’s health plans. A teacher may rejoin RTO/ERO on ceasing to be fully employed and may participate in health plans within 60 days of leaving a group plan.

IMPLICATIONS OF TEACHING FULL-TIME OR EXCEEDING 95 DAYS IN ONE YEAR

Under the current pension rules retired teachers who work for more than 95

Continued on Page 22

ANOTHER POLITICAL ACTION INITIATIVE?

Toronto District requested the Provincial RTO/ERO at Fall Senate 2005 to take a position regarding Market Value Assessment and Municipal taxes. The provincial government, after hearing from a number of organizations asked the Ontario Ombudsman to investigate the matter with apparent success.

Now we have another issue: *Loss of Home through Mortgage Fraud*. We do not have the space here to describe fully the nature of this problem suffice to say that, according to The Toronto Star (22 June 2006), courts have ruled that rightful home owners *shall lose* their ownership even when mortgage fraud has been proven. We will try to give more detail on problem in our next Newsletter. Your editors believe that RTO/ERO should pursue this matter by asking for Ontario legislation to ensure the rightful owner's entitlement *notwithstanding mortgage fraud*. **Let us know what you think!** **Editors** ♦

The Toronto Choristers presents its 14th Annual Concert

Sing into Summer

Wednesday, May 31, 2006 7:00pm

Sir John A. MacDonald Collegiate

2300 Pharmacy Ave. (between Sheppard and Finch)

Lead by **Jim Maben** ~ Accompanied by **Marg Deeth**

Tickets are \$8.00 each and are available from choir members, at the door or from **Susan Dufton** (416.467.0959). Light refreshments will be served after the concert. Have an opportunity to meet with friends and former colleagues. ♦

RTO/ERO BLUE JAYS BASEBALL GAME!

"Buy me some peanuts and cracker jack..."

Through special arrangements with the Toronto Blue Jays, RTO/ERO presents "**RTO/ERO Day at the Ballpark**" on **Sunday, August 27, 2006**.

All Districts are invited to attend the Blue Jays game vs. the Kansas City Royals. A special RTO/ERO block of **field-level tickets at \$25 (normally \$42)**, has been reserved for our members and we hope for a large turnout.

A portion of the ticket price will be donated to the **Nelson Mandela Children's Fund**. There will be a **pre-game presentation from RTO/ERO and the Blue Jays to a representative of this Fund**. Those wanting to "make a weekend of it" are reminded of RTO/ERO's special rates at the Courtyard Marriott.

ORDER TICKETS BY JUNE 30, 2006

NOTE: To place your order for Blue Jays tickets, send your check (payable to RTO/ERO District 16) to Bill Menagh (416.488.3372/ bmenagh@eol.ca), 674 Oriole Pky, Toronto ON M4R 2C5. You will receive your tickets by return mail.

Volunteers Wanted

Discovery Galleries, Royal Ontario Museum (ROM)

The ROM needs Volunteer Facilitators to work with families and school groups in its two exciting hands-on galleries, the Hands-on Biodiversity Gallery and the CIBC Discovery Room. Volunteers assist visitors in their exploration of natural history and culture using real museum objects and specimens. **Please note all positions require a 4-hour per week, 1-year commitment.** For more information or to request an application please contact the Gallery Coordinator at 416.586.5730. One can fill out an application online at www.rom.on.ca/about/volunteers/opportunities.php. **John Bratton** ♦



Pictured clockwise from bottom right: Sophie, Matthew, Natalie and Jack.

Camp Quality Puppet Program

The **Camp Quality Puppet Program** gets a face-lift for the 2006/07 school year with new puppets, new scripts and new educational resources! Our performances are free for elementary schools and help children to understand the importance of caring for and offering support to one another, especially when a child has a major illness such as cancer. Our program teaches children about cancer and its treatments, and serves school curriculums as it incorporates character education by focusing on the virtues of compassion, courage, respect, kindness and helpfulness.

Plans are underway for a new program in the GTA area for the fall of 2006. Interested in volunteering? Please contact Angie at 1.866.738.8011.

