

* 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

Jennie Bogomolny	Claudette Foisy-Moon	Teresa Munnelly
Norah R. Burns	Philip Forde	Marjorie I. Richards
Donald W. Cooper	Ross D. MacKintosh	Thomas H. Spence
Maxine M. Cuthbert	R. Thomas McMillen	Aldona Valius
Donal Dobson	Frederick Melhuish	Christina Walters

Donald W. Cooper is recognized for his service to retired Toronto teachers as RTO/ERO District 16 Treasurer from 1987 to 1996. Don was a secondary school business educator retired from the Toronto Board of Education.

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

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www.rtoerotorontodistricts.org

President's Message

Welcome to 2007. I trust you are enjoying this unseasonable winter weather! The farmers and snow removal people are worried (unless they have signed contracts and money up front.), but I love it.

A lot has happened since our November newsletter, some good, some not so good. Our pensions increase with this month's payment, and we will get to keep more of it through the increased pension income deduction (\$2000, up from \$1000). Also, if you are a couple, and both are receiving pension income, this year you will be able to file jointly and enjoy income splitting (something RTO has been lobbying for). The not-so-good news is that our drug benefit plan has had to raise premiums 9% to cover costs.

I have received a thank you note from **Jacque Hunt** and the Red Hat Haiti Ladies, along with a listing of the supplies they have sent to Sister Rosemary Fry in Haiti, despite all the red tape and other difficulties. Our District donated \$500 to this dedicated, hard-working group, and they have certainly put the money to good use. Congratulations ladies!

Another successful Craft Show and Sale was staged by **Mary Ann Fedchak, Marj Blake** and their friends in conjunction with our fall luncheon.

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 ~ 2007 🕒	
Executive Meetings ~	Feb. 8, Mar. 8, April 12
Newsletter Deadlines ~	Mar 1, May 1, Sep. 1
Newsletter Mailings ~	Mar 29, May 31, Sep. 27
TPSPA 2 nd Reunion Luncheon ~	May 1, 2007
Annual General Meeting ~	May 9, 2007
Spring Luncheon ~	May 9, 2007
Toronto Choristers Spring Concert ~	May 23, 2007 (see below)

President's Message continued from Page 1

At Senate in November, we approved the addition of sons-in-law, daughters-in-law and stepchildren in the students eligible for scholarships in pursuing a career as a teacher

It was my great pleasure to acknowledge the hard work and dedication of former District 16 executives. Ten-year certificates were given to **Mike Lennox**, **George Hayes** and **Bill Shaver** in recognition of their contribution of time and effort on our behalf. It was also a pleasure to present RTO Past-President pins to **Bob Neal** and **Bill Menagh** who have given so much of themselves for our benefit. Thank you all. **John Bratton** ♦

The Toronto Choristers will perform their **15th Annual Concert** on Wednesday, May 23, 7:30pm at Sir John A. MacDonald Collegiate. We wish to locate choir alumni to send them an information package. If you are an alumni or know of one, contact **Tom Raynor** at 905.773.7438, or **Bill Smyke** at 416.779.8286.

TPSPA RETIREES 2ND REUNION

Luncheon Plans for our 2nd Reunion are firmed up as follows:

Mandarin Restaurant at Yonge/Eglinton above the Subway Station
Tuesday, May 1, 11:30am - 2:30pm

Price \$15 incl. tax/tip for 'All You Can Eat Buffet'. Cash Bar available.

Parking Access is from Berwick Ave., first south of Eglinton, west off Yonge. We accept your \$15 on arrival - please have exact amount ready so we can expedite the event quickly. 100 spaces are reserved but more are available if we are notified in time. **Accordingly, we must have definite numbers by Monday, April 9.** Please confirm via one of the following:

Arlene Freeman - 416.630.3672 or auntiear@sympatico.ca

Valerie Mah - 416.533.0445 or vmah@ican.net

Paul Rowney - 416.424.1298 or pcrowney@rogers.com **Paul Rowney** ♦

Welcome To New Members

Welcome to new members who have joined us in October and November, 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**

Edward Berman
Marion Bernardine
Doris Beveridge
Bonnie Bruder
Florence Cohen
Margaret Daniel
Mary Jane Earle
Martha E Furdas
Joy Gallup
Ruth Grosberg

B Gail Hagon-Hunter
Iris Harvey
Gabor Kende
Elizabeth M Mangat
Irene L Mottadelli
George Phillips
Robert C Pollock
Jane Recknagel
Elizabeth Saul

Elizabeth A Scadding
Roswitha H Seliger
Carolyn Stevens
Sonja Thomason
Peter Vernon
Ruth Vogt
Vernon L Walters
Margaret Whyte
Mary Wilson

District Annual General Meeting ~ AGM

Your Executive is preparing for the AGM on May 9, 2007 at which the general business of Toronto District will be conducted. The main focus is typically the setting of the budget and the election of officers. The next issue of this Newsletter will contain a slate of candidates seeking office and any notices of motion regarding changes in the Constitution.

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

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

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.

TEOF ANNUAL LUNAR NEW YEAR BANQUET

Celebrate 'The Year of the Boar'



Thank you for your support with the recent TEOF Auction. With your donations and/or your support at the auction, we were able to net \$28,000 towards our yearly commitment to provide up to \$100,000 yearly to subsidize nutrition education and food programs in Toronto schools. Although a bit late in this print ad (it has been on our website), please consider:

TEOF LUNAR NEW YEAR BANQUET
Thursday, February 1st, 2007
Bright Pearl Seafood Restaurant
6:00 p.m. cocktails 6:30 p.m. dinner

Celebrate the Year of the Boar (Folk born in 1923, 1935, 1947, 1959, 1971, 1983 or 1995). Tickets remain unchanged at \$40 per person or \$400 per table of ten. Advanced reservations can be made through **Theresa Lennox** at 416.393.0670 or theresa.lennox@tdsb.on.ca.

Volunteers Wanted

North York General Hospital Volunteer Services is currently recruiting new volunteers to help bring to life our evolving *Vision, Community of Success: Serving with Kindness*. You will contribute to the well-being of our health care community, the vitality of our services and the quality of patients' experiences at our Hospital. Our volunteers are a very crucial part of delivering compassionate care to our patients and their families and making the business of our community teaching hospital run smoothly. More than 1,000 women, men, and students are actively involved in over 50 services at three hospital sites: North York General, Branson, and Seniors' Health Centre.

If you are interested in further information about joining our *Community of Success* contact our office at 416.756.6088, Monday through Friday, or visit our website at www.nygh.on.ca.

Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshment, and joy of accomplishment at our next Newsletter Mailing on **Thursday, March 29, 2007** at St. Margaret's.

