

* 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

Dorothy Allan

Desmond Kee

Lorraine Pace

Jack Blacklock

Hazel A. McKay

Ruth E. Vanderlip

William L. Christmas

Lilian Murray

Maria D. Zarb

Catherine Cratchley

Malcolm Ingram, RTO/ERO's first Pension and Benefits Officer, passed away in mid-October. He was a former employee of the Toronto Catholic District School Board. RTO/ERO Toronto District 16 appreciated and benefited from his efforts on behalf of retired teachers.

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 Supplement 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: 01/01/07, 01/03/07, 01/05/07

Mailings: 25/01/07, 29/03/07, 31/05/07 ♦



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO

DISTRICT 16 former CITY OF TORONTO

NEWSLETTER

C. Naumoff/1991

Volume 29, Issue 2

NOVEMBER, 2006

Printed:

September, November, January, March, May

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President's Message

Your District 16 executive is again in full swing, and have already met three times this fall.

Four members of the executive attended the annual Fall Senate in mid-October. Ron Poste, District 9/Hastings and Prince Edward, was elected our new President. Congratulations, Ron!

Two new districts were formed – 46/Muskoka (originally Parry Sound and Muskoka), and 47/Vancouver Island (formerly Units of 42/British Columbia). In line with this last split, the following motion was referred to the Provincial Executive for study and report to the Spring 2007 Senate (it is a Constitutional matter)... 'That new Districts be limited to the geographical boundaries of Ontario'. Since RTO/ERO has now become a \$4.5 million business (over \$30 million in assets), corporate governance has taken on increased importance, and is being addressed.

Closer to home, the four GTA Districts are planning a major symposium on waste management/waste reduction to be held during Earth Week 2007 (mid-April). *(Continued on Page 2)*



RTO/ERO Toronto District 16 Executive 2006 ~ 2007

President: John Bratton

Past President: Bob Neal

First Vice-President: Valerie Mah

Second Vice-President: Dave Shanoff

Treasurer: Robert Putnam

Secretary: Mary Ann Fedchak

Archives: Rosalina E. Bustamante

Communications: Bill Menagh

Goodwill: Sue Booker

Health/Insurance: Bill Tajer

Mailing: Arlene Freeman

Membership/Recruitment: Mary El Milosh

Pension/Retirement: Wally Friesen

Political Action: Pat Carson

Program: Kay Jeffery

Social/Recreation/Club 16: Norm Rudd

Travel: Ian Baird

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

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

Third-party opportunities are presented for the reader's information only and do not necessarily reflect endorsement by your editors or RTO/ERO Toronto.



Dates To Remember ~ 2006



Executive Meetings ~	Jan. 11, Feb. 8, Mar. 8
Newsletter Deadlines ~	Jan. 1, Mar 1, May 1
Newsletter Mailings ~	Jan. 25, Mar 29, May 31
Toronto Choristers Christmas Concert ~	December 4 (p16)
TPSPA 2nd Reunion Luncheon ~	May 1, 2007
Annual General Meeting ~	May 9, 2007
Spring Luncheon ~	May 9, 2007

President's Message continued from Page 1.

Also, the four Districts are working together to present three Retirement Planning Workshops, one this fall, and two next spring (see your RTO website for details, and inform your working colleagues).

There is a possibility that our social/Club 16 organisers will initiate a 'Gourmet Dining' activity in the near future. IF you are interested, let any member of your executive know.

Your District approved the planting of a number of trees in memory of our members who passed away in the years 2000-2005. A suitable plaque is to be installed.

We also approved a donation of 4500 to the Maurice Izzard Memorial fund for high school graduates who have physical disabilities.

As a final note, the Toronto Districts council is looking for a recording secretary. We meet approximately once a month for 2-3 hours, usually at Mitchell Field C. C. in North York. If you are interested call me at 416.782.2530, or e-mail me at enorjay@rogers.com.

John Bratton ♦

Page 1 picture: John Bratton hosting the New Members' Breakfast. Ed.

District 16 Executive Nominations

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

ERRATA: Please change the email address for the following executive members in our September Issue (Supplement Centrefold)

Secretary: Mary Ann Fedchak - maryfedc@eno.netscape.ca (Page S8)

Pension Retirement: Wally Friesen - w.friesen@tcn.net (Page S9)

Reading while sunbathing makes you well red.

Welcome To New Members

Welcome to new members who have joined us from August to October, 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.) **Mary El Milosh**

Barron, Kathryn
Batten, Anthony
Bolger, Anne
Borczon, Theresa
Borden, Betsy
Bruce, John
Chapman, Frederick
Doherty, Neil
Duravetz, John S
Edmunds, Carol E
Elia, Patrick
Evans, Myra
Fedun, Catherine
Forde-Martins, Gwendolyn
Galley, Beverley
Gamulka, Lawrence
Gasparet, Shirley
Green, Karen

Gurr, Nancy-Jo
Hirschler, Ada
Holmes, Dorothy
Jurkaszowicz, Zenon
Kane, Louise
Kay, Nancy
Kennedy, Fred
Lederman, Judi
Lyons, K Neil
Macdonald, Barbara D
Megas, Jennie
Miller, Donald B
Morton, Ann
Munn, Heather
Nakatsu, Naomi
Newman, Patricia
O'donnell, Joan
Pare, Joan

Pevcevicius, Nancy
Ploszas, Lucy
Rao, Mario J
Reynolds, Sharon
Richard, Marc A
Roman, Marina
Seidman, Isidore
Stark, John
Strauss, Judith
Szydlowski, Chris
Terebenec, Marta
Travers, M Lorraine
Vieira, Ana
Vuia, Kornel
Watson, Brenda E
Wesley, Myrna
Wilson, Donna
Wynter, Penny ♦



SCIENTISTS IN SCHOOL

We Want You For Scientists In School!

Do you love science? Love teaching children? Are you looking for the perfect part-time position?

We'd like to hear from you. Forward your resume to:

Inquiries@scientistsinschool.ca

Or visit our website for more information. www.scientistsinschool.ca

Change Of Address, Status, or District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office ~ **416.962.9463** or **1.800.361.9888**). Form also available on our 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.

NOTE RE INCOME SPLITTING: [RTO/ERO] President **Ron Poste** [has] sent a letter to the Honourable James M. Flaherty, Minister of Finance, congratulating him for implementing **pension income splitting in 2007**. ...RTO/ERO has been pursuing this issue since 1999 as a matter of tax fairness. The Minister was urged to move forward with the appropriate legislation at the earliest opportunity and was assured that RTO/ERO members would convey their support for the initiative to their local MPs.

RTO/ERO's efforts in support of pension income splitting have been championed by the Pension and Retirement Committee, the Political Action Committee, local Districts and Units, and by the Provincial Executive [and Senate]. In the months ahead it will be important to reiterate our support for pension income splitting to ensure that the Federal Government does not develop a case of nerves or cold feet in light of some reaction to their position on income trusts, and withdraw the whole package. Pension income splitting (sharing) and taxation of income trusts are two separate issues.