Craig Lowry ♦

ARCHIVES REQUEST

RTO/ERO Toronto has archives of all its business. These have also been converted to PDF format for ease of research. However, these archives have no material of a pictorial nature and our archivist would like to rectify this omission. It is fairly easy for us to collect material from today forward, but we seek material from past years - especially from those who may have been active in the early development of our district. If you have material that you think will fit our needs, please forward it to:

Rosalina Bustamante at 7 Aileen Road, Thornhill ON L3T 5P8

Phone: 905.881.7363

If mailing is difficult, call **Bill Menagh** (416.488.3372) to arrange pick-up. ♦

Education Scholarships ~ An RTO/ERO Program

At the Fall Senate 2005, a system of Education Scholarships was established to be implemented beginning in 2006. This was reported to you in our Toronto District November and January Newsletters. The Spring Issue of the RTO/ERO quarterly magazine 'Renaissance' contained the details as to eligibility, criteria and process. Note that some built-in equity factors are included. Also, a francophone member may be a member of any RTO/ERO district.

Twenty-five \$1 000 scholarships are available

Application Forms are available from district presidents; from the Provincial Website at www.rto-ero.org; or by calling **Gail Knox**, Administrative Assistant, Research, at 416.962.9463/1.800.361.9888 ext. 233.

For your convenience, we have reproduced below the information from 'Renaissance' with a copy of the *Application Form on pages 16 and 17*. This copy has been approved for submission should you wish to use it.

Eligibility - Each candidate for the award must:

- be enrolled in a full time or part time program which will lead to a career in education in Canada (this includes early childhood education);
- be a resident Canadian Citizen or a landed immigrant; and,
- be a child, grandchildren, niece, nephew, grandniece or grandnephew of an RTO/ERO member.

Criteria:

- the applicant shall be a student full- or part-time pursuing a career in education in Canada;
- each scholarship shall be for one time only;
- scholarships shall be organized and distributed on a provincial basis;
- consideration shall be given to gender, geographical distribution and language balance based on the proportion of applications.

Process:

- applicants must attach proof of enrolment and submit a brief statement about their academic goals and career objectives, their community and volunteer activities and an explanation of why they believe they are a worthy candidate;
- the applications must be completed in typewritten form and signed by the sponsoring RTO/ERO member who must include his/her telephone number, District name and number;
- **completed applications must be received in the Provincial Office of RTO/ERO, 300-18 Spadina Road, Toronto ON M4K 2S7, on or before June 30, 2006;**

Continued on Page 19

Scholarships ~ Continued from Page 14

- applications will be reviewed anonymously by the Project - Service to Others Committee;
- successful applicants will be notified in September. **RTO/ERO ♦**

Ken Harris

and

Andy McClelland

Thanks to **Kay Jeffery**, those attending the Spring Luncheon enjoyed numerous old favourite renditions by this talented duo. They've been playing together since 1969 and have known each other since 1964 at Rolph Road School. Their latest CD, 'Ken and Andy/Now', is available from the website: www.kenandandy.ca.



CURLING FOR TEACHERS

~ October 2006 to March 2007 ~



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

Greasy Windows – Happy Home

We have four grandchildren aged 9, 9, 8 and 7. They visit us every week to eat Nanny's baking and play games. Invariably, when they leave, I get out the Windex and clean the greasy finger prints off the windows and glass in the front door. As I was performing this ritual last week, I was overcome with a feeling of sadness. It struck me that when I no longer have to remove them, the grandchildren will have grown up and lost that spontaneous exuberance that drove them to look outside. Even worse, they may have moved away. Things aren't always what they appear on the surface. These blemishes on our glass are in fact "love marks". I'll really miss them. **Chuck Carr ♦**

CLUB 48...

...is an association of retired teachers and friends meeting socially for luncheons, stimulating lectures and outings and fun. Some of our recent events included High Tea at the King Edward Hotel, ballet at the Orillia Opera House after lunch at the Hawk Ridge Country Club and the Spy Museum.

Founded in 1948 by a group of forward-looking Toronto educators, the Association generally meets on the 2nd Wednesday of the month from October to June. All retired teachers are most welcome to join as members along with other interested people as Associate members. A nominal fee of \$15.00 assures your receipt of an invitation to a season of convivial and collegial, social and cultural experiences.

To receive our autumn brochure with application for membership, contact **Gwen Smith** at 905.426.1553, or **Linda Rose** at enfj50@hotmail.com

Christine Newhouse ♦

RTO/ERO Benefits FAQ

Question: How do RTO/ERO Benefits apply in other provinces?

Answer: To be eligible for the RTO/ERO Health Plans, a member must be a Canadian resident. The plan works the same in all provinces (plan design and premium rates) with claims payment being coordinated by Johnson with the various Provincial Medicare Plans (e.g. different Provincial drug plans for residents age 65 and over). Members interested in enrolling from any Province would contact Johnson's Service office (416.920.7248 or 1.800.406.9007) and sign up in the regular way. If moving, be sure to let Johnson know. **Editors** ♦

HOW ABOUT THAT!