Arlene Freeman

And... apologies from your editor for mis-communicating to some of our volunteers the wrong date for our November mailing. ♦

Social/Club 16 ~ Norm Rudd/905.839.9165

These are the social events of RTO/ERO Toronto. We do hope you will be able to join us for some of our activities and/or help us set up additional ones of interest. You'll meet many former colleagues from the TCDSB and TDSB. The Bridge, Crafts and Travelogue programs meet at St. Margaret's Anglican Church (Avenue Road & Burnaby Blvd. one block north of Eglinton with parking one block west of Avenue Rd. just north of Eglinton on Castleknock Rd.). Call the Convenors for the location of the other programs. Bring a friend to any of our events. There is no charge for most of our events aside from third-party fees.

Program	Date	Day	Time	Convenor/Phone
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FEBRUARY 2007

Bridge	Feb. 06, 20	Tues.	1:00pm	John Lane /416.486.0697
Crafts	Feb. 27	Tues.	1:30pm	Bernice Iles /416.651.4378
Travelogue	Feb. 28	Wed.	1:30pm	Dick Holyer /416.929.8512


Passage of the Condor: a maritime expedition around the horn from the port of Ushuaia (Argentina) to Santiago (Chile) with Iona Bell. Expedition ships offer zodiac landings, and exceptional scenery (the magnificent fiords of the long coast of Chile). This virtual voyage of discovery recalls the great explorers—Drake, Cook, Darwin and the circumnavigator Magellan.


MARCH 2007

Bridge	Mar. 06, 20	Tues.	1:00pm	John Lane / 416.486.0697
Crafts	Mar. 27	Tues.	1:30pm	Bernice Iles /416.651.4378
Travelogue	Mar. 28	Wed.	1:30pm	Dick Holyer /416.929.8512

Peru: Land of Contrasts with Chuck Carr. Fascinating people and places (Lake Titikaka, highest navigable lake in the world with floating islands), the Nasca Lines, and why the Spanish were able to conquer the Incas.

Groups meeting at St. Margaret's:

 **Bridge** – **John Lane** (416.486.0697) 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.

 **Crafts** – The craft group meets with **Bernice Iles** (416.651.4378) on the fourth Tuesday of each month at St. Margaret's. It's a wonderful social group for those 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. Join Bernice and the others for a relaxing productive time.

Continued on Page 4



Travelogue – People continue to travel, and **Dick and Marilyn Holyer** intend once a month to lure you to places you’ve never been or favourite spots to which you would like to return. Refreshments are always served.

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. The up-coming selections, easily available at Toronto Public Libraries, are:

February	Plot Against America	Philip Roth
March	Katherine Howard, A Tudor Conspiracy	Joann Denny
April	The Birth House	Ami McKay
May	Codename Tricycle	Russell Miller

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



Movie Club – This group attends films usually on the second Monday afternoon of the month from September to June. Each month a different volunteer selects a movie starting between 12:00n – 1:00pm followed by coffee and discussion afterwards. New films start Thursday so members get only a short notice as to the location, generally on the Saturday or Sunday prior to the viewing. Call **Marjorie Berger** at 416.483.0636 to see if there is room available on her list. **Judie Bowles** (416.488.6380) assists.

The next movie dates will be February 12 and March 12.

If any members cannot join us anymore, please phone Marjorie or Judy so that we can remove your name from the list and you will not be called each month.



Friday Night Movie Group – This group attends the early Friday night show, around 7:00pm, at a centrally located theatre. Members of the group are notified on the Thursday night before by email or phone. We meet again on February 9. Call **Anne Ludwigsen** (416.324.0909) or email her at acludwigsen@rogers.com if interested or with a suggested movie.



Super Tees Golf Group – The Super Tees enjoyed great golf this summer and eagerly await the new season. **Rosalie Parente**, our convenor, (905.856.6936) organizes this 9-hole outing at Fox Run (Hunters’ Glen). All levels of players welcome, novices and experienced and they get together after the game to socialize. Details regarding the 2007 season will be announced in future newsletters.

(Note Jack DeGroot’s Daytrips on Page 20) Continued on Page 21



Art/Sketch Group – This group meets on the first Thursday of the month from 10:30am to Noon. Working in any medium, the main criteria is portability. **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. Last month we drew in the Henry Moore collection at the Art Gallery of Ontario. Locations are determined month-by-month so please call if you wish to join.



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

NOTE: Ed Lamb has successfully established his **instrumental music group** with accommodation now at its limit. We hope to advertise a future recital. ♦

Education Scholarships ~ An RTO/ERO Program

The **RTO/ERO Scholarship Program** awards up to 25 scholarships of \$1,000 each annually. They are intended to assist to RTO/ERO family members pursuing full/part-time careers in teaching from an accredited teacher training facility.

Examples of eligible programs include concurrent BA/BEd university programs and programs leading to BEd qualification.

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.**

NOTE: some criteria have changed since this program was inaugurated last year. Note also that one must be **actually enrolled** - not just ‘planning to enroll’.

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.

Complete details are contained in the actual Application. ♦

Editors’ Notes regarding this program:

1. The criteria has been tightened up and now excludes early childhood education programs;
2. A recipient must be actually enrolled - one’s intentions are not recognized;
3. Only one scholarship out of the 20 applications received from the City of Toronto’s four Districts (16, 22, 23, 24) was granted. Please ensure that applications are properly completed and meet the posted criteria.

MORE Day Trips 2007 ~ Jack DeGroot

Several daytrips have been arranged to complete the schedule for the coming year. As always, each trip includes your theatre tickets, motor coach, transportation, two meals plus all gratuities and taxes. Each performance is a matinee. Stratford outings will have two busses but the Shaw trips will be limited to one coach.

Please contact the person listed with each Festival to reserve your booking. Once you are confirmed, please forward a deposit of \$40 (payable to Club 16) to **Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3.**

Please note the date(s) of your trip on the face of your cheque.

N.B. Ordering of tickets begins on Friday, February 2, 2007 at 8:00am.