Source: RTO/ERO Memorandum to District Presidents/Edited for space. Ed. ♦

Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshment, and joy of accomplishment at our next Newsletter Mailing on Thursday, January 25, 2007 at St. Margaret's. Below are some of our much appreciated volunteers. Photos by **Valerie Mah**. ♦



Social/Club 16 ~ Norm Rudd/905.839.9165

With the Christmas Season upon us, some programs may be operating on an 'adjusted schedule'. For details about those December or January events not dated below, please contact the appropriate convenor. Also, check our website.

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

Bridge – John Lane invites everyone, including beginners. They play a friendly game and currently have two to three tables and would be happy to have a few more. They start at 1:00pm and play the first, third and fifth Tuesdays of each month starting in October. There is no charge for participating in any of our activities. He can be contacted at 416.486.0697.

Crafts – The craft group meets with **Bernice Iles** on the fourth Tuesday of each month at St. Margaret's. It's a wonderful social group for people interested in crafts. We all know how great we made children feel when they were able to create things with their hands so now we have time to enjoy crafts for ourselves. Come and join us for a relaxing productive time. Call Bernice at 416.651.4378.

Travelogue

Wednesday, January 24, 2007 at 1:30pm

Modern Ireland: the Full-on Nation Reinvents Itself

Are the citizens of the Irish Republic and of Northern Ireland:

- now richer than anyone could have imagined 10 years ago?
- living in one of the most expensive countries of Europe but with rising personal debt?
- still engaged in a bitter ethno-political conflict between Catholics and Protestants in Northern Ireland?
- attracting large numbers of workers from Eastern Europe?
- running a healthy surplus due to tourist spending?
- using more of the drug ecstasy than anybody except the Aussies?
- possibly "overhyped, overspent, and overdrawn"

Join the Holyers on their recent rip-roaring trip to the Emerald Isle to find the answers to these questions (and more!). Contact the Holyers at 416.929.8512.

The following groups meet at various sites:

Book Club – Meetings are held on the first Monday of each month from 1:00 - 3:00pm and different authors are selected each month. For further information call **Joan Johnston** (416.691.5368) or **Elaine MacIntosh** (416.463.2637).

Below (Page 4) are the selections for the next 3 months:

Continued on Page 4

Social Continued from Page 3

December	<i>The Skull Mantra</i>	Eliot	Pattison
January	<i>Never Let Me Go</i>	Kazuo	Ishiguro
February	<i>Plot Against America</i>	Philip	Roth

Movie Club – This group attends films usually on the second Monday of the month in the afternoon. Each month a different member selects a movie starting between 12:00n – 1:00pm. Then we go for coffee and discussion. The group meets from September to June. Because new films start Thursday, members of the group get only a short notice as to the location, generally on Saturday or Sunday before the viewing. Our next outings will be December 11 and January 15. Call **Marjorie Berger** at 416.483.0636 to see if there is room available on her list. **Judie Bowles** (416.488.6380) assists.

Friday Night Movie Group – We now have 23 names on our list and are happy for more. Email **Ann Ludwigsen** at acludwigsen@rogers.com or call her at 416.324.0909 if you'd like to join us the second Friday of the month for a movie downtown in the early evening. This group is good for people who are still supply-teaching and not free for afternoon matinees. Check your email the day before to find out which movie we're seeing. Our last movie for 2006 is on Friday, November 10, and we start the New Year on January 12.

Super Tees Golf Group – Our season end was Wednesday, October 18. All levels of players were welcome, novices and experienced. They like to get together after the game to socialize. They play 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7. **Rosalie Parente** can be reached at 905.856.6936 for more detailed information. Watch for our Spring program!

Sketch Group – Since the good weather is finished, the sketch group will be looking for indoor places to meet. This month we met at ROM and drew from statues and artifacts in the European section. One of our members has kindly offered us space in her house to draw from still-life arrangements next year; we also plan to meet at the Heliconian Club in Yorkville to draw from the nude sometimes, as well as at AGO, where we will meet on December 7 at 10am. We usually buy lunch or bring sandwiches afterwards. We are a small group, and new members are welcome. **Anita Davies**, the convenor, uses ink and/or watercolour pencil crayons, and would be happy to help anyone wanting some tips. Her email is ajdaoust@sympatico.ca or call her at 416.531.3408.

Hiking/Walking Club – Our walks are not strenuous and everyone has the opportunity to enjoy fresh air and beauties of nature. To get on their email list to be notified of up-coming hikes, call **Marianne Psica** at 416.499.0324. ♦



High Definition Television Considerations

SO, you're planning to buy a **High Definition Wide-Screen Television (HDTV)**! Here are some details to keep in mind.

a) Resources: www.cdtv.ca, www.atsc.org

b) Background: The delivery of High-Definition (HD) television signals is increasing significantly. The rate of change in Canada is not as regulated as that in the USA. For example, all televisions in the US, effective this year, must have a built-in ATSC tuner (HD-capable). This may mean that older TVs get dumped on the Canadian market. Your editors feel that our readers should have some awareness of some issues.

c) First some definitions:

ATSC - the type of tuner/signal capable of receiving/delivering both digital and analog signals. Required to received HD signals via air;

NTSC - the type of tuner/signal capable only of receiving/delivering analog signals (older TVs will still receive their analog signal with ATSC delivery);

HDTV - high-definition TV requiring a digital HD signal (air/cable/satellite);

HDTV Signal - only delivers HD if the original source is HD (old analog TV shows will remain low resolution even if delivered via a digital HD signal);

Digital Set-Top Box - may or may not be HD (be careful, one needs an *HD Digital Box* to receive an HDTV signal via cable or satellite - at extra cost)

Summary: if you want your HDTV to show an HD picture, you must use a Set-Top HD Digital Box from your cable/satellite company, an external aerial connected to a built-in ATSC tuner or a new-generation game-machine or HD-DVD player with HDMI interface.

d) Other Considerations:

i purchase only an HDTV with a *built-in ATSC tuner (avoid SD/standard definition, ED/extended definition, or HD-ready televisions)*;

ii for added benefit consider an HDTV with the following connections:

1 **HDMI/DVI** - High Definition Multi-Media Interface/Digital Video Interface; the digital HD connection to set-top box, DVD, HD-DVD, game machines, home theatre

2 **PC-In** - allows connection to computer/lap-top and its capabilities (internet, DVD player, etc.);

3 **MP3 Link** - for MP3/Ipod player

4 **Audio Out** - for connection to external amplifier

5 **External Antenna** - for over-the-air HD broadcast signal (should you decide to delay the purchase of HDTV signal from your cable/satellite provider. ♦

Day Trips 2007 ~ Jack DeGroot

The *'Drayton Entertainment'* playbill for RTO/ERO Toronto is now ready for booking. Please consult your calendar and your friends then call **Jack DeGroot** at 416.691.3046 on FRIDAY, DECEMBER 8, 2006 beginning at 8:00am.

All performances are matinees and cost \$95.00. As always, the cost includes your theatre tickets, transportation by motorcoach, lunch AND dinner, all taxes and gratuities.