In late December, the provincial government outlawed mandatory retirement at age 65 in Ontario and the Toronto District School Board has moved to make this accommodation effective September 2006. This change will not affect one's participation in the Teachers' pension plan. One accrues benefits until the end of the calendar year in which one turns 69. At that point, one must start his pension even if he continues to work. Fewer than one per-cent of members work until age 65. The average retirement age is now 57. The matter of benefits available to those teaching beyond age 65 will be for the employer, the unions, and the insurer to work out. One might assume there would be little additional cost since the government coverage improves at age 65. **OTPP Website** ♦

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.

CRAFT/ARTISANS' SHOW PARTICIPANTS TO DATE

We are pleased to list here the participants in our Craft/Artisans' Show as we go to press. Note that we have room for 30 individuals and encourage you to complete the *Registration Form on Page 5* at your earliest convenience.

For those wishing a fair price for one-of-a-kind gifts, keep the date of November 14 open. Join us at our Fall Luncheon, same date and location. The Luncheon Registration Form will be in your September Newsletter. **Mary Ann Fedchak**

Winty Barnes	aprons, edibles, and other 'Things'
Marjorie Blake	household items, baked goods
Dorothy Gemakas	photo greeting cards/gift cards
Baird & Maria Knechtel	Afghans, trivets, tea cozies, woodcraft
Gabriella Kovacs	bead necklaces, matching bracelets/earrings
Joan McGivney	paintings (scapes/people, oils/mixed media)
Beverly Morgan	watercolour cards, original paintings

LET'S RENDEZVOUS!!

Calling all retired women teachers!

Come and enjoy your retirement at the

Rendezvous Club!

Enjoy monthly lunches
with old friends,
make new friends,
entertainment and raffles!



For further information contact:

Mary Ann Fedchak
(905) 624-4316

or email rendezclubb@sympatico.ca



Check our web site at www.rendezclub.com

RTO/ERO Scholarship Application

Purpose

- To encourage and provide financial assistance to applicants who are pursuing full-time or part-time careers in education in Canada.

Scholarships

- 25 scholarships each in the amount of \$1,000 shall be awarded annually, such scholarships to be awarded on a one-time basis only to children, grandchildren, nieces, nephews, grandnieces, grandnephews of RTO/ERO members.

Information about Applicant

<i>Surname</i>	<i>First name</i>	<i>Please circle one of the following</i>	
_____	_____	Male	Female
<i>Street Address</i>	<i>City</i>	<i>Province</i>	<i>Postal Code</i>
_____	_____	_____	_____
<i>Phone</i>	<i>Fax Number</i>	<i>E-mail Address</i>	
() - _____	() - _____	_____	

RTO/ERO Member through whom you are eligible for this scholarship

(RTO/ERO Member Must Sign and Print Name Below:

<i>Name (Please Print)</i>	<i>Relationship</i>	<i>RTO/ERO District Name & Number</i>
_____	_____	_____
<i>Name (Please Sign)</i>	<i>Phone</i>	
_____	() - _____	

Name and location of Educational Institution at which you will be certified for a career in education in Canada:

<i>Name of Educational Institution</i>	<i>Location</i>
_____	_____

Please note that scholarship application must include evidence of acceptance or enrolment in a full or part-time program which will lead to a career in education in Canada.

As a condition of this application, I consent to the collection, use, and disclosure of information by RTO/ERO .

<i>Date</i>	<i>Signature</i>
_____	_____

Please tell us a bit more about yourself by answering the following three questions in typewritten form on a separate piece of paper and attaching to your application.

- Why are you pursuing a career in education?
- How have your volunteer activities prepare you for your choice of career?
- What else would you like to tell us about yourself?

NOTE – To be considered, complete applications must be received at the RTO/ERO Provincial Office at 18 Spadina Road, Suite 300, Toronto, Ontario M5R 2S7 on or before 30 June 2006.

for prescriptions purchased at the start of each quarter on August 1, November 1, February 1, and May 1. After the deductible is paid in each quarter, the family will receive benefits for that quarter, and may be asked to pay up to \$2 per prescription each time they purchase a covered drug product. Any unpaid deductible in a quarter will be added to the next quarter's deductible.