SHAW FESTIVAL (Niagara-on-the-Lake)

Wednesday, April 4 Festival Theatre ~ **'Mabel and Jack'** \$100
a musical exposé of the clash between art and commerce

Wednesday, October 3 Festival Theatre ~ **'Hotel Peccadillo'** \$100
a farce involving respectable middle-class folk

For SHAW reservations, call **Ian Baird at 416.491.8906**

STRATFORD FESTIVAL

Wednesday, October 10 Avon Theatre ~ **'My One and Only'** \$110
a zany comedy featuring Gershwin's music and Cynthia Dale's song and dance

Friday, November 2 Festival Theatre ~ **'Oklahoma'** \$110
a story set in the early west dealing with the untamed wilderness of the human heart

For STRATFORD reservations call **Jack DeGroot at 416.691.3046** ♦



DID YOU KNOW ~ Your \$0.51 Canada Post Stamps are good, as is, for 2007. There is no need to purchase a bunch of \$0.01 stamps. Some new Canada Post Stamps for general mailings will have no value printed on them. They will be good forever at whatever the general mailing rate might be. Canada Post saves money by not having to produce the \$0.01 stamps. ♦

Top 25 Movies of 2006 ~ John Borvilos

The year began badly with the predictable array of weak, trashy, and moronically juvenile films that were numbingly formulaic or totally witless. However, it ended in a blaze of glory with intelligent, provocative, and thoughtful ones.

My choice of top film this year embodies all of these attributes and then some. *The Departed* may finally win Marty Scorsese his much-deserved Oscar for Best Director. This epic film about Boston mobs and undercover cops involved in malevolent deception, betrayals, and their tragic, debilitating consequences both intrigued and horrified me. This is the kind of film that Shakespeare would have made if he were alive today: think of the big themes, multiple killings, and maimings in plays such as *Hamlet*, *Macbeth*, *King Lear*, and *Titus Andronicus*. My list of top movies is an eclectic one. Although often drawn to films based on history such as *Flags of Our Fathers*, *The Queen*, *Marie Antoinette*, and *Last King of Scotland* – or films that deal with teachers such as *Half Nelson*, *The History Boys*, or the electrifying *Notes on a Scandal* – I also choose films that sweep me away by their sheer audacity and originality in film-making: *The Prestige*, *Casino Royale*, *Cache*, and *Babel*. Great and witty adult comedy is hard to find in any year, but the adult satire and comic timing in *Thank You for Smoking*, *The Devil Wears Prada*, and *Little Miss Sunshine* were hard to resist.

Quick commendations:

- Best Musical Performance: Jennifer Hudson scorching the screen in *Dreamgirls*
- Best Documentary: Al Gore's *An Inconvenient Truth* on global warming
- Best Canadian film: *C.R.A.Z.Y.* about a dysfunctional Quebec family
- Most Heart-wrenching Drama: *Little Children* about adult "children"
- Best Actress: Helen Mirren as The Queen, a model of understatement
- Best Actor: Forest Whitaker as psychopathic Idi Amin in *Last King of Scotland*
- Best Acting Duet: Judi Dench and Cate Blanchett in *Notes on a Scandal*

Do yourself a favour and rent the DVDs of the Top 25 films as they become available – or even better go see them on the big screen. They'll get you through the winter in fine style. See you at the movies... as recommended.

- | | | |
|--------------------------|---------------------------|---------------------------|
| 1. The Departed | 10. Volver | 19. Water |
| 2. Babel | 11. Match Point | 20. An Inconvenient Truth |
| 3. The Queen | 12. Flags of Our Fathers | 21. Inside Man |
| 4. Notes on a Scandal | 13. The Devil Wears Prada | 22. Thank You for Smoking |
| 5. Little Children | 14. The Painted Veil | 23. Cache (Hidden) |
| 6. Last King of Scotland | 15. Marie Antoinette | 24. Half Nelson |
| 7. Dreamgirls | 16. Paradise Now | 25. Casino Royale |
| 8. The Prestige | 17. The History Boys | |
| 9. Little Miss Sunshine | 18. C.R.A.Z.Y. | |

Other films for adults worth watching from 2006: *TransAmerica*; *Where the Truth Lies*; *The Illusionist*; *Lucky Number Slevin*; *Stranger Than Fiction*. Enjoy! ♦



RTO/ERO Toronto District 16 Actions



- discussed the degree to which 3rd-party, volunteer-seeking organizations would have access to District 16 members at general meetings or through the newsletter;
- Finances to November 11, 2006: Income/\$43,966.68; Expenses/\$39,016.93; Assets/\$59211.95;
- received a report regarding a Waste Management Symposium (see below).



RTO/ERO Toronto Districts Actions

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

- **Blue Danube Restaurant** ~ February 24, 2007 (Midland & Ellesmere);
- **Don Bosco Secondary School** ~ April 18, 2007 (Islington & Dixon).

Our website has details and a registration form should you know someone close to retirement who might benefit from this opportunity. ♦



RTO/ERO Provincial Actions



- **Tax Tips for the 2006 Taxation Year** available in English and French, www.rto-ero.org in the members' section, or by email by completing the form on our website, www.rtoerotorontodistricts.org. One may also pick it up in person at 18 Spadina Road just above Bloor Street or phone RTO/ERO at 416.962.9463 to have a copy sent to you.



There will be another **Blue Jays game for RTO/ERO** members on Sunday, August 19, 2007. Tickets on the 100 level, third base side, that normally sell for \$44 are available for Districts at \$30, which includes



a small donation to the Nelson Mandela Children's Fund, on behalf of RTO/ERO. *Mark this date now and watch our next Newsletter for ordering details.*

- A revised **Fact Sheet on Bequests** has been prepared. Again, we will notify you when it is fully available through the Provincial Office or websites.
- A **Medtronic mobile defibrillator** has been purchased for emergency use at the RTO/ERO Office and major RTO/ERO events (senate, workshops, etc.).

RTO Toronto Districts Waste Management Symposium



Our Waste Management Symposium (North York Civic Centre) is scheduled for a ½-day on April 19, during Earth Week. The tentative program includes a panel presentation from 10am -12n; panel interaction with audience participation. This event is funded by the four Toronto Districts (\$1200). The cost for the symposium will be \$10 to cover the cost of refreshments. This event is strictly informative with NO political involvement. ♦

THE ANGEL FOUNDATION FOR LEARNING

formerly

Metro Toronto Catholic Education Foundation ~ MTCEF

BUDDY IS INVITING YOU, YOUR FAMILY AND FRIENDS TO THE ANNUAL The Angel Foundation for Learning FUN WALK

SUNDAY, MAY 6, 2007



at the Catholic Education Centre, 80 Sheppard Avenue East

• **9:00 a.m. Registration** • **10:00 a.m. Liturgy** • **11:00 a.m. Walk**

A free BBQ with Draws & Prizes follows the Walk

HELP SUPPORT OUR STUDENT NUTRITION PROGRAMS

Tax receipts available for donations of \$10 or more

Contact: www.angelfoundationforlearning.org, or 416.222.8282 X 2844

\$35 for Families • \$15 for Individuals • \$10 for Students



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** ♦

Just how well-off are you compared to your fellow Canadians and the rest of the world? You might just be surprised as to how rich or poor you really are.

