

* 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, Chair**

Gerald Daniel
Don Dorriety
Marie Edwards
Mary Gabrielle

E. E. (Beth) Gailey
Phyllis Green
Elizabeth Hollingworth
Nana Ishii

Hans Kaufman
Eileen MacLeod
Margaret Manktelow
Walter Olphert
Ray Wallace

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 available at www.rtoerotorontodistricts.org. ♦

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

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Mailings: last Thursday of Jan, Mar, May, Sep, Nov. ♦



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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: Vacant

Travel: Ian Baird

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

President's Message

Annual General Meeting: Over 100 members attended our 2007 AGM

Bill Tajer was called upon to acknowledge those of our members in the past year.

For the first time in our history, we were privileged to have an incumbent President of RTO Provincial join us. **Ron Poste** brought greetings from the provincial executive and took the time to talk about some of the things RTO/ERO is working on. RTO/ERO is in the process of changing from a social club into a multi-million dollar business, and corporate governance is taking on a much greater importance. A recent survey has shown that our Health insurance is the chief reason members join, followed by pension concerns. Provincial political action continues to press on issues of importance, particularly advocacy for all seniors and retirees.

Bob Putnam presented the treasurer's audited report for approval and was accepted with some minor amendments.

We then moved on to our guest speaker, retired Ambassador **David Adam**, who certainly lived up to his advanced billing. David related his own experiences, both as a member of Canada's Foreign Service, and as a private traveller. One remark that really stood out for us was travelling with dual citizenship. If one travels on a Canadian passport and gets into trouble in a foreign country, the Canadian government will do everything within its power to help. If, on the other hand, you travel using a non-Canadian passport, you

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Dates To Remember ~ 2007

Executive Meetings ~	Jun 14, Sep 13, Oct 11
Newsletter Deadlines ~	Sep 1, Nov 1, Jan 1
Newsletter Mailings ~	Sep 27, Nov 29, Jan 25
RTO/ERO Blue Jays Game ~	August 19, 2007
New Members' Breakfast ~	October 16, 2007
Craft Show ~	Nov. 13, 2007
Fall Luncheon ~	November 13, 2007
RTO/ERO Toronto Districts Joint Exec. Mtg ~	November 21, 2007
Toronto Choristers' Christmas Concert ~	December 3, 2007

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.

Welcome To New Members

Welcome to new members who have joined us in March and April, 2007. 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*) and others across Ontario.

Mary El Milosh, Membership Chair

Aleve, Vello
Batten, Claudine
Beaman, Nancy
Beck, Linda
Davidson, Barry
Dunlop, Ethyl G
Greenwood, Beverlee
Howorth, Sr Marie

Hunter, Janet
Long, Kenneth
Manktelow, Ralph
Mason, Lesley
McLeod, Joan A
McMurtry, Susan
Myslowski, Anne
Orr, Colleen

Porter, Eric
Rich, Susan
Ross, Robert
Salisbury, June
Schwartz, Eileen
Swierczek, Mariola
Williams, Sheila M



THE NEIL WILSON TSSAA GOLF TOURNAMENT 2007

Date: Friday June 29th, 2007

Location: Bushwood Golf Club

Time: Golf: Registration at 11:30am **Tee Off** (shotgun start) at 1:00pm
Scramble format ~ Golf carts are mandatory

Social: Grilled Sirloin Steak Dinner, at Bushwood, 6:30pm

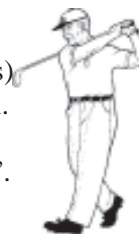
Cost: Golf & Social: \$100.00 (incl. cart, taxes, service charges)

Social only: \$40.00 (all inclusive) Register by June 19th.

Register: go to: www.ntci.on.ca and click "TSSAA Golf".

Or contact **George Shepherd** at 416.231.5738

Open to all RTO members



Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshment, and the joy of accomplishment at our next Newsletter Mailing on **Thursday, September 27** at St. Margaret's.
Arlene Freeman ♦

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

Social Continued from Page 21

50 north of 7 starting at 10:00am on the last Wednesday of each month. They would like to encourage new people to join them and bring a friend. **Rosalie Parente**, our convenor, can be reached at 905.856.6936 for more detailed information. They are looking forward to another great season.