Wednesday, March 21, 2007 ~ St Jacob's Country Playhouse

'Buddy - The Buddy Holly Story' ~ a spectacular production featuring his greatest hits (e.g. *'Peggy Sue'*, *'That'll be the Day'*)

Wednesday, June 20, 2007 ~ King's Wharf Theatre, Penetanguishene

'Cash on Delivery' ~ an uproarious British farce

Wednesday, September 19, 2007 ~ Drayton Festival Theatre in Drayton

'Man of La Mancha' ~ this treasure in musical theatre will leave you humming *'The Impossible Dream'*

Thursday, November 29, 2007 ~ St. Jacob's Schoolhouse Theatre

'Mom's the Word' ~ a laugh-filled comedy that follows 6 women as they navigate the trials of motherhood.

The above is only the beginning of an exciting year of daytrips. Please watch your next newsletter for more great outings. ◆



**VOLUNTEERS
NEEDED!**

Toronto area volunteers are needed to sell crocus plants at local malls, office buildings and TTC stations between February 3 and February 18, 2007.

Various shifts available: days, evenings, weekends, early mornings. Students, families and groups welcome.

Proceeds enable CNIB to continue to provide the services and support necessary to enjoy a good quality of life while living with vision loss. CNIB is a nationwide, community-based registered charity committed to public education, research and vision health for all Canadians.

For more information or to volunteer, contact **Carolann Ritcey** at: 416.486.2500 x8249 or carolann.ritcey@cnib.ca ◆

RTO/ERO Benefits Changes for 2007

- **Premium changes will be effective, on a go-forward basis beginning February 1, 2007.** *Rationale:* Premium change notices are sent to members by the OTPP and a February start date results in an annual savings of \$40,000 by coordinating the notice with a regular OTPP mailing.
- **Monthly Premium rates for benefits will be increased** by 0% for Semi-Private Hospital, 9% for Extended Health and 3% for Dental, *effective February 1, 2007* and will be as follows **not including RST:**

Semi-Private*		Extended Health*		Dental*	
Single	\$ 18.07	Single	\$ 64.84	Single	\$ 48.03
Couple	\$ 36.10	Couple	\$129.70	Couple	\$ 94.71
Family	\$ 42.42	Family	\$155.65	Family	\$ 118.11

- **Laser eye surgery** will be included as a covered expense under the Extended Health Care vision benefit, subject to the \$225/two consecutive calendar year maximum, effective January 1, 2007. This provides for long term cost savings.
- **The Vision Care eye exam benefit** will be broadened to include eye exams every two calendar years, to a maximum of \$50, effective January 1, 2007. The definition of eye exam will be broadened to include exams such as **Heidelberg Retina Tomography.**
- **The Dental Plan will reimburse claimants based on the 2007 Fee Guide** for General Practitioners, effective January 1, 2007.

Also of interest is the following summary of the top 10 drugs paid:

Drug	Treats	ODB Coverage	Average Paid/Rx
Lipitor	Cholesterol	yes	\$ 62.48
Altace	Blood Pressure	yes	\$ 30.23
Nexium	Gastrointestinal	no	\$132.51
Actonel	Osteoporosis	limited	\$ 50.35
Plavix	Blood Clotting	limited	\$ 72.88
Losec	Gastrointestinal	limited	\$ 67.52
Crestor	Cholesterol	yes	\$ 55.06
Norvasc	Blood Pressure	yes	\$ 39.52
Avandia	Type II Diabetes	no	\$145.03
Pantoloc	Gastrointestinal	limited	\$ 53.63

*Additional detail regarding benefits is included in the Supplement to this Newsletter. Also, it has come to our attention that some users of the RTO/ERO Benefits are not aware that travel and trip-interruption insurance is included in the Extended Health Benefit. These folk **do not** require this type of insurance from a third party.* Ed. ◆



RTO/ERO Toronto District 16 Actions



- your executive is pleased that its motions to Senate regarding the inclusion of **Heidelberg Retina Tomography (HRT)** scans in the RTO/ERO Benefits (see Provincial Actions) and that political action be taken regarding **Mortgage Fraud** have met with success. We thank the respective Provincial Committees, Executive and Staff for their facilitation of these actions;
- your executive and social activity convenors hosted our **New Members' Breakfast** in October which a mixture of 115 'old' and 'new' members attended. Cost was about \$21.00/person. Sadly, about a dozen registrants did not let us know they would not be there. Thanks to **Kay Jeffery** for her organizing of this event. See Pages 11 to 14 for photos;
- finances to October 10: Income ~ \$43 864.89, Expenses ~ \$34 893, Assets ~ \$59 961.43
- **Pat Carson** and **Bill Menagh** have been appointed to the provincial RTO/ERO Political Action and Communications Committees respectively;
- Mary El Milosh reported a Toronto District 16 membership of 3720;
- donated \$500 to the Maurice Izzard Memorial Fund. ♦



RTO/ERO Toronto Districts Actions

Reminder to those still teaching: dates for **Retirement Planning Workshops**:

- **Blue Danube Restaurant** ~ February 24, 2007;
- **Don Bosco Secondary School** ~ April 18, 2007.

Our website has details and a registration should you know someone close to retirement. ♦



RTO/ERO Provincial Actions



- Moved that the "**Report on the Possible Extension of the 95 Day Rule**" be [referred] to the Fall 2006 Senate. (See Report in our Senate Supplement, S8.)
- Accepted the report on the **Proposed Reallocation of Special Circumstances Grant** and [referred it] to the Fall 2006 Senate.
- Increased the **mileage rate** from \$0.40/km to \$0.43/km as of Aug. 1, 2006;
- Approved revisions to the **Scholarship Application forms and STO Application for Project Funding form**. (See Pages 8 and 17.)
- Approved the recipients for the **RTO/ERO Scholarships**, as recommended by the Project STO Committee.
- Accepted, from the Political Action Committee, a Fact Sheet and a Study Paper on **Mortgage Fraud**. (See Report in our Senate Supplement, S9.) ♦

*A chicken crossing the road is poultry in motion
If you don't pay your exorcist, you get repossessed*

Volunteering Opportunities

Evangel Hall Mission Youth Program

How Can I Volunteer?



Tutor high school students

- Mondays, 4:00pm-6:00pm
- knowledge in math, science, ESL

Help with school nutrition program

- food prep & co-ordination
- Mon & Thurs, 9:15am – 10:15am

Teach weekly piano lessons

- work one-on-one; time is flexible

What Can I Donate? plants, bulletin board (1.2mX2.4m), storage unit, guitars, school supplies, healthy snacks

Contact **Suzanna Cermak**, Youth Program Coordinator: 416.504.3563 x229
suzanna.cermak@evangelhall.ca www.evangelhall.ca ♦

Join youth guitar jam/coffee house

- once or twice monthly
- 2 hrs in afternoon or evening

Mentor pre-teens in after-school programs

- seeking mentors 16-28 yrs. who can commit from Oct to May
- Boys Tuesdays 3:30-5:30, cooking and Kung Fu
- girls Wednesdays 4:00- 6:00, focus on the arts



Jarvis Collegiate Institute
200TH Anniversary, May 25 – 27, 2007
Details at www.jarvis2007.com

Special social event for former and current staff: Friday, May 25 from 3:30 to 6:30pm. at historic Enoch Turner Schoolhouse – King St., 1 block east of Parliament.