The following is based on a recently published article which examined the distribution of wealth around the world and within socio-economic groups.

As you are probably aware, personal wealth is distributed so unevenly across the world that the richest two per cent of adults own more than 50 per cent of the world's assets while the poorest half hold only 1 per cent of wealth. Almost 90 per cent of the world's wealth is held in North America, Europe and high-income Asian and Pacific countries, such as Japan and Australia. And here in North America, which has 6 per cent of the world's adult population, we account for 34 per cent of household wealth.

Adults with more than \$2,200 of assets were in the top half of the global wealth league table, while those with more than \$61,000 were in the top 10 per cent, according to the data from the World Institute for Development Economics Research of the United Nations University (UNU-Wider). This includes most, if not all, of us.

To belong to the top 1 per cent of the world's wealthiest adults you would need more than \$500,000, something that 37 million adults have achieved. Some, if not most of us, are included in this group, particularly when you factor in the value of our pensions.

However, many people in high-income countries have negative net worth and, somewhat paradoxically, are among the poorest people in the world in terms of household wealth because of personal debt. Although many of us may have paid off our mortgages, we may still be in debt as the result of lines of credit, student loans, and paying for our childrens' weddings. According to a recent survey by Statistics Canada, Canadians had debts estimated at \$760 billion in 2005, nearly 1.5 times higher than the level in 1999. Three-quarters of this debt took the form of mortgages.

Between 1999 and 2005, the median debt load for families rose 38.0% from close to \$32,300 to \$44,500. On average, Canadians had \$13.52 in debts for every \$100 in assets in 2005, up from \$13.06 six years earlier. This debt burden rose as high as \$39.40 per \$100 of assets for younger family units in which the major income recipient was under the age of 35. As you may know all too well from your own experience, many adult children are returning to live with their parents because of financial difficulties.

From assorted sources ~ **David Shanoff** ♦

DON'T FORGET all your 2006 tax receipts - they should be in your hands by the end of February. Your charitable donations should be received by that date. *If they cannot abide by the law, then consider an alternate charity.* ♦

Most Retired Teachers Outlive Average Canadian

Retired teachers usually live a few years longer than the average Canadian, with a life expectancy of about 87 years for females and 85.5 for males.

Canada's life expectancy rate ranks 11th in the world, about four years behind Andorra, the country with the highest rates.

... remember that life expectancy tables are based on averages. Your family history, general health, lifestyle and other factors are a better indicator of your likely life-span.

Can You Help?

"We're working hard to track down thousands of members who forgot to collect their termination payments when they left teaching, sometimes decades ago." Since 2004 when the plan began a concentrated effort to settle inactive accounts, it has paid \$3.4 million in termination benefits to 8,500 people. Refunds have ranged from \$15 to \$55,000, with an average payment of \$400.

"Next year, we hope to find and pay 5,000 more people who appear to have forgotten about their benefits. You wouldn't think it would be hard to hand out money, but locating people is a challenge."

If you know of former teachers who may have forgotten about their pension benefits when they permanently left the teaching profession, please have them call us at 416.226.2700 or 1.800.668.0105.

Notes from the **OTPP Pension News, Fall, 2006** ♦

Isn't it comforting to know that retired teachers are financially secure because of their well-governed and safely-structured Teachers' Pension Plan. It places them within the higher income range for retirees in Canada. **Editors**

Canada Revenue Agency Warning: Tax shelter gifting arrangements are risky

Taxpayers should be aware of the risks associated with participating in certain tax shelter gifting and donation arrangements, including gifting trusts, leveraged cash donations, and buy-low, donate-high arrangements.

Despite favourable court decisions for the Canada Revenue Agency, and proposed amendments to the Income Tax Act announced in December, 2003, some donation arrangements continue to be promoted. The proposed amendments are applicable to years after 2003 and limit donations made under tax shelters and other arrangements to a maximum of the donor's out-of-pocket costs. The fact that investors in some of these arrangements have not been reassessed should not be interpreted as the CRA's acceptance of the arrangement. The CRA generally has three years from the date of assessment to reassess taxpayers and these audits can take over a year to complete.

Project STO (Service To Others) Grants ~ 2008

Project - Service to Others is a Provincial RTO/ERO program providing grants to Districts for initiatives supporting the concept of “*Service to Others*” with the intent to raise the profile of retired teachers by demonstrating to active teachers and the public that we care about our communities and about public.

These projects should support the following goals:

- provide financial assistance to education-related and community projects;
- facilitate member participation in education and community assistance projects;
- help serve the educational and other needs of the disadvantaged in the community;
- promote District/Unit participation in local, provincial, and overseas educational/community projects;
- raise the profile of retired teachers and of RTO/ERO;
- demonstrate to the general public that retired teachers continue to serve after retirement;
- demonstrate to potential RTO/ERO members that RTO/ERO is a dynamic organization.

Individuals or groups apply to the Provincial Project - Service to Others Committee for funding **through their District**. Districts select one proposal for submission to the Provincial Committee. The maximum grant is \$4000. Successful applicants must submit a written report at the end of the project for publication in the media. A display at an RTO/ERO Senate may be arranged.

Other considerations helpful to your application:

- The overall merit of the proposal would include the quality and completeness of the presentation (typed or handwritten);
- The extent to which the project relates to the concept of “*Service to Others*” and supports a program that serves educational or other community needs;
- The number of people who could potentially benefit from the project;
- The number of RTO/ERO members directly involved in the project;
- Whether the project involves a developing country;
- The uniqueness of the project being supported e.g. new, creative, innovative;
- The extent to which the RTO/ERO portion of the project will be publicized;
- The extent to which all other publicity in the community will raise the profile of retired teachers and RTO/ERO e.g. newspaper articles, radio, TV, etc.

Toronto Members must submit their proposed project to the RTO/ERO Toronto District 16 President using the appropriate Application Form by November 1, 2007. Obtain applications directly from the RTO/ERO Head Office (416.962.9463) or from www.rto-ero.org. ♦

Minding Your Money ~ continued from Page 16

and are asking about this tax-saving strategy. If your estate (excluding your primary residence) is worth \$1 million or more, then you might want to consider trusts as part of your tax saving strategies. There are many types of trusts, each set up for a specific purpose, e.g. testamentary, inter vivos. Contact an estate planning specialist lawyer for more information. Remember that a trust is merely the container that holds your assets. You still require the help of a licenced, independent financial advisor to assist you in investing those assets.