A prorated deductible for families who come into the program part way through the program year was also introduced. New applicants to Trillium can choose the date on which they wish to be enrolled in the program. The deductible they pay will be based on the number of days left in the program year. Please note that proration of the deductible will apply only for the first year that a family is enrolled in the program.

Only certain drug costs count towards your Trillium deductible or as program benefits. Check with your pharmacist or health care provider to make sure your prescriptions are:

- listed in the ODB Formulary/Comparative Drug Index (Parts III and IX);
- on the Facilitated Access List of HIV/AIDS drugs (Part VI).

Requests for non-ODB drugs must be pre-approved by the ministry before the costs can count towards the Trillium deductible, or as program benefits.

Trillium application kits are available at your local pharmacy or by calling the Ministry of Health and Long-Term Care INFOLine at 1.800.268.1154.

Call the ministry INFOLine at 1.800.268.1154 (Toll-free in Ontario only)

In Toronto, call 416.314.5518

TTY 1.800.387.5559

Hours of operation: 8:30am - 5:00pm

Visit HealthyOntario.com

for information on a wide variety of consumer health topics.

*We support the Ontario Government's current steps to get increasing drug costs under control through its changes to the tendering process. As we hear in the media about the threats of the pharmaceutical industry opposed to these proposals, we hope the government has the fortitude to stay the course. **Editors** ♦*

SUPPLEMENTAL RESOURCE MATERIAL

Removable for Future Reference

THE ONTARIO DRUG BENEFIT PROGRAM FOR THOSE AGE 65 AND OVER

The following material is available from the website of the Government of Ontario and contained in a number of brochures. It is provided as information only. Before making decisions, consult your health services providers.

Editors

Through the Ontario Drug Benefit (ODB) Program, the Ministry of Health and Long-Term Care covers most of the cost of over 3,400 prescription drug products listed in the ODB Formulary, in addition to a number of limited-use drug products, nutrition and diabetic testing products.

The ODB Program covers the above listed drug products for people eligible for ODB coverage if the drugs are prescribed by an authorized Ontario prescriber, and purchased in an Ontario pharmacy that is on-line with the ministry's Health Network or from an Ontario doctor licensed to sell prescription drug products. The ODB does not cover the following products and services: syringes and other diabetic supplies such as lancets and glucometers, eyeglasses, dentures, hearing aids, or compression stockings. Prescription drugs purchased outside Ontario are not reimbursed by the ODB program.

Co-Payments and Deductibles

ODB eligible people may be asked to pay some portion of their prescription drug product costs as follows:

- Single seniors (people aged 65 or older) who have an annual income of \$16,018 or more and seniors in couples with a combined annual income of \$24,175 or more pay an annual \$100 deductible per senior before they are eligible for drug coverage. After these seniors pay the deductible, they then pay up to \$6.11 toward the dispensing fee each time they fill a prescription for a covered drug product in Ontario in the benefit year;
- Single seniors who have an annual income below \$16,018 and seniors in couples whose combined annual income is less than \$24,175, and all other ODB eligible people may be asked to pay up to \$2 each time they fill a prescription.

The benefit year for all ODB recipients starts on August 1 and ends on July 31 of the following year. For more information about the program, or to have a Co-Payment Application Form mailed to you, please call 1.888.405.0405.

What Happens Once you Turn 65

As long as they have a valid Ontario Health Card, seniors turning 65 years of age are automatically entitled to receive benefits under the ODB program on the first day of the month following their 65th birthday, and do not need to apply for coverage. All they need to do is take their prescription and Health Card to the pharmacy and tell the pharmacist that they are now eligible for ODB. The pharmacist will check their eligibility on the government's Health Network.

As long as the ministry has the correct mailing addresses, individuals will receive notification of ODB eligibility by mail about 2 months before they turn 65. All newly eligible seniors are automatically enrolled in the higher co-payment category. The ministry's letter advises individuals that if they think they may be eligible for the lower \$2 co-payment, they can complete an application form and send it to the ministry. This will ensure they are placed in the right co-payment category.

Application forms for the lower \$2 co-payment are available at Ontario pharmacies.

Generic Drugs and Interchangeable Drug Products

Generic drugs are drug products that contain the same medicinal or therapeutic ingredient(s) as the original brand name drug. Generic and brand name products may look or taste different but both contain the same amount of the same active drug(s).

Both generic and brand name drugs are manufactured under the same strict standards of good manufacturing practice set and monitored by Health Canada. There are no differences in the quality and safety standards that generic and brand name drug products must meet.