Cost: \$25.00 - Send cheque, payable to **Jesse Porter**, to:

Jessie Porter, 21 Coldstream, Toronto M5N 1X5

Information: **Jessie:** jessiep@interlog.com or,

Harvey Medland: hmedland@sympatico.com

Marvin Pearl ♦



Riverdale Collegiate Institute
100th Anniversary, May 11-12, 2007

Former staff and students are invited to attend the weekend activities. Registration forms and details about the Open House, Staff Breakfast, Pub Night, and Saturday Evening Gala are available at www.riverdalealumni.ca or by calling the hotline at 416.393.9886, option 8. **Linda Grieve** ♦

Ten Thousand Villages



Ten Thousand Villages provides vital, fair income to Third World people by marketing their handicrafts and telling their stories in North America. Ten Thousand Villages works with artisans who would otherwise be unemployed or underemployed, providing sustainable income through fair trade. This income helps pay for food, education, health care and housing. Thousands of volunteers in Canada work with Ten Thousand Villages in their home communities.

Ten Thousand Villages is a nonprofit program working around the world since 1946 sponsored by the Mennonite Central Committee, the relief and development agency of Mennonite and Brethren in Christ churches in North America.

2599 Yonge Street, 416.932.1673

2701 St. Clair Ave. East, 416.757.8757

362 Danforth Avenue, 416.462.9779

709 Queen Street West, 416-703-2263

www.villages.ca



The MTCEF (Metro Toronto Catholic Education Foundation)

is now

THE ANGEL FOUNDATION FOR LEARNING



The Angel Foundation for Learning has as its underlying principles integration, equality, service, protection and guardianship. These angel characteristics permeate our actions and speak to the reason of our existence...assisting and serving students.

The Foundation provides financial assistance to breakfast programs and snack programs. It assists schools to help needy families, refugees and recent immigrants cope with daily needs for their children and it allows schools to assist individuals or groups of students to participate in specialized educational opportunities whose cost may be beyond family means. You can help:

- By participating in our fundraising events such as the Art Auction, annual May Fun Walk;
- By volunteering to work on our committees;
- By making a donation to the foundation - a registered charity (# 10807-5946-RR0002). Tax receipts are provided for donations over \$10.00.

For information about any aspect of the Foundation, contact **Joan Lovell** at 416.222.8282 x2844 or joan.lovell@tcdsb.org.



Finance Minister Jim Flaherty has increased the 2006 income-tested age credit amount for seniors to \$5,066 from \$4,066.

INFLATION INCREASE FOR 2007

Effective with your January pension payment, *your teacher's pension will increase by 2.3%*.

Related to this matter, some of our members ask why the Ontario Teachers' Pension Plan inflation increase is calculated differently from that of the Ontario Municipal Employees' Retirement System (OMERS). Typically this is asked when it appears that the OMERS beneficiaries get a higher inflation increase than OTPP beneficiaries.

This question was well answered, in detail, by former Pension & Benefits Officer **Ron Robert** in the recent Fall Issue of *Renaissance* (back cover). We summarize, and quote here, for those who missed it:

"Though OTPP and OMERS use different approaches in calculating the inflation adjustments, statistical data reveals that neither pensioner group is greatly advantaged or disadvantaged. ...RTO/ERO will rely on sound statistical data to ensure that this provision of inflation adjustment serves our members well and equitably, now and in the future."

OTPP and Ethical Investing

The OTPP has been one of the leaders in ensuring that the companies in which it invests are held to account for their governance. Recently the OTPP has been auditing the technique of paying company managers with stock options. These 'perks' have been the cause of many company restatements of annual income and a potential source of the dilution of value for regular investors. The OTPP has voiced its concerns through participation in company AGMs, legal procedures and in the 'due diligence' taken in investigations before investments are made.



THE MAURICE IZZARD MEMORIAL AWARD

- For high school graduates who have physical disabilities;
- Established in 1994 to honour this former principal of the Ontario Crippled Children Centre School;
- Fund has awarded \$10 000 to deserving candidates over the years;
- New donors welcome, so yearly interest assures the annual \$1 000 award;
- This is a tax receiptable donation, which sends 100% to the recipient.

Make cheque payable to: Bloorview School Authority, Maurice Izzard Memorial Award, and send to: Bloorview School Authority, 150 Kilgour Rd., Toronto, ON M4G 1R8 Attn: **Paula Gerolimon**

For further information, email: m_lewarne@yahoo.ca **Jim Youngson**

Education Scholarships ~ An RTO/ERO Program

The *Retired Teachers of Ontario Scholarship Program* awards up to 25 individual scholarships of \$1,000 each annually. These scholarships are intended to encourage and provide financial assistance to applicants who are pursuing full-time or part-time careers in teaching from an accredited teacher training facility.

To be eligible, a student must be:

- enrolled in a full or part-time program which will directly lead to a career in education in Canada,
- a resident Canadian citizen or a landed immigrant,
- a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or stepchild of an RTO/ERO member.

Please note that this scholarship program is intended only to assist students enrolled in regular programs in universities and/or colleges which include programs in the education field. Examples of eligible programs include concurrent BA/BEd university programs, programs leading to BEd qualification, programs leading to qualification in Early Childhood Education, Adult Education, Teaching the Blind/Deaf and other similar careers in education-related programs.

Application Process:

To be considered for one of the Scholarships, eligible students must:

- fully complete and forward all pages of this Application Form;
- prepare type-written answers to each of the questions listed on page three and forward with your Application Form;
- include evidence of enrollment in a program which will directly lead to a full or part-time career in education in Canada;
- forward the completed Application with all necessary attachments by fax, e-mail or mail before the close of business on July 16, 2007.

Applications may be obtained:

from 300-18 Spadina Road, or by phoning 416.962.9463, or downloading from www.rto-ero.org or www.rtoerotorontodistricts.org

Selection Process:

The Scholarship Committee will review all eligible applications on or before September 30, 2007 and select up to twenty-five applicants. Successful applicants will be notified on or before October 31, 2007.