Also see the Canada Revenue Agency warning we have included at the bottom of Page 7. *Editors*

Travel Tax Tips Part 2 – For Extended Stays

In the November issue, a series of tax tips for general travelers were highlighted. These additional recommendations are for those taking extended vacations each year. They are designed to prepare us for any calamity that might, and often does occur at our age. Please follow these recommendations before you leave:

- Ensure that your will is up to date. If you own property or other assets in another country, confirm that the terms of your will are valid there.
- Arrange Powers of Attorney to allow someone to manage your affairs in case you become incapacitated. These POAs should cover financial and medical matters as well as personal care in your province.
- Review your investment portfolio. Leave directions for any investments, (e.g. GICS, T-Bills) that mature while you are away.
- Make sure that you have access to cash. Set up access to investment and banking accounts, e.g. internet or telephone access.
- Arrange for bill payments. Make a list of bills that will come due and determine how to deal with them.
- List and take with you the names and phone numbers of all your Canadian financial institutions. They usually provide toll free numbers.
- List the details of all financial, medical and customary expenses including monthly bills with accompanying account numbers and contact phone numbers. Leave this list in a secure, protected location (We use a fireproof safe.) and be sure that your executor has access to it. Never leave such critical documents in a safety deposit box. They are closed upon your death. ♦

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. Chuck may be reached at charles.carr@sympatico.ca or at 416.491.2921. *Editors*

Minding Your Money ~ continued from Page 15

be worth \$68,485. An unsheltered investment of \$10,000 returning 8% for 25 years in a 40% tax bracket will be worth \$32,387. Maximize your RRSPs. Tell your children.

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

RESPs ~ Registered Education Saving Plans (RESPs) provide excellent vehicles to shelter your investments while you are saving to help pay for the exorbitant, post-secondary tuition fees that your children, grandchildren, nieces or nephews will face in the near future. Each year for each child for whom you contribute, the federal government provides a Canadian Education Saving Grant (CESG) of 20% on the first \$2,000 of the money that you contribute that year. This grant is invested in a fund of your choice. When RESP money is withdrawn, it is taxed in the hands of the beneficiary, who will have a much lower tax rate than the contributor. Not all RESPs are alike! See me for more information. Grandparents reign supreme when it comes to RESPs. Only grandparents may set up a *family* RESP that includes children from different families. This is because there must be a direct blood relationship between the contributor and the beneficiary and only grandparents have that relationship. You may now contribute and claim the CESG credit for 1998 and later if you did not contribute before.

Tax Efficiency ~ CRA taxes different investment returns at different rates. Capital gains are taxed at 50% of reported value; as of 2006, dividends will be taxed at 46% of reported rate, and interest income at 100%. Bonds, CSBs, GICs, T-Bills, etc. pay returns as interest, so are the least tax efficient form of investing. The *effective rate of return* is more important than the published rate of return when investing in non-sheltered securities.

Trusts ~ Trusts are not usually included as part of this column because formal trusts are expensive to set up and benefit wealthy investors more than average ones. However, people are winning lotteries and receiving large inheritances

Continued on Page 17

Minding Your Money ~ Chuck Carr Annual Tax Tips

File It Or Lose It!

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

There will be a number of changes in federal tax credits for 2006.

1. *Age Amount* is increased to \$8,839 from \$8,148 for 2005. It will be clawed back at 15% after Net Income of \$32,270;
2. *Spouse, common-law partner, eligible dependent* for separated or divorced couples with young children ~ maximum amount of \$7,505;
3. *Amount for Infirm Dependents* age 18 or older is \$9,513;
4. **New:** *Canada Employment Amount* (Effective July 1, 2006) for employees ~ \$250;
5. **New:** *Canada Transit Pass* (Effective July 1, 2006) for monthly passes ~ actual amount but receipts required;
6. *Pension Income Amount* is now \$2,000 (up from \$1,000);
7. *Caregiver Amount* (Even if dependent is in a nursing home or retirement home) ~ maximum amount \$3,933;
8. *Disability Amount* \$6,741 with \$3,393 supplement for children under 18;
9. **New:** *Tuition Fees:* Full time student may claim \$65 for text books; part time student may claim \$20;
10. **New:** *Splitting Pension Income:* The pension income that is allocated will retain its character and be treated as income of the lower-income spouse for all purposes under federal income tax rules. This means that some couples may now receive a second pension income tax credit where previously only one was available, i.e. if your spouse did not receive pension income before pension splitting, there will now be an associated pension income credit for that person. Since the higher pensioned person now receives less pension income, there will be a lower OAS claw-back as well. For a detailed discussion of this new tax credit, go to www.fin.gc.ca/pensioncalc/index.html. There is a calculator there to show you the results of you and your spouse/partner's splitting your pensions.

Continued on Page 10

Minding Your Money ~ continued from Page 9

Tax Strategies include:

Income Splitting ~ Income splitting (including tax credit transfers) is probably the most fertile area for tax reduction. You will be amazed at the number of items that may be transferred among family members, after they are no longer needed to reduce the lower-income taxpayer's *Tax Payable* (Line 435) to zero. Such transferable items include: Age Amount, Attendant Costs, Charitable Donations, Child Tax Credit, CPP, Disability Amount, Education Amount, GST Credit, Medical Expenses, Pension Amount, Political Donations, Provincial Credits, Spousal Amount, Tuition Fees and Canadian Taxable Dividends Credit. Lending money to a family member is an excellent way of splitting income. However, it must be done very carefully with meticulous records kept or CCRA might disallow the loan and attribute the income earned back to the lender. Said simply, a family member, usually the highest income earner, may lend money to another family member to invest. A formal contract must be drawn up and the CCRA prescribed rate of interest charged. The income from investing the money received as a loan is reported and taxes paid on that amount by the family member who received the loan. The interest received from the loan must be reported by the lender. The reference for this tax strategy is CCRA Interpretation Bulletin IT-510 and IT 511.

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

For people who are single with no relatives or dependants and who would like to sponsor a charity of their choice, contact the Canadian Association of Gift Planners at www.cagptoronto.org or for more details call Linda Pearson at 416.978.2811. The issue here is donating to charity and gaining 100% of taxable income deduction. This significantly reduces Ontario probate fees as well as taxes.

Medical Expenses ~ Medical expenses may be claimed for any 12 month period ending in the tax year. This allows taxpayers to choose the most costly 12 months to claim expenses, e.g. If a taxpayer experienced large medical expenses from July to September in 2XXX, he/she could designate July 1, 2XXX to June 30, 2XXY as the fiscal year for medical expenses. *Continued on Page 15*

Minding Your Money ~ continued from Page 10

Note: Only expenses that have not been reimbursed are eligible, and the total of such expenses must exceed the 3% of Net Income to generate a credit. Eligible expenses include premiums paid to non-governmental, medical or hospital care plans in 2006, e.g. your portion of your Health Benefits plan and any travel insurance that you have paid. Don't forget the \$100 deductible you pay if you are 65 or over and the deductible portion of all prescriptions. Johnson Inc. provides RTO members with a totalled summary of all deductibles.