In September, Carmelita Salazar will be our Social/Recreation Co-ordinator for social activities. Carmelita has been a member at large and is the current president of Rendezvous. I would sincerely like to thank all our wonderful convenors for their tireless efforts on behalf of their groups and thank all of you for your tremendous support. Have a wonderful summer.

Valerie Mah ♦

We try to provide activities according to our members wishes. If you would like to head-up a group of like-minded individuals, please call Carmelita at 416.927.0416 and we'll help you get started. Possibilities include: bowling, billiards, walking/hikng in Toronto, dining club, investment club.

Political Action with OECTA/TSU

The Ontario English Catholic Teachers - Toronto Secondary Unit is seeking retirees who may have an interest in assisting their Political Action Committee in the Fall Ontario Election. If you would like to assist, contact **Frank Bruno**, Second Vice-President who deals with political action issues at:

416.633.5502 or brunof@tsuoecta.org ♦

ERRATA: In our last issue we erroneously gave the wrong telephone for a couple of our Website Ads. They are corrected below.

KNITTING LESSONS

Knitting Lessons ~ Norma Wenger This *personal service* will provide the client with beginning or advanced knitting techniques. The service is provided individually or in small groups. Knitting can be a personal physical/mental stimulation as well as providing the ability to produce products suitable as gifts or charity contributions. Organized knitting clubs can also provide production goals and camaraderie. Contact: **Norma Wenger**. Store: 416.760.9129/Cell: 647.223.0335

Knitting with Norma ~ Knitting classes for all levels. Bring along your unfinished projects, start a new one or learn from scratch. Classes: Monday, Tuesday Evenings 7:00pm - 9:00pm and Saturdays 10:00am - Noon at the Yarn Boutique, 1719A Bloor Street West (Bloor & Keele). 15% discount on yarn and needles. Come and join the fun! Contact: **Norma Wenger**. Store: 416.760.9129/Cell: 647.223.0335

Social/Club 16

Since this is the last newsletter until the end of September, I want to thank all our wonderful volunteer convenors for their fine work during this past year. Club 16 is the social/recreational arm of District 16 composed of some 3,700 former educators. Most of our groups run from October to May and we are always open to the formation of new groups wherever interest prevails. Each RTO/ERO district has similar groups. Last month, I attended a travelogue on Tibet put on by North York.

Bernice Iles's Craft Group will continue in June at St. Margaret's Anglican Church and start up in September. The **Art/Sketch Group and Super Tees** will be out enjoying the summer weather, doing their thing. Every group will be up and running again by October.

St. Margaret's Anglican Church on Avenue Road and Burnaby Boulevard (one block north of Eglinton) is home base for the Bridge, Crafts and Travelogues. There is P-Parking one block west of Avenue Road just north of Eglinton on Castleknock Road or public transit on the Eglinton bus which is easily accessible from the two subway stations. Please call the Convenors for the location of the other programs. Bring a friend to any of our events.

Program	Date	Day	Time	Convenor/Phone
June				
Crafts	June 26	Tues.	1:30pm	Bernice Iles/416.651.4378
September				
Crafts	Sept. 25	Tues.	1:30pm	Bernice Iles/416.651.4378

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



Bridge ~ John Lane welcomes everyone, including beginners. He says they play a friendly game. They currently have two to three tables and would be happy to have a few more players. They start at 1:00pm and play the first, third and fifth Tuesdays of each month. Their last session was May 29. Bridge will resume on Tuesday, Octobers 2, 16 and 30. If interested in joining them in the fall, call **John Lane** at 416.486.0697.



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

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Social Continued from Page 3

project with us, or bring an on-going project of your own. Bring along a friend, if you like. Call so we can watch out for you. See you soon.