To be considered, completed applications with attachments must be received at the RTO/ERO Provincial Office **before the close of business on July 16, 2007.** ♦

Newsletter Editorial Policy

Your Newsletter Editorial Committee is guided by the following:

Policy Statement:

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

Content and Advertising Criteria:

Submissions may include:

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

Advertising:

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



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

Christmas Concert & Sing-Along

MONDAY, DECEMBER 4, 1:30pm
St. Margaret's Church
(Avenue Road and Eglinton ~ beside Mac's)

Enjoy this annual event with your own retired teachers' choir
'THE TORONTO CHORISTERS'

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



Project STO (Service To Others) Applications

UP TO \$4,000 AVAILABLE TO QUALIFYING PROJECTS

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

COURTYARD MARRIOTT AGREEMENT ~ 2007

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

January 1 - April 8, 2007	\$121
April 9 - October 31, 2007	\$153
November 1 - December 30, 2007	\$125

Please note the special rate is NOT available on the following dates:

May 20-24, 2007	June 2-5, 2007	June 22-23, 2007
June 24-28, 2007	August 3-5, 2007	September 8-15, 2007
October 13-18, 2007	December 31, 2007	

Enjoy complimentary high speed internet access. The Health Club/Lap Pool/Exercise Room is complimentary and open from 6:00am to 11:00pm. The negotiated Preferred Corporate rates apply to a standard guestroom, single/double occupancy, based on availability. One-bedroom Suites are available for an additional \$100.00 above the negotiated rate.

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

Hospital Stay Rates

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

A Radio City Christmas Spectacular

We do not know if tickets are still available but: the Hummingbird Centre is offering a 10% discount on tickets to RTO/ERO members for:



Tuesday November 21	7:30pm
Sunday December 3	7:00pm
Thursday December 14	2:00pm
Wednesday December 20	7:30pm

Contact Ticketmaster by phone at 416.872.2262 or www.ticketmaster.ca and quote the promotional code: **SGRTON**. ♦

Dancing cheek-to-cheek is really a form of floor play.

Travel Tips

About this time of year, many retirees begin to migrate to warmer climates to avoid our cold, blustery winters. Here follows some travel tips to save money and grief.

- **House Insurance:** Our house insurance carrier insists that, if you will be away from home more than four days from October to May (the heating season), someone must enter the house *every day* or turn the water off at the meter. If this doesn't happen, then we - not our insurance company - will be responsible for flood damage. Check with your insurer before you travel.
- **Credit Cards:**
 - o Before you depart, inform your credit card company when and where you will be travelling. There are many instances of credit card purchases being denied by the credit card security department because the credit card company was unaware that the cardholders were travelling.
 - o Credit card companies allow vendors to impose *holds* when cardholders make a purchase using their credit card. This guarantees that the vendor will be paid. Some credit card companies allow a surcharge as well. For example, a vendor might impose a hold of \$XXX on your credit card purchase as well as a \$75 surcharge. While this protects the vendor, a number of surcharges might cause you to exceed your credit limit and have your credit card refused. Contact your credit card company about its policy on holds and surcharges. Also, when travelling, ask about the vendor's hold and surcharge policy before purchasing expensive items.
 - o Take a second card in case the magnetic strip fails.
 - o Premium credit cards usually provide baggage and trip cancellation insurance, plus double the warranty on items purchased with the card. Read your contract and/or contact the company to learn more about your coverage.
- **Automobile Insurance:** Our automobile insurance policy provides the same coverage on rental cars as on our own car. If someone not identified on our policy will be driving a rental car, then we must obtain the extra car rental insurance coverage as well. Be sure to check with your automobile insurance company before you travel regarding collision and liability on rental cars as well as additional driver coverage.
- **Out of Country Travel Insurance:** Take out of country travel insurance if even for a day. (*See Editors' note on the bottom of Page 5 re RTO/ERO Benefits.*)
- **Exotic Destinations:** If you will be travelling to exotic destinations, contact

Continued on Page 10

Travel Tips continued from Page 9

a travel clinic regarding necessary inoculations and medications required for your destination.

- **IAMAT:** Contact the International Association for Medical Assistance to Travellers (IAMAT) www.iamat.org/ (416.652.0137) for a booklet that lists the location and phone numbers at your destination of doctors who are English-speaking and were trained in North America. The IAMAT website provides timely advice on travel destinations and potential health risks in those locations.
- **Medic Alert:** If you have a pre-existing medical condition, you might want to join Medic Alert (www.medicalert.ca or 416.696.0267) to obtain an information bracelet that identifies your condition in case of emergencies, e.g. you are unconscious. Doctors may access the details of your condition 24/7.
- **US Taxes:** Snowbirds should avoid spending more than half a year (183 or more days) per year over a three year period. Otherwise, the American Internal Revenue Service (IRS) may tax you on your world wide (Canadian) income.
- Arrange for snow removal if necessary.
- Arrange for mail forwarding or mail collection by family or a neighbour, and someone to pick up advertising flyers, etc. ♦

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.

Editors

Education Quality and
Accountability Office



EQAO invites you to apply to score the Ontario Secondary School Literacy Test (OSSLT) in April 2007

EQAO is looking for retired Ontario educators to score the Ontario Secondary School Literacy Test (OSSLT) for two weeks in April 2007. In November apply online at www.eqao.com under “*Educator Opportunities.*”

Selection will begin in January. Priority will be given to those who apply early.

Scoring dates:

Reading and short writing items: April 9 – 19, 2007

Writing: April 11 – 20, 2007

Participation provides an excellent opportunity for educators to learn more about the OSSLT, to meet other educators from across the province and to develop an understanding of large-scale assessments.

For more information, call 1.888.327.7377.

With Learning in Mind ♦

RTO/ERO Political Action

PENSION INCOME SPLITTING CONFERENCE

RTO/ERO had a presence at a special national conference on Pension Income Splitting, that took place in Ottawa on October 3. The conference was coordinated by MP Garth Turner and several individuals, including provincial Political Action Committee member **Gary Zinck**. RTO/ERO was officially represented at the conference by Provincial First Vice-President **Ron Poste**.

The focus of the conference was to persuade the Government to allow senior couples to split pension benefits in general, not just Canada Pension Plan benefits as is currently the case, for the purpose of lowering their income tax.

The CPP and spousal RRSPs are precedents for this in that they allow senior couples with unequal spousal retirement incomes to lower their income tax.

NOTE: on October 31, the Federal Government announced that pension income splitting would be implemented in the 2007 taxation year. (See also the top of Page 22.)

AND

- the four RTO/ERO Toronto Districts are planning a **Waste Management Seminar** for April 17, 2007. Details available in future Newsletters;
- RTO/ERO joined the **Coalition after Property Tax Reform Alliance** because of identified short-comings of the Municipal Property Assessment Corporations perceived incapability to fairly set Ontario assessments;
- regarding education taxes and the current controversy over the ‘Funding Formulae’, we remind you that a decade ago the Conservative Party under Mike Harris struck a common education tax rate across the province in the name of equity but, in reality has been a tax grab from large municipalities. This resulted in programs, for which local Toronto ratepayers were prepared to pay their taxes, becoming unfunded. It is noted that, as the years pass, other boards are finding themselves in a bind similar to that of the Toronto Catholic and District School Boards. Perhaps RTO/ERO should add its voice to this matter. ♦

FREE RESOURCE BOOKLET ON PROSTATE CANCER

The Canadian Prostate Cancer Network provides a complimentary copy of the book, “*Understanding Prostate Cancer*”, and “*Living with Prostate Cancer*”. The first provides answers about the prostate and prostate cancer addressing common questions and concerns for those men living with a later stage of the disease. To obtain a copy of these resources, e-mail your name and mailing address to prostatebooks@gmail.com.