Claiming Tuition Fees ~ Students attending post secondary education and students who have been IPRCed may claim tuition/tutoring fees on their income tax returns. In each case you will need to submit either a T2202A from the educational institution or a copy of the IPRC letter that confirms that your child is exceptional. For students attending university outside Canada, obtain two forms from CCRA – *Education Amount Certificate (T2202E)* and *Tuition Certificate – University Outside Canada (TL11A)*. Be sure to instruct the university to complete column C (Number of months for full time credit) on the Education Amount Certificate. In all cases, the children must submit their own tax returns and complete the back of the T2202A/TL11A form to transfer their unused tuition fee and education amount to the higher earning taxpayer. An accompanying letter to CCRA to explain the T2202E and TL11A forms would help in processing these forms. Remember new text book credits (Item 9/Page 9).

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

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

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

Continued on Page 16



Above: Ken Edge provided the background entertainment for both Lunch and Craft Show.

Below: A guest examines an 'activities display' readied by Valerie Mah.



Check our website for more photos of our Fall Luncheon and Craft Show.



Bob Neal is presented with his President's Pin by current President **John Bratton**. Bob served as RTO/ERO Toronto President for three terms from 1999 to 2002 and continues his service today as Past President. He joined the Executive in 1998.



Bill Menagh is presented with his President's Pin by current President **John Bratton**. Bill served as RTO/ERO Toronto President for two terms from 2002 to 2005. He also joined the Executive in 1998 and continues his service today as Communications Chair.



Bill Shaver is presented with his Executive Service Award. Bill served 12 years on our District Executive as Health/Insurance Chair.



George Hayes is presented with his Executive Service Award. George served 15 years in numerous positions including that of President.



‘Mike’ Lennox is presented with his Executive Service Award by John Bratton and Pat Carson. Mike served on your Executive for 13 years occupying numerous positions including President and Insurance, Issues & Concerns and Membership Chairs.



From left to right, Executive Service Award recipients George Hayes, Mike Lennox and Bill Shaver reminisce about the joys of retirement. Together they have served retired teachers for 41 years.



Above: assorted luncheon guests. Below: Our ‘Lucky-Draw’ winners. All attendees received a pocket magnifier with LED light for use in dark settings.



To find more about the Environmental Citizenship Program, write to:

Environment Canada

Inquiry Centre
Ottawa, Ontario
K1A 0H3

website: www.ec.gc.ca.

Environment Canada

45 Alderney Drive
Dartmouth, Nova Scotia
B2Y 2N6

Telephone: (902) 426-7231

Fax: (902) 426-6348

Teletype for hearing impaired: (819) 994-0736

E-mail: 15th.reception@ec.gc.ca ♦

Caution with Compact Fluorescent Bulbs (CFBs):

CFBs contain small amounts of Mercury, an extremely toxic metal. Most jurisdictions do NOT have appropriate methods to deal with these as waste. In Toronto, these items are not to be disposed of in one's garbage or recycling bin. They ought to be taken to a municipal recycling station as hazardous waste - hardly a convenient process.

Unfortunately, reducing one's electricity usage may come at a cost to other aspects of environmental considerations. ♦



The above sketch, by **Anita Davies**, provided with the compliments of our Sketch Group. Last month's two drawings were authored by **Neda Pajovic**.

ORGAN & TISSUE DONATIONS

The *Ontario Trillium Gift of Life Network* is our province's agency responsible for organ and tissue donation. This procedure is as viable for older folk as it is for the general population. The following information, obtained from the website www.giftoflife.on.ca should help members more seriously consider this type of service if they have not done so already. ♦

Each year thousands of Ontarians get a second chance to live life to its fullest, thanks to the kindness of people who have given the gift of life and donated organs and tissue. But many more are still waiting. All too often lives are lost because suitable donors are not found in time. Many people will spend months, and in some cases years, waiting for a second chance because the need for organs and tissue in Ontario continues to outweigh their availability.

It doesn't have to be this way. Sign a donor card and talk to your family about your decision to give life. One conversation can make all the difference for the future.

REMEMBER - Sign your organ-donation card made available with your driver's license.

Living Donation

Living donation occurs when a living person donates an organ or part of an organ for transplant to another person in need.

It is one of the most important sources of organs for transplantation, accounting for 210 transplants in Ontario in 2004, and a significant portion of the increase in organ donation over the last ten years. However, the availability of organs from living donors does not meet the crucial need of the more than 1800 Ontarians on transplant waiting lists.

Living donors are most often family members or close friends of the recipient. Living anonymous donation, where the identities of donors and recipients remain concealed from one another, is being studied in British Columbia and may be considered at Ontario transplant programs in the future.

Key Facts about Living Donation

The first successful living donor transplant was a kidney transplant performed in Boston in 1954 between 23-year-old identical twins.

The most common living donation is kidney. 171 Ontario residents received a living kidney transplant in 2004, while 39 received a living liver transplant. Living kidney donation is the most successful of all transplant procedures and long-term transplant survival rates are higher than for recipients who receive an organ from a deceased donor.

Advances in transplant medicine have made it possible to transplant a part of the liver (lobe), lung (lobe), small bowel and pancreas in a living donation. Other types of living donation are under investigation in this rapidly evolving field.

Living donation has many advantages

Potential to reduce waiting times for transplant to a matter of months rather than possibly years for deceased donation, contributing to better health after transplant surgery.

Typically, the organ donated by a living donor is healthier at the time of the operation, leading to a better-functioning organ after transplantation, and longer graft survival.

Sense of satisfaction for the donor who has helped to save or improve the life of another.

Organ & Tissue Donation

Organ and tissue donation for transplantation is a critical component of our healthcare system. Not only does organ and tissue donation improve the lives of thousands of people each year, it saves lives. It also provides families the opportunity to honour a loved one's wish to donate.

Why Donate?

Everyone is a potential organ and tissue donor, regardless of their age. To date, the oldest Canadian organ donor was over 90 years of age while the oldest tissue donor was 102 years old.

Did you know?

About 1/3 of our waste is paper and paperboard. Another third is yard and kitchen waste. The rest is divided among glass, metals, plastics, textiles, wood and other materials.

Reduce, reduce reduce!

There are many things you can do to reduce the amount of waste you produce.