Travelogue ~ Dick and Marilyn Holyer are the enthusiastic convenors of this group. In April, **Dr. Mark Wise**, the Travel Doctor, spoke during our Wellness Sessions and also to our Travelogue. As members of the Canadian Feed the Children Board, we visited some ten to twelve sites in four cities where we partner with local organizations and plan to bring that story a future Travelogue. In July, **Pam Lock** will take her third summer in Mongolia as she continues her search for footgear for the Bata Museum. The Holyer's are always looking for folk to share their travels and we have had some splendid people in the past year at those monthly Wednesday afternoon sessions. As we go to press, we look forward to **Ruth and Ed Richardson's** May presentation, our last for the season on *32 Days in the Far East*. Have a great summer everyone and take lots of pictures! Dick and Marilyn would be happy to hear from you and they can be reached by calling 416.929.8512.

The following groups meet at various sites:



Art/Sketch Group ~ The Art/Sketch Group is the only group I have not had a chance to photograph. When the weather is warm they like to move outside to such places as Riverdale Farm where there are architecture, landscape, animals and flowers to draw. Some of these stay still while they sketch. If you are interested in joining them, call **Anita Davies** at 416.531.3408, since they vary the venue. They meet on the first or second Thursday of the month.



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

June 5	On Beauty – A Novel	Zadie Smith
Sept. 10	The Accomplice	Elizabeth Ironside
Oct. 1	Speed of Dark	Elizabeth Moon
Nov. 4	The Quiet Limit of the World – A journey to the North Pole...	Wayne Grady
Dec.	Bel Canto, A Novel	Ann Patchett

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Social Continued from Page 4

Jan. The Embroidered Tent: Marian Fowler
Five Gentlewomen in Early Canada

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



Friday Night Movie Group ~ The Friday Night Movie Group was formed because some of our 'retired' members are still teaching and are unable to attend a Monday afternoon matinee with our evening group. This group attends the early movie around 7:00pm at a centrally located movie theatre on the subway line on the 2nd Friday of each month from September to June. Afterwards the group meets for coffee. Members are notified by phone or online a day or two before the movie. The first movie date for the 2007/08 year will be September 14. If interested in joining us, please call **Mary Smith** at 416.467.8625 or email: mary_a@rogers.com.



Hiking/Walking Group ~ Our sincere thanks to **Marianne Psica** and **Don and Lynda Mason** for keeping the hiking/walking group going during the past years. Oak Ridges Trail, Don, Centennial Park/Mimico Creek Trail, Silver Creek, Toronto Islands, Don Valley-Sunnybrook, Glendon Woods, Humber Trail, Lambton Woods, The Belt Line and G. Lord Ross Park and parts of the Bruce Trail have been favoured walking spots. Getting outdoors and enjoying fresh air and the beauties of nature has been the focus of this group. At this time, the trio are taking a breather. Of course, if someone else is ready to take on a similar group, please call Valerie. Thank you Marianne, Don and Lynda for your dedication and support.



Movie Club ~ The current group attend films usually on the second Monday of the month in the afternoon except for January and September which conflicts with the above Book Club. Each month, a different volunteer selects a movie with an early afternoon start for the group. Then they go for coffee and discussions afterwards. The convenor for this group is **Marjorie Berger** and for more information you can call her at 416.483.0636. She is assisted by **Judie Bowles** (416.488.6380). They meet from September to June. This year, they are notifying members by email. Their next day is June 11.



Super Tees Golf Group ~ The Super Tees enjoyed lovely weather and great camaraderie last season. Their first game was Wednesday, April 25. All levels of players are welcome. They meet after their games to socialize. They play 9 holes at Fox Run (Hunter's Glen) on Highway

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SUMMER ART OPPORTUNITY



P.E.I. School of the Arts

PEI School of the Arts ~ Come to Prince Edward Island this July and enjoy a total “get away” by indulging your creative spirit with a one-week workshop with a professional artist. Classes are small; suited for beginners and experienced artists with choices such as acrylic painting, watercolors, basketry, mosaic tile art, glassworks, run hooking, fibre arts, writing, choral music, Raku pottery etc. The school is located in the beautiful fishing village of North Rustico on the north shore of PEI. Check out our web site to see what course appeals to you. Contact: **Suzanne Hastings-James**. Telephone: 902.886.2369 / www.peischoolofthearts.com / email: info@peischoolofthearts.com ♦

Consider placing an ad like the one above on our District 16 website:
www.rtoerotorontodistricts.org

Education Scholarships ~ RTO/ERO Program

We remind you that applications with all necessary attachments must be received by fax, e-mail or mail before **the close of business on July 16, 2007**. Application may be downloaded from either www.rto-ero.org or www.rtoerotorontodistricts.org.