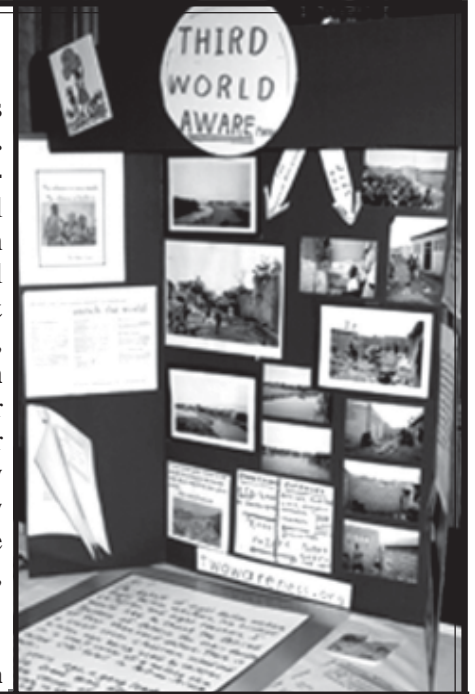
The Canadian Prostate Cancer Network (CPCN) is the national association of prostate cancer support groups, active in promoting early detection testing as the only cure for prostate cancer. Visit www.cpcn.org. ♦



New Members' Breakfast

We were pleased to have had displays at this annual event by **Johnson Inc.** represented by **Lori Blundon-MacDonald** and Merit Travel represented by **Sara Kesheh**. Both provided useful information to all inquirers. RTO/ERO Pension & Benefits Officer, **Tony Sawinski**, also attended. **Valerie Mah** displayed a number of photos of our social activities. Visit our website for photos of this event. A display by **Third World Awareness** drew attention to our local recipient of the RTO/ERO *Service to Others Award*, **John Callaghan**.

Photos by V. Mah/B. Menagh





- * *Appraisal Institute of Canada*
<http://www.aicanada.ca>
 Phone: 613.234.6533 Fax: 613.234.7197
- * *Canadian Institute of Mortgage Brokers and Lenders*
<http://www.cimbl.ca/>
 Toll-Free: 888.442.4625
 Phone: 416.385.2333 Toll-Free Fax: 888.579.2840
- * *Office of Consumer Affairs - Canadian Federal Government*
<http://www.consumer.ic.gc.ca>
<http://www.consumerinformation.ca>
 Toll-Free: 800.328.6189 - Within Canada
 Phone: 613.946.2576 Phone: 613.954.5031 Fax: 613.952.6927
- * *Ministry of the Attorney General – Ontario*
<http://www.attorneygeneral.jus.gov.on.ca/>
 Phone: 416.326.2220 Fax: 416.326.4007



Sketch provided with the compliments of our Sketch Group led by **Anita Davies**.

FALL SENATE REPORT ~ October, 2006

NOTE: The Fall Senate (basically the Annual General Meeting) of RTO/ERO has completed its deliberations. At this meeting a number of decisions are made regarding the RTO/ERO Benefits, Political Action initiatives, internal Structure Revisions, Pension involvement, and many other topics germane to continuing or extending service to the members. We have devoted this Newsletter's Supplement to making available to you some of the details of RTO/ERO's business. We realize that some members may find this material superfluous, but we believe that 'due diligence' requires a greater distribution of the record of the business that just those who attend the meeting. Some documents referred to are too large for this Supplement but are available on our website as noted. Some editing has occurred to fit available space. Complete reports, as PDF files, are available on our website. **Editors**

Report of the President

As a professional organization, RTO/ERO has much to be proud of. It is a people organization of dedicated volunteers ...recognized for its accomplishments by the affiliates, OTF, ACER/CART, and the many other external organizations with whom we liaise. We focus on the social, economic, and environmental issues of our members as well as other seniors, active educational workers and children. This is an organization with strong voluntary leadership supported by a dedicated team of managers and administrative assistants.

Arnold P. Hull, President

Report of the Executive Director

There is nothing that's routine as Executive Director of RTO/ERO, other than the fact that I know I will be sitting in many a meeting every month. That is, in fact, the way it should be. A growing, vibrant organization that is attentive to the needs of its members and that is both proactive and responsive in a timely manner, must have leaders that are wedded to continuous improvement, appropriate oversight, and professionalism. Even at 58,000 members and growing, we must strive to find ways to assure our members of their ability to shape the future of RTO/ERO.

Harold Brathwaite, Executive Director

Report of the Provincial Executive

A special one-day joint meeting of the Provincial Executive and the Health Services and Insurance Committee was convened with Mr. Ron Pink Q.C. acting

as an advisor on liability, risk-management, insurance industry practice, and general governance. On the political front the Provincial Executive met with Minister Bradley, Minister Responsible for Seniors Affairs, and took the opportunity to review again some of the issues discussed with the Premier, such as the impact of property assessment, housing, and long-term care. This is a continuation of a focused effort on political advocacy that has seen in the last year the engagement of all three provincial party leaders with RTO/ERO. This has been paralleled at the federal level with an ongoing lobby for pension income splitting, and RTO/ERO has had representation at a meeting in Ottawa intended to get this item on the agenda of the Federal Government over the next year.

RTO/ERO's organizational consciousness about good governance is not only reflected in its Code of Ethics and Whistleblower Policy, but is generally reflected in how we do business – from the reports of the external auditors to the Reports of the Standing Committees.

Report on the possible extension of the 95 Day Rule

A motion was passed at the Spring Senate requiring “*That the RTO/ERO Executive, in light of the Bigsby (Alberta) case, investigate ways by which the 95 day rule window, September 1, 2001 to August 31, 2006, can be extended for teachers who are in receipt of a pension from OTPP, for report to the Fall 2006 Senate.*”

The Report on the 95 Teaching Day Rule summarizes the issue and decision in the Bigsby case, briefly reports on the action taken by OTF, and takes the position that it is not in the overall interest of RTO/ERO members for the organization to attempt to challenge the stance of the partners of the OTPP.

Budget Report

2006 Revenues, Jan/Aug:	\$3 591 062
2006 Expenses Jan/Aug:	\$2 614 505
2007 Budget	\$4 534 441 (balanced)

Report of the Communications Committee

It was decided to field test a FirstClass Conferencing system provided by OpenText Corporation. The field test, currently in progress, will involve members of the Provincial Executive and the Communications Committee.

To allow for maximum support at a reasonable cost, the new system will

about \$250. The one-time fee grants full coverage so long as you own your house.

- * Retain a lawyer early in the process.
- * Remember that a lawyer is there to protect the consumer's interest and provide good advice on the transaction and perform due diligence.
- * Be wary of advisors who make recommendations. They may have a vested interest in the transaction.
- * Purchasing a home will be the largest expenditure most people will ever make. The relatively modest cost for legal services is money well spent.