- **Avoid** food packaged in individual servings. Buy in bulk. It saves money and the environment.
- **Buy** multi-use items rather than single-use when possible.
- **Use** your own cloths bags for shopping.
- **Donate** your old clothes to charity.
- **Buy** beverages in refillable containers.
- **Use** rechargeable batteries.
- **Share** your newspaper, magazines and books with a friend.
- **Wrap** presents in reusable cloth bags or reused wrapping paper.
- **Rent** items you use infrequently.
- **Compost!**
- **Pack** your lunch in reusable containers.
- **Support** your community's recycling programs.
- **Buy** products that contain recycled materials.
- **Use** both sides of every sheet of paper.
- **Use** a durable refillable mug or glass at school or work.
- **Encourage** your friends and family to follow your good example.

Fact:

If we all work at reducing our own wastes, together we will make a BIG difference.

Be creative. There are many more ways we can reduce the wastes we produce.

WORD MATCH ~ Can you match these terms to the statements below?

- | | |
|---------------------------|---|
| A. mobius loop | 1. The first line of defence against too much garbage. |
| B. reduction | 2. The liquid that filters through landfills. |
| C. methane | 3. One of the greenhouse gases produced by rotting garbage. |
| D. carbon dioxide | 4. The name of the recycling symbol. |
| E. everybody | 5. Who is responsible for reducing the amount of waste we create? |
| F. leachate | 6. Two types of waste that make up the largest portions of our garbage. |
| G. kitchen and yard waste | |
| H. paper | |

The language of the Rs

The mobius loop, an international recycling symbol, can be found on many products. A mobius loop in a light background means that the packaging or product can be recycled where facilities exist.



A light mobius loop on a dark background advises consumers that the product contains recycled materials.

Along with the mobius loop, there will be figures indicating what percent of the recycled content is post-consumer and what percent is post-industrial. Post-industrial recycled products contain materials left over from the manufacturing process. This material has not been used by consumers yet. Products with post-consumer recycled materials are preferred as they have already been used by consumers at least once. In this way, they are “more recycled” than post-industrial products.

But beware! Products displaying the mobius loop may not be recycled where you live. For example, many local recycling programs do not collect and recycle cardboard. By learning what you can recycle in your area, you can make wise decisions while shopping.

Fact:

In 1990, about 459,000 tones of materials were recycled in Canada.

SOME TIME IN THE DISTANT FUTURE, AN ARCHAEOLOGIST LOOKING BACK AT LATE 20TH CENTURY CANADA WILL MARVEL AT WHAT A WASTEFUL SOCIETY WE WERE. DIGGING AROUND IN OUR LANDFILL SITES, SHE WILL CORRECTLY ESTIMATE THAT IN THE 1990S, EACH CANADIAN THREW AWAY ABOUT ONE TONNE OF WASTE MATERIALS EVERY YEAR!

THINK BACK THROUGH YOUR DAY: THE EMPTY TOOTHPASTE TUBE, THE CEREAL BOX, THE POP CAN IN YOUR LUNCH, YOUR GUM WRAPPER, THE FOOD YOU LEFT ON YOUR PLATE AT DINNER. NATURAL RESOURCES SUCH AS WATER, WOOD AND FOSSIL FUELS GO INTO THE PRODUCTION AND TRANSPORTATION OF ALL THESE THINGS. WHEN WE THROW THEM AWAY, WE ARE THROWING AWAY OUR VALUABLE RESOURCES. NO WONDER THE ARCHAEOLOGIST OF THE FUTURE FINDS US WASTEFUL!

Ultimately the ability to become an organ and tissue donor depends on several factors including the health of the organs and tissue at the time of death.

Recovery of organs and tissue is carried out with respect and dignity. It does not interfere with funeral practices and no one will know about your gift of life unless your family tells them.

Organs and tissue that can be donated after death include the heart, liver, kidneys, pancreas, lungs, small bowel, stomach, corneas, heart valves, bone and skin. Studies show that donating the organs and tissue of a loved one who has died can provide immediate comfort and long-lasting consolation to family members in their grieving.

Cultural and Religious Perspectives on Donation

Culture and religion play a significant role in end-of-life experiences, including how people respond to illness, how grief is demonstrated, what rituals are important at death and which members of the family are present.

Most religious groups endorse organ donation and/or respect the individual's choice. Beliefs about tissue donation vary as some groups may consider tissue donation life enhancing, and distinguish it from organ donation which is more often life saving.

Hinduism

- No prohibition from donating organs and tissues
- Matter of individual choice

Buddhism

- No official position on organ donation
- Matter of individual choice, and of the attitude of each school or tradition of Buddhism, as tied to the concept of “rebirth” and when it occurs. The Southern tradition permits autopsies and organ/tissue transplants, in the belief that rebirth occurs immediately upon death. The Northern tradition believes that there is an intermediate state between “incarnations”, and avoids movement or touching of the body for eight (8) hours

Sikhism

- Support a positive stance on organ and tissue donation. Sikh philosophy and teaching places great emphasis on the importance of selfless service to others, and the performance of “noble deeds.” “the physical body is a

temporary abode of a person's soul, and it is the soul that is one's real essence"

Shinto

- Either clearly oppose or are extremely cautious regarding organ and tissue donation; families are concerned that they do not injure the "itai": the relationship between the dead person and the bereaved family

Confucianism

- Prohibited from damaging body as a whole
- Traditionally against organ donation, but brain death was formally recognized in Korea in 2000 for the purposes of organ donation

Taoism

- No objections to use of part of body after death

Judaism

- All four branches of Judaism support and encourage organ and tissue donation
- General principle "saving of a human life takes precedence over all other laws," including the delay in burial
- Organ and tissue donation is encouraged not only "for humanity's sake," but also "for God's sake, as a supreme expression of Godliness, of true, ultimate sharing: a religious act par excellence"

Islam

- Strongly believes in the principal of saving human life
- Permit organ transplant as a priority in saving human lives - as long as the human body is respected and treated with dignity, and the sanctity and protection of human life are paramount; a person must give freely and without undue pressure, for the purposes of saving another life or to enable another person to perform a missing and essential function

Baptist

- Matter of individual choice

Episcopal

- Encourage donation

Greek Orthodox

- Support donation

effective, we have to incorporate the 4Rs *Reduce, Reuse, Recycle and Recover* into our daily routine.

Reducing the amount of waste we produce is by far the most effective way to battle the flow of garbage into the landfill. Packaging makes up about half our garbage by volume, one-third by weight.



- When you shop, try to find products that have little or no packaging.

What we cannot Reduce we should try to Reuse.

- repair you old radio rather than buying a new one.
- use jars, tins, and plastic containers to store leftovers, bulk foods and household items.
- buy durable, good quality products that will last.

Materials and packaging that cannot be reused should be recycled at home, work and school. You can contribute to recycling by purchasing recycled and recyclable products.