The Criteria for the Award of Scholarships are:

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



'Tis To Laugh!

News Item: Four years ago on May 1, President George Bush lands on an aircraft carrier to declare major combat is over in Iraq in front of sign reading ‘Mission Accomplished’.



RTO/ERO Benefits Update



RTO/ERO BENEFIT ENTITLEMENT REVIEW

NOTE: The RTO/ERO Benefits Plans have always had a built-in review process for those who believed that a decision regarding their coverage for a specific item may have been erroneously denied. The time has come to make this process more prescribed and transparent so that there is no possibility of impartiality arising in the review. Therefore, please note the following:

- Effective for all claims denied on or after April 2, 2007, RTO/ERO health plan participants who contact RTO/ERO about their denied claim:*
- a) *will be directed to a claims specialist from Johnson Inc. to discuss the rationale of the decision;*
 - b) *if the participant is not in agreement with the reason from Johnson Inc. and contacts RTO/ERO again, the participant will receive additional information from RTO/ERO;*
 - c) *this information will describe the review process and contain a form that the plan participant must complete and return to RTO/ERO in order for the claim to be reviewed. The plan participant will be required to specifically indicate what criterion/ia would apply in order to reverse the decision and have the claim paid.*

District Updater, March, 2007



Spring Luncheon: Wen Atmadja and the South Pacific Dancers

RTO/ERO Toronto District 16 Actions

- approved a series of motions for Spring Senate in an attempt to have Senate documents available to all executive members and the general membership before Senate meetings;
- approved the meeting of the Toronto Executive prior to Senate and with Files-of-Reports in hand to give guidance to Toronto Senators;
- Assets to February, 2007: \$79 156.84;
- Authorized the purchase of writing pads for distribution to AGM attendees. ♦

RTO/ERO Toronto Districts Actions

- reviewed the series of 3 Retirement Planning Workshops and agreed to sponsor a similar program for 2007/08;
- made initial plans for the Joint Executive Meeting in November, 2007. ♦

RTO/ERO Provincial Actions

- Referred to the May 2007 Senate a motion that \$10 000 be allocated from the Contingency Fund for the purpose of a donation to the Nelson Mandela Children's Fund;
- Requested that the Communications Committee develop a protocol to deal with electronic communication between the Provincial Office, Districts and individual members;
- Approved its Priorities for 2007 and requested they be distributed to Committee Chairs and District Presidents for feedback prior to the March Executive meeting (available on our website/Governance Link);
- Requested staff prepare a report on any ramifications/implications of affinity programs being offered to RTO/ERO Districts;
- Requested staff to prepare a report for the April 2007 Executive meeting, detailing the implications if RTO/ERO were liable to pay GST;

Editors' Note re the two items above: RTO/ERO is often asked about 'affinity programs'. The organization was once involved in this type of member 'perc' but was cautioned by the federal government that if this were to continue, RTO/ERO member fees could be subject to GST.

- Responded to the Ontario Teachers' Survivor Benefit Group, explaining why RTO/ERO will not take action in the matter re surviving spouses at this time (see Page 8);
- Approved the 2007 Position Papers for distribution.

Editors' Note: These position papers are available on our website: www.rtoerotorontodistricts.org (Political Action Link) and include these topics: Current Value Assessment; Education; Environment; Health Care; Local Health Integration Networks; Long Term and Home Care; and, Sustaining Senior's Independence and Safety. ♦

President's Message Continued from Page 2

come under that nation's laws, rules and regulations and it becomes difficult to impossible for our government to come to your assistance. Remember, too, that not all countries have the same respect for the law and human rights that we enjoy in Canada. Ambassador Adam was very well received and enjoyed by all.

The second portion of the business meeting saw our constitutional amendments accepted, and past president **Bob Neal** than conducted our elections. **Valerie Mah** moves up to President and **Mary El Milosh** to First Vice-President, while we welcome two new Members-at-Large, **Tom Caster** and **Shashi Makhija**.