G. Tips to Home Buyers and Owners

- * Be a smart consumer! Take steps to protect yourself and your home.
- * Never turn over large sums of cash to anyone.
- * Never give anyone your bank account or credit card numbers.
- * Beware of ‘chance of a lifetime’ investments in land, new companies.
- * Purchase Title Insurance.
- * Deal with a reputable lending institute for your mortgage.
- * Stay away from online mortgage searches.
- * Take a secured line of credit on your house.
- * Use a trustworthy lawyer.

For more information, please refer to the following:

- * *Mortgage Fraud Study Paper*, prepared by the RTO/ERO Political Action Committee
- * *PhoneBusters - The Canadian Anti-fraud Call Centre*
The Fraud Squad of the Ontario Provincial Police
<http://www.phonebusters.com>
Phone: 888.495.8501 - Toll Free in North America (Canada/United States)
Phone: .705.495.8501 - Overseas and Local
Toll-Free Fax: 888.654.9426 - from North America
- * *Law Society of Upper Canada*
<http://www.lsuc.on.ca>
<http://www.lsuc.on.ca/public/a/complaints/>
Toll-Free: (800) 668-7380
Phone: (416) 947-3300 Fax: (416) 947-5263
Complaint Line - Toll-Free: 800.268.7568
Complaint Line - Phone: 416.947.3310
- * *Canadian Real Estate Association*
<http://www.crea.ca/>
Phone: 613.237.7111 Fax: 613.234.2567

4. Title

- * Fraudulent title transfer, fraudulent mortgage discharge
- * Property not in the name of the seller
- * Fraudulent transactions often share common elements

C. Most Common Types of Fraud

1. Identity Fraud

This occurs after a consumer purchases a home. A fraudster takes down the street number, and using a diskette that provides access to the electronic registration system, finds who is listed as holding the title to the property, along with the details of any mortgage arrangements. The fraudster transfers the title, and pays the registration fee and the applicable land transfer tax, and now has title to someone else's home.

2. Value Fraud

In these types of schemes, the true value of the property is artificially inflated to deceive the mortgage lender.

D. Why Does It Occur?

Published reports list a number of factors that contribute to the emergence of this issue:

- * The anonymization or depersonalization of the process for buying a house. This includes access to lenders without the requirement of meeting anyone in person or establishing business relationship, the electronic transfer of funds and title documents, and appraisals of properties based on abstract computer models.
- * Easier access to vast amounts of information about properties and homeowners since 1999, when Ontario introduced an electronic land registry system.

E. The Consequences of Fraud

Everyone loses in these types of frauds. Lenders and insurers bear the brunt of the financial losses, but the losses of mortgage insurers and title insurers may typically be recovered from consumers in the form of increased mortgage insurance premiums. Consumers also lose when they have to spend time, effort, and legal fees to recover lost title to their homes. The non-monetary impact of fraud reflects negatively on everyone involved in the real estate industry.

F. Protection Against Mortgage Fraud

- * One protection against fraud is title insurance, which can be purchased for

piggyback on the FirstClass system operated by the Ontario Public Supervisory Officers' Association (OPSOA). The system will be named RE-Net, a shortened form of RTO/ERO-Network.

A needs assessment was conducted to determine what support Newsletter Editors require. Recommendations which have been referred back to our internal work group include:

- update the document on producing newsletters;
- distribute electronic copies of all District Newsletters in PDF format instead of mailing them to Newsletter Editors;
- provide graphics, clip art, and articles electronically to Newsletter Editors.
- examine the logistics and legalities of software licensing;
- offer hands-on workshops on using different software programs.

Committee Members felt that the areas of content, design and member awareness of the website need to be addressed. **George MacRae, Chair**

Report of the Member Services Committee

The RTO/ERO *Emergency Assistance Program* has stimulated more interest than in previous years and dealt with two new cases since Spring Senate.

The *Goodwill Guidelines* now include suggestions for dealing with "Senior" seniors. These will be distributed to District Presidents and Goodwill Chairs after the Guidelines have been translated into French. A fact sheet is complete and, pending Executive approval and after translation, will be distributed to all Districts.

The *Recruitment Work Group* has completed all of its priorities. ...our main focus should be retired teachers receiving a Pension from the Ontario Teachers Pension Plan.

The *new travel agency*, Merit Travel, has developed a comprehensive marketing plan. This new program began in April, with a dedicated website from Merit for RTO/ERO members and a dedicated phone line (1.877.872.3826) launched in June.

The Provincial Executive made the decision to terminate the business relationship with Travel Guild effective April 30, 2007. Correspondence was sent to Tour Leaders and District and Unit Presidents informing them of this decision. **Joan Murphy, Chair**

Report of the Health Services and Insurance Committee

[Two Spring Senate referrals have resulted in the following decisions:]

a) “As both treatment for medical conditions and benefit plans continue to evolve, *there may be situations where the Health Services and Insurance Committee (HS&IC) will decide to discontinue coverage for a medical procedure that was previously covered under the Health Plans.* This would only be done after careful research and consideration, including advice from RTO/ERO’s benefit consultants. In general terms, such cessation of coverage would likely be one of two types:

1. *A plan change that has been approved by Senate, with a definite effective date.* This would be communicated in advance to all Health Plans participants, generally through the Group Benefits Update that is mailed in late November. Such changes are presented to the Fall Senate for approval, with the effective date being the following January.
2. *An administrative change with respect to a treatment change, which is not a plan change (as discussed in point 1 immediately above).* This would occur when a benefit, such as the prescription drug benefit, continues to be covered, but a restriction is administratively included so that the drug benefit would not be paid for certain conditions or under certain circumstances.

In the latter situation the claiming participant would be advised, in conjunction with their next claim being received, that payment would be continued to enable them to complete their course of treatment (subject to any plan maximums and a maximum extension of one year), after which there would be no further payment. *RTO/ERO reserves the right to make changes in the benefit provisions and administrative processes under the Health Plans (Semi-Private Hospital, Extended Health Care, Dental and Supplemental Travel) at any time deemed appropriate.*”

b) Provision to include coverage for *Heidelberg Retina Tomography* has been made in the broadening of eye testing procedures. (Check with Johnson first.)

2006 Priorities

- ...changes to the Extended Health Care Plan, such as the provision for *laser eye surgery*, will provide long term cost containment. Revisions to the appeal process, although done for other reasons will result in net cost savings to the group health care plans.

Changing the effective date of premium increases will provide an annual saving of more than \$40,000 in charges by coordinating mailing of notice with other OTPP adjustments.

MORTGAGE FRAUD FACT SHEET

A. Background & Definition

Mortgage Fraud is a growing concern, particularly in larger Canadian cities. Senior citizens, often more vulnerable and trustworthy, are at risk to unscrupulous fraudsters.

Mortgage fraud is “any act that convinces a lender to grant a mortgage that would have been rejected if the truth were known”. This is as simple as providing a letter of employment listing an inflated salary, or a note from a relative confirming a gift towards the down payment on a purchase, when the money is actually a loan. This is also known as “shelter fraud.” It happens when borrowers are trying to buy a home for which they don’t qualify.