Generic products usually cost less than their brand name counterparts. When both generic and brand name products are available, the Ontario Drug Benefit (ODB) program pays the pharmacist for the lowest cost interchangeable generic drug product listed in the Drug Benefit Formulary Comparative Drug Index.

Interchangeable Drug Products

In order for one drug product to be interchangeable with another, both drug products must contain the same drug, or drugs, in the same strength and dosage form. The Ministry of Health and Long-Term Care expert advisory committee on drug-related issues, the Drug Quality and Therapeutics Committee (DQTC), advises the ODB program which drugs to designate as interchangeable.

The Special Drugs Program will cover your costs for the above drugs if you:

- are an Ontario resident with valid Ontario Health Insurance (OHIP); and
- are a patient with one of the diseases or conditions covered;
- meet the established clinical criteria; and/or
- are approved by a designated centre/physician for a specific drug product.

As a way for the ministry to ensure that the appropriate treatments for the diseases and conditions are prescribed, special facilities, usually at hospitals, have been designated to distribute these treatments. In some cases, special review committees have been established to ensure that the clinical criteria are met.

Speak with your doctor about the program, whether you may be covered by it and the locations near you where the treatments are available.

The Special Drugs Program does not have any deductibles or co-payments. If you meet conditions for coverage, you will not have to pay for any portion of your treatments.

Trillium Drug Program (non-ODB Program)

The Trillium Drug Program helps people who have high drug costs in relation to their income. Once an application is approved, the program covers :

- over 3,400 quality-assured prescription drug products;
- over 400 limited-use drug products;
- some nutritional and diabetic testing products.

You can apply to the Trillium Drug Program if:

- your private insurance does not cover 100% of your prescription drug costs;
- you have valid Ontario Health Insurance (OHIP); and
- you are not eligible for drug coverage under the Ontario Drug Benefit (ODB) Program.

The program has a deductible that is based on income and family size. Each year starting August 1, you must pay your drug costs up to your deductible level before you are eligible for drug coverage. The program runs from August 1 of one year to July 31 of the following year.

The annual deductible previously paid by Trillium recipients is paid in four instalments over the Trillium program year (August 1 to July 31 of the following year). For example, a family with an annual deductible of \$500, will pay \$125

- whose removal would likely lead patients to switch to other toxic and/or more costly alternatives;
- used to treat a communicable disease with a significant public health impact.

The ODB Program will pay for covered OTC drug products only if you are eligible for coverage under the ODB Program and your physician or other licensed practitioner prescribes the product. Costs are covered as described near the beginning of this article.

Maximum ODB Days' Supply for Recipients Travelling Out of Province

If you are an ODB recipient travelling outside the province for between 100 and 200 days, you will be allowed to obtain a second 100 days' supply of medication before you leave Ontario.

Before you leave the province, in order to obtain an early refill for a second supply of up to 100 days of medication, you must provide the pharmacist with:

- a letter (which you have written yourself) confirming that you are leaving the province for more than 100 days,
OR
- a copy of your travel insurance, confirming that you are leaving the province for between 100 and 200 days.

Your normal co-payment will also apply to the second 100 days' supply.

This change does not apply to ODB recipients who remain in Ontario - the maximum 100 days' supply remains in effect.

Special Drugs Program

Through the Special Drugs Program, the Ministry of Health and Long-Term Care covers the full cost of certain out-patient drugs used in the treatment of specific conditions. The program covers:

- many drugs for the treatment of cystic fibrosis and thalassaemia;
- AZT, ddI, ddC and pentamidine for people who are HIV positive;
- Erythropoietin (EPO) for people with end stage renal disease;
- Cyclosporine for people who have had a solid organ or bone marrow transplant;
- human growth hormone for children with growth failure;
- Clozapine for treatment of schizophrenia;
- Alglucerase for people with Gaucher's Disease.

ODB and lowest cost interchangeable drug

Under Ontario legislation only generic and brand name drug products listed as interchangeable in the Drug Benefit Formulary/Comparative Drug Index can be substituted for the brand of drug prescribed by a physician.

Pharmacists usually dispense the lowest priced interchangeable drug product when filling ODB prescriptions, unless the physician writes "no substitution" on the prescription and the no substitution order meets prescribed conditions (e.g. significant adverse drug reaction).