We were also joined by **Martin Long**, President of ETT, **Mary-Ellen Lawless**, President of North York District 23, and **Gary Fick** and his wife Brenda. Gary is President of Scarborough District 24. Our Health Plan Administrator Johnson Inc. and our new travel agent Merit Travel were also represented. Johnson very graciously donated a door prize for one lucky winner, **Frank Miller**.

Seventeen 75-year-olds joined for the AGM and lunch as our guests.

It was then my very distinct pleasure to introduce our member **Jacquie Hunt** and the 'Red Hat Ladies', and to present Jacquie and her friends a certificate of appreciation for unstinting community service and their work with Sister Rosemary Fry and the 'Haiti Kids'. These ladies make and put together kits of schoolbags filled with all the things they know a young child needs such as clothing, school supplies, and vitamins, all done out of the goodness of their hearts.

After lunch we were entertained by 'Music From the Heart' by **Wen Atmadja** and his lovely *South Pacific Dancers* (See Page 5).

Thanks to **Kay Jeffery** for another great job of organizing. I hope to see many more of you at our next luncheon in the Fall.

John Bratton ♦



Contacting 'Music from the Heart' by Wen

For a booking,
Wen Atmadja may be contacted at
416.494.8114

www.musicfromtheheart.ca
musicfromtheheart@sympatico.ca



RTO/ERO BLUE JAYS BASEBALL GAME!

RTO/ERO presents its “*RTO/ERO Day at the Ballpark*” on **Sunday, August 19, 2007 at 1:00pm**. You are invited to attend this *Blue Jays vs. Baltimore Orioles* game. A special RTO/ERO block of *field-level tickets at \$30 (normally \$44)*, has been reserved for our members and we hope for a large Toronto turnout. A portion of the price will be donated to the *Nelson Mandela Children’s Fund*. Those wanting to make a weekend of it are reminded of RTO/ERO’s special rates at the Courtyard Marriott Hotel.

ORDER TICKETS BY JUNE 30, 2007

To place your order, send your check, payable to *RTO/ERO District 16* to:

*Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5
(416.488.3372/bmenagh@eol.ca)*

PLEASE INCLUDE the following data (or clip the form and attach) with your check so that you can receive your tickets via return mail:

Name: _____
Email: (for RTO/ERO purposes only) _____
Address: _____ P-Code: _____
Phone: _____ Email _____
Number of Tickets Requested: _____
Amount Enclosed @ \$30/ticket: _____

Orders will be placed in batches of about 20 and you will receive your tickets by return mail direct from the Blue Jays’ Office.

This information also available at
www.rtoerotorontodistricts.org



‘Tis To Laugh!

News Item: As a part of their ‘Law and Order’ campaign, the Harper Government wants to appoint police representatives to judicial selection boards to influence the appointment of new judges.

Would Harper consider: RCMP officers in charge of the RCMP pension fund; OPP officers working in the Ontario lottery business; or, Toronto drug squad officers?



Pension News



Despite our efforts to ensure that our readers understand that they need not fear for the security of their pension, it appears that the media coverage of the OTPP’s annual meeting and references to the Fund’s actuarial deficit and the recent agreement that raises current teachers’ contributions continues to disturb some of our members. So... let’s make it clear: **A RETIREE’S PENSION IS, BY LEGISLATION, GUARANTEED TO BE THAT WHICH WAS DEFINED ON THE DAY OF RETIREMENT.**

The governors of the Plan are currently in the process of evaluating the actuarial accuracy of the Plan’s *future requirements for current contributors - not for current retirees.*

The Ontario Government and the Ontario Teachers Federation (OTF) have appointed an expert panel that will report later this year on this matter.

OTF’s presentation emphasized the need for benefit security, stable contribution rates, and intergenerational equity. Intergenerational equity as supported and understood by each party, means that each generation of teachers has a reasonable chance of receiving the same benefits for about the same contribution. Naturally, our members read the OTPPB’s Annual Report. They look at the Plan’s assets, gains and performance and they have difficulty rationalizing a deficit in the multi-billion-dollar range. OTF has difficulty with the actuarial assumptions that result in such a deficit for the Plan. We will continue to press home this fact in future meetings. The panel’s report is expected later this year. That report, and the results of the Pollara survey of a large sample of active Plan members, will inform the decision making of the Partners and the OTPPB as we enter into pension talks for 2008. Source: *OTF/FEO Interaction*, April, 2007

From: “Ontario Teachers’ Pension Plan News”

The Ontario Teachers’ Pension Plan earned a 13.2 per cent rate of return in 2006, beating its composite benchmark by 3.8 per cent.