Criminals also can use identity theft to pose as the owner of a property at the provincial land-title office. This enables them to take out a mortgage on the home or sell it to an innocent purchaser and make off with the proceeds.

B. Classifications of Mortgage Fraud

(More than one classification may be involved)

1. Property

- * Misrepresentation of property characteristics or purpose - forged or altered listing, commercial represented as residential, multiple represented as fewer units or single
- * Intent to reside - rental represented as owner occupied
- * Conditions not released at closing

2. Employment

- * Forged or altered employment letter or reference
- * Forged or altered pay stud, T4, Notice of Assessment
- * Inflated income or tenure
- * Misrepresentation regarding employment for self

3. Identification

- * Providing forged or altered identification
- * Use of ‘Straw’ borrower or ‘True Name Fraud’
- * Nonexistent individual or alteration of personal information to avoid credit bureau purchase incentive
- * Full or partial down payment paid directly to vendor

- The 95-Day Rule resumed September 1, 2006. This means that retirees will be able to work for a school board in any capacity, including teaching, without affecting pension benefits, for a maximum of 95 days in each of the first three years in which they return to work. These years do not need to be consecutive nor must they begin immediately after retirement. They do not include any years taught inside the five year window (September 1, 2001 to August 31, 2006). We should all be aware that employment for even a half day in a given year counts as one of “the first three” years after retirement. At its June 20-21 meeting, the Provincial Executive passed a motion that the PRC Committee work in conjunction with the Provincial Executive in the preparation of a report on the topic of the “95 day rule” as it affects retired members who do occasional teaching. This report, prepared by the Executive Director, is being presented at this Senate. It deals extensively with the ramifications of the Bigsby case, which went through the courts in Alberta, and how those judicial decisions might apply in similar Ontario labour situations, particularly for teachers.

Florence Keillor, Chair



Sketch provided with the compliments of our Sketch Group led by **Anita Davies**.

- Identify and promote wellness initiatives: identify specific action plans.
- Continued application of due diligence principles to all aspects of existing contracts.
- *Claims Appeal Process*: As part of the review of plan governance the appeals process was identified as being a matter of urgency to identify and contain any potential liability to RTO/ERO.
- Establishment of a Funding Policy with a view to *providing long-term premium stability*. The policy provides projections of future claims and premiums, the establishment of a Health Premium Stabilization Reserve and provision for exceptional happenings such as an influenza epidemic.

Last October [2005] the Senate approved the recommendations of the HSIC to increase the monthly premiums for our group health insurance plans. These were the first premium increases in four years. These premium increases combined with better than forecast claims experience have eliminated the deficit we have been experiencing since late 2003. In fact our latest estimates indicate that by the end of 2006 we will have a surplus in excess of \$1,000,000. In May [it] was reported that our plans were experiencing a loss ratio of 107%. By the end of this year we expect the loss ratio is expected to improve to be about 98%. The premium increases for 2007 requested by the motions at the conclusion of this report are necessitated by anticipated inflation in the area of prescription drugs, forecast increased usage and to update the dental plan to the 2007 Ontario Dental Association Fee Guide.

Some data concerning the RTO/ERO group health insurance plans:

Number of participants as of July 2006	40,248
Number of insured lives as of July 2006	63,250
Estimated premiums for 2006	\$65,614,934
Estimated expenditures for 2006	\$64,237,105
Estimated Loss Ratio for 2006	97.9%
Projected premiums for 2007	\$74,234,668
Projected claims for 2007	\$75,008,788
Projected Loss Ratio for 2007	101.0%

Doug Carter, Chair

Report of the Project - Service to Others Committee (Scholarship)

As directed by the Senate Resolution, the Project – Service to Others Committee met 27 January 2006 to develop the Scholarship application package, to

determine the process to collect applications and to set up a procedure to administer the selection of Scholarship recipients.

Members of RTO/ERO were made aware of the Scholarship Program and its criteria through a memorandum to all District Presidents on March 8, 2006, through an article in the March 2006 issue of Renaissance, through information provided to Senators at the Spring 2006 Senate, through inserts in the Spring 2006 District Updaters, and through inclusion of information and applications on the Provincial RTO/ERO website. As well, during May and June of this year, staff at Provincial Office fielded more than 200 phone calls and e-mails and forwarded more than 300 applications at the request of individual members.

In total, 227 Scholarship applications, 17 of which were incomplete or late, were received at the Provincial Office. Copies of the remaining 210 applications were forwarded to Project STO Committee members for review prior to the Committee meeting on August 21, 2006. The 210 applications considered included 46 applications from male students and 164 applications from female students.

A total of 6 males and 24 females applied with RTO/ERO sponsors from the 7 Districts in South-Western Ontario, 8 males and 30 females from 8 Mid-Western Districts, 10 males and 33 females from 8 Districts in the Greater Toronto Area, 6 males and 32 females from the 9 Districts in Eastern Ontario, 11 males and 40 females from the 10 Districts in Mid-North and Northern Ontario, 4 males and 1 female from Districts 44 and 45, and 1 male and 4 females from British Columbia.

As required by Senate Resolution there is a listing by District of the number of scholarship applicants and scholarships granted, and a listing by District showing the names of recipients of the Provincial Scholarships. **Bob McCarthy, Chair**

The breakdown of Applicants by District and By Gender is available on our website.

Report of the Political Action Committee

Mortgage Fraud in Ontario

At the Spring Senate, a motion “to study the matter of Mortgage Fraud in Ontario...” was direct[ed] to the Committee. The document, along with a Fact

Sheet... is included with this report. (NOTE: Space in this newsletter has been provided to include this Fact Sheet - see Page S9. It is also available on our website: www.rtoerotorontodistricts.org - Political Action Link.)

Pension Income Splitting

The Committee continues to examine the Pension Income Splitting concern and sent a member to the October 3 Pension Income Splitting Conference in Ottawa, along with a representative from the Provincial Executive. The committee helped in organizing this conference that involved some 12 organizations nationally.

Market Value Assessment

The committee continues to monitor Market Value Assessment and the two year moratorium on assessments. The Coalition After Property Tax Reform, CAPTR, is a new alliance formed by a number of existing ratepayer groups in Ontario. It is a non-partisan group. CAPTR’s mission is to build a powerful, province-wide coalition of Ontario property owners for the purpose of lobbying the Provincial government to cap property assessment increases and thereby reduce volatility in property taxes.

Committee Priorities for 2006 – 2007

The committee identified the following priorities for the upcoming year:

- Child Care;
- Property Assessment;
- Mortgage Fraud;
- Electoral Reform;
- Elder Abuse;
- Provincial Election;
- Energy/Environment; and
- Pension Income Splitting.

James Guerard, Chair

Report of the Pension and Retirement Concerns Committee

- Monitor the performance of the OTPP, including the factors which impact the Plan’s performance.
- Work with OTF to address teacher pension issues relating to retired teachers. The Executive Director is RTO/ERO’s liaison to the OTF Pension Committee. He keeps us updated on its deliberations and conveys RTO/ERO’s concerns to OTF.