- at the store, ask yourself these questions: can this product or its packaging be reused or recycled? Was it produced from recycled materials? Whenever possible, choose products that meet these criteria.

Finally, Recover energy from wastes that cannot be used for something else.

This fourth R is difficult to put into practice by individuals, and is geared more toward industry.

Did you know?

Landfill sites account for about 38% of Canada's total methane emissions. Methane is 20 times more potent as a greenhouse gas than carbon dioxide.

Did you know?

17 million Canadians (nearly 2/3 of us) have access to recycling.

Waste Management Background Material

Our Political Action Committees in the four RTO/ERO Toronto Districts have been preparing for a seminar on Waste Management - an increasing scourge on our environment. As some background, we provide you with the following material from Environment Canada's website: www.ec.gc.ca. Additional contact information is at the end of their article. *Editors*

The 4 R's - Reduce, Reuse, Recycle, and Recover Garbage gone but not forgotten!



Most of our garbage is sent to landfills, dumps or municipal incinerators. But with more and more people producing more and more waste, landfills are filling up faster than we can find new sites for them. And landfills create new types of waste. As garbage decomposes, moisture filters through it producing a toxic liquid known as leachate. Modern landfills are designed to reduce the amount of moisture that reaches the garbage, and many have a system to collect and treat the leachate.

Decomposing garbage also produces two greenhouse gases: carbon dioxide and methane, an invisible, odourless, and highly flammable gas. At some big landfill sites in Canada, methane is now being collected and burned to produce energy.

Water and oxygen are required to break down garbage. But water and oxygen are in short supply deep in a landfill, so decomposition takes place very slowly. In fact, when researchers cored down into a landfill in the United States, they discovered newspapers over 30 years old still in readable condition!

Incinerations are sometimes used to burn solid waste under controlled condition. They reduce the stress on landfills, but they create other environmental problems. The ashes must be disposed of, either at a landfill, or, if they are toxic, at a hazardous waste facility. Burning garbage also produces acid gases, carbon dioxide and toxic chemicals that must be treated with expensive air pollution control equipment to avoid contributing to acid rain, ozone depletion and air pollution.

Recycling is just one way to reduce wastes. To be really



Lutheran

- Encourage donation

Jehovah's Witness

- Matter of individual choice
- All blood must be removed from organs prior to transplant

Presbyterian

- Encourage and promote donation

Catholicism

- Encourage donation as an act of charity, and as a decision that belongs to each individual and must be made without undue pressure
- Ethical considerations must be taken into account (e.g. no commercialization of human organs, the need for informed consent), and "the removal of vital organs" must not take place "until natural death has occurred and been ascertained"

Seventh Day Adventist

- Strongly encourage donation and transplantation

Protestantism

- Respects individual's choice

Romas

- As a whole against donation

Mormon

- Decision is a personal one

Amish

- Consent to donation when it benefits the health and welfare of the transplant recipient
- Reluctant to donate if transplant unlikely to succeed or if organs will be used for research

Church of Christ Science

- Respects individual's choice

If your religion states that it restricts the use of the body after death, you should consult your religious leader.

Criteria for Organ Donation

Historically organ donation has only occurred after brain death and only a small percentage of all hospital deaths result from a determination of neurological death (brain death). Some estimates are as small as 1.5-3%.

Unfortunately the supply of solid organs for transplantation has not met the demand and has, despite best efforts, remained relatively unchanged over the past decade.

The two criteria for deceased organ donation are:

- Neurological Determination of Death (NDD)
- Donation after Cardiac Death (DCD)

Neurological Determination of Death

Deceased organ donation can take place when someone has been declared brain dead, a doctor has determined the organs can be used for transplant, and loved ones opt to artificially maintain vital organs by ventilator to keep them suitable for transplant. This type of donation is referred to as donation after neurological determination of death, when a person suffers devastating brain injury, such as may occur following an aneurysm, severe head injury or stroke.

“Neurological death is the final end point of any form of brain injury that results in uncontrollable intracranial hypertension and the arrest of cerebral blood flow. The most common causes of neurological death are traumatic brain injury, cerebrovascular accidents and hypoxic-ischemic injury after cardiac arrest. The time from injury to diagnosis of neurological death varies from hours to many days, depending on the severity of initial injury and the response to therapy.”

Donation After Cardiac Death

Another option for donation is organ donation after cardiac death (DCD). DCD offers families the option of donation in cases where neurological criteria for death have not been met, and the decision to withdraw life-sustaining treatment has been made. A DCD patient has no hope of survival or meaningful functional status. Only after prior and independent decision by the patient or family to withdraw life support will the option of organ donation after cardiac death be considered.

In Europe and the United States, DCD has been an option for families for over thirty years. The ongoing shortage of organs for transplantation has created a renewed interest in organ donation after cardiac death. Improved medications

and surgical techniques have resulted in better outcomes for recipients of DCD donated organs. These advances combined with the severe shortage of organs for transplant make organ donation after cardiac death another option for patients and families interested in giving the gift of life. In Ontario, the option of organ donation after cardiac death will be piloted in select hospitals over the next year.

Every year, more than 2,000 people in Ontario have their lives enhanced or saved through transplantation of donated tissue. These are people who can see again thanks to cornea transplants, whose heart function is improved with valve transplants, who can get around on their own, their mobility restored by bone grafts, or those for whom skin grafts speed recovery from burns or accidents.

Despite all these successful donations, there is not nearly enough tissue donated to help all the people in Ontario who need it. And yet almost anyone of any age can be a tissue donor.

Tissue transplants improve and sometimes save lives, restoring people to healthier and more productive lives and letting them once again play an active part in their families and their communities.

You can help. Join the thousands in Ontario who've signed organ and tissue donor cards and talked about their decision with their families.

NOTE:

Obtain your Donor Card from and Ontario Drivers' Licence Centre, OHIP Centre or the website:

www.giftoflife.on.ca

We will have it available on our site until we post the March Newsletter.

www.rtoertorontodistricts.org

GIFT OF LIFE DONOR NOTIFICATION CARD

Please give this card to your loved ones.

Dear _____, in the event of my death, I consent to donate the following in the hope that I may help others:

- any needed organs or tissue
- only the following organs and/or tissue (specify):

DONOR'S NAME

DONOR'S SIGNATURE

DATE

WITNESS' SIGNATURE

1-800-263-2833

www.giftoflife.on.ca



GIFT OF LIFE DONOR CARD

Please keep this card with your personal identification.

In the event of my death, I consent to donate the following in the hope that I may help others:

- any needed organs or tissue
- only the following organs and/or tissue (specify):

DONOR'S NAME

DONOR'S SIGNATURE

DATE

WITNESS' SIGNATURE

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