This is the seventh consecutive year the fund has beaten the markets in which it invests. Last year, it returned \$3.4 billion more than its benchmark and increased net assets to \$106 billion from \$96.1 billion in 2005.

Despite excellent investment returns, the plan reported a preliminary funding shortfall because of continued low interest rates, increasing pension costs and projected modest returns on investments.

The Ontario government and the Ontario Teachers’ Federation, which jointly sponsor the pension plan, will decide how to deal with the projected shortfall if it still exists in 2008 when the plan’s next financial review must be filed with provincial regulators.

RTO/ERO's Position on Spousal Survivor Benefits Proposals

The Provincial Office is aware that Districts are being contacted and canvassed by a group of retired teachers (members of RTO/ERO) calling itself the Ontario Teachers Survivor Benefit Group. This group has previously approached Districts with the purpose of eliciting support for its position on extending Ontario Teachers' Pension Plan (OTPP) benefits for survivors. Districts are reminded that this matter was thoroughly aired at the Fall 2002 Senate meeting and the position taken by Senate was to vote down support for this group's position.

It is important to note that changes to the OTPP, such as those proposed by this group, can only be considered within the parameters set out in the current partners' agreement. The funding agreement that followed that 2005 valuation resulted in recent contribution increases for active teachers.

These increases will be in place for some time to come. RTO/ERO respects the current provisions which require that when the Plan is fully funded and has a surplus, the first priority would be a reduction in the contribution rates of active teachers to historical levels.

In February 2006 the group was given a hearing by the OTF Pension Committee and their proposals were considered. In light of the actuarial deficit of the Plan at the time, no change was proposed that would have accrued additional funding commitments and exacerbated the deficit.

Given this context, the Provincial Executive does not believe that the overall interests of RTO/ERO members would be served by pursuing this issue any further at this time.

Extract: **RTO/ERO President Memorandum to District Presidents,**
March, 2007 ♦

ATTENTION RETIRED TEACHERS

- Are you interested in electing an education friendly government?
- Are you willing to do something about it?



The Toronto Elementary Catholic Teachers Association is looking for people who are willing to volunteer their time to help elect education friendly candidates in the upcoming provincial elections. If you are interested, please contact the TECT office at 416.393.6838. You can also email Nick Netta at: nicknetta@yahoo.ca

951 Wilson Ave., Unit 12, Toronto, Ontario, M3K 2A7,
416.398.6838, Fax: 416.398.7055, Email: info@tect.org

Political Action ~ Pat Carson

GARBAGE SYMPOSIUM IN THE DUMPSTER

Toronto has a problem with waste management. We're not doing as well as other large cities in Canada in reducing and disposing of the waste we generate. Hundreds of carbon-spewing trucks make the drive to Michigan along the 401 every day, although their run will be shorter with the new Green Lane (there's a euphemism) landfill in London. The issue flares up regularly at City Council: the media fan the flames and various environmental groups offer their solutions. Does anything substantial get done?

Last year's survey of RTO members indicated that the environment was our Number One concern and as former teachers we should be leaders, not just followers. Accordingly the PAC Committees of the Toronto-area districts decided to offer our members a chance to inform themselves about the problems, hear expert panelists and compare the advantages and disadvantages of alternative solutions - *The Waste Management Symposium*.

Only twelve people registered and the symposium was cancelled. What went wrong?

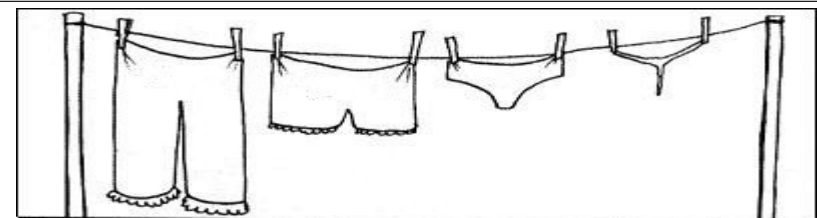
Cost of the event? Perhaps. For \$15, 2 seniors can go to a movie.