Special coverage of a non-listed drug product Mechanism (Section 8)

Through the Ontario Drug Benefit (ODB) program, the Ministry of Health and Long-Term Care covers the costs of most prescription drug products for the majority of illnesses and conditions. In rare circumstances, a person may be unable to use any of the drug products covered by the ODB program. In other cases, new drugs approved for sale in Canada but not yet covered by the ODB program may be, based on the prescriber's opinion, the only treatment available to improve a patient's health. In these exceptional circumstances, a request for special coverage of a non-listed drug product not normally covered under the ODB program can be made.

In general, you must already be eligible for drug coverage under the ODB program before you can request special coverage through Section 8. If you belong to one of the following groups of Ontario residents and you have valid Ontario Health Insurance (OHIP), you are eligible for drug coverage under the ODB program:

- people 65 years of age and older;
- residents of long-term care facilities;
- residents of Homes for Special Care;
- people receiving professional services under the Home Care program;
- social assistance recipients (Ontario Works or Ontario Disability Support Program assistance);
- Trillium Drug Program recipients.

On your behalf, your doctor requests coverage for a specific period of time, for a particular drug product not normally covered under the ODB program. As part of the request, your doctor must submit relevant medical information including an indication of why you cannot use other products covered by the program. Medical experts will review your doctor's request and will advise him/her whether coverage has been approved.

Like drug products covered by the ODB program, if your Section 8 request is approved, you may be asked to pay some portion of the drug product cost. Seniors (people aged 65 or older) who have high annual incomes pay a \$100 deductible per senior before they are eligible for drug coverage under the ODB program. After these seniors pay the deductible, they then pay up to \$6.11 toward the dispensing fee each time they fill a prescription. All other ODB eligible people, including Trillium Drug Program recipients, may be asked to pay up to \$2 each time they fill a prescription for a drug product approved through the Section 8 mechanism.

Requests for non-ODB drugs must be approved by the ministry before the costs can count towards the Trillium deductible. If your request is not approved before purchasing a non-ODB drug, the costs will not count towards the deductible.

Nutrition Products

Through the Ontario Drug Benefit (ODB) Program, the Ministry of Health and Long-Term Care covers some nutrition products.

The ODB program will cover the costs of your nutrition products if you:

- are already eligible for drug coverage through the ODB program; and
- have specific medical reasons for requiring a liquid diet as a sole source of nutrition due to:
 - › an inability to eat and/or digest solid food;
 - › an intolerance of food;
 - › you require feeding through a tube.

The ODB program does not cover nutrition products for people:

- who use these products to lose weight;
- with food allergies;
- who are body building;
- wanting to use them in place of meals or for convenience.

If you have a specific medical reason for requiring a liquid diet, your physician, pharmacist or dietician will be able to tell you which nutrition products ODB covers and whether you are eligible to receive these benefits.

ODB eligible people may be asked to pay some portion of their prescription drug product costs.

The amount that the ODB program normally pays for nutrition products is based on a median price which may change from time to time. There may be instances where your doctor prescribes a nutrition product that is more expensive than the median price. In this case, you will have to pay the portion of the cost above the median price the ODB program normally pays. Costs are covered as described near the beginning of this article.

Diabetic Testing Agents

Through the Ontario Drug Benefit (ODB) program, the Ministry of Health and Long-Term Care covers some diabetic testing agents. Diabetic testing agents are products people with diabetes use to test sugar levels in blood and ketone levels in urine.

The ODB program will cover the costs of your diabetic testing agents if you:

- are already eligible for drug coverage through the ODB program; and
- have diabetes;
- have a prescription for a listed diabetic testing agent from an Ontario doctor.

Speak to your doctor about obtaining a prescription for diabetic testing agents. Your pharmacist can tell you which diabetic testing agents are covered. Costs are covered as described near the beginning of this article.

The amount that the ODB program normally pays for diabetic testing agents is based on a median price and may change from time to time. There may be instances where your doctor prescribes a diabetic testing agent that is more expensive than the median price. If you or your doctor insist on the more expensive product, you will have to pay the portion of the cost above the median price the ODB program normally pays.

Over-the-Counter Drug Products

Drugs available without a prescription are referred to as over-the-counter (OTC) drug products. The Ontario Drug Benefit (ODB) program covers some OTC drug products.

The specific OTC drug products covered by the ODB Program are listed in the Drug Benefit Formulary/Comparative Drug Index. The expert advisory committee recommended that the ODB program cover OTC drug products:

- for which there are no alternatives, and lack of access to them could lead to life, limb, or organ-threatening disease;
- required for use in combination with another ODB covered drug product;