Location? Maybe. Although the North York Civic Centre is right on the Yonge subway line, it is a fair distance for someone from, say, south Etobicoke.

Lack of publicity? Definitely. Our newsletter doesn't have the catchy graphics and layout to draw our eyes to any particular item, but it's the only way we can communicate with our members.

Submitted by: **Marianne Psica**, Committee Member

Note: The four sponsoring RTO/ERO Districts in Toronto have over 80 individuals on their executives. Sadly, only the organizing committee registered. Editors



1920 1950 1980 2005
Evidence of Global Warming ~ source unknown

Diabetes continued from Page 15

Managing your diabetes:

Here are some steps you can take to manage your diabetes and help maintain your overall health and wellness – today and in the future:

- Don't smoke
- Check your blood glucose levels regularly and keep them in your target range
- Keep your cholesterol and other blood fats in your target range
- Maintain a healthy weight
- Keep your blood pressure close to target level
- Take your medication as prescribed
- Manage your stress effectively
- Follow a balanced meal plan
- Be physically active
- Take care of your feet
- Regularly visit your dentist, eye care specialist (every one to two years) and doctor

This material provided by the **Canadian Diabetes Associations' Website:** www.diabetes.ca. We encourage our members who, as they age, become more prone to Type 2 diabetes to take personal responsibility for preventing this disease or reducing its symptoms. Please follow the CDA's advice. **Editors ♦**



**Have you ever considered trying
Lawn Bowling or Croquet?**

The *Lawrence Park Lawn Bowling and Croquet Club* welcomes new members with an Open House on June 2 - 3 from 1:30 to 4:00pm each day. Come out and learn more about this healthy, gentle exercise sport - we will have members on hand to show you the basics of each game. Each Thursday evening at 7:00pm, both games will be open to guests at no charge. Learn the basics and decide if one or the other, or both, is for you. The club is located in the Alexander Muir ravine, behind the park, one stop light south of Lawrence, east of Yonge. Go to our website for more information: www.lawrenceparklawnbowling.com or call the club at 416.488.4244 or our membership secretary at 416.250.8186.

Annie Cook, annie@searoom.com

A bicycle can't stand on its own because it is two tired.

What's the definition of a will? (It's a dead giveaway.)

Time flies like an arrow. Fruit flies like a banana.

In democracy your vote counts. In feudalism your count votes.

Minding Your Money ~ Chuck Carr

Chuck's column will return in September. Your editors take this opportunity to express their appreciation, on behalf of our readers, for Chuck's valued contributions with his 'Minding Your Money' column. **Editors ♦**



AGM Participants: Top: **Bill Tajer, John Bratton, Ron Post**
Middle: **Bob Putnam, John Adam, Bob Neal**
Bottom: **Presentation to the 'Red Hat Ladies'**

NEW SEASON ON SURVIVOR

Have you heard about the next planned "Survivor" show?

Three businessmen and three businesswomen will be dropped in an elementary school classroom for 6 weeks. Each business person will be provided with a copy of the school district's curriculum, and a class of 28 students.

Each class will have five learning-disabled children, three with A.D.D., one gifted child, and two who speak limited English. Three will be labeled with severe behavior problems.

Each business person must complete lesson plans at least 3 days in advance with annotations for curriculum objectives and modify, organize, or create materials accordingly. They will be required to teach students, handle misconduct, implement technology, document attendance, write referrals, correct homework, make bulletin boards, compute grades, complete report cards, document benchmarks, communicate with parents, and arrange parent conferences. They must also supervise recess and monitor the hallways.

In addition, they will complete fire drills, tornado drills, and [Code Red] drills for shooting attacks.

They must attend workshops (180 hours), faculty meetings, union meetings, and curriculum development meetings. They must also tutor those students who are behind and strive to get their 2 non-English speaking children proficient enough to take the Terra Nova and PSSA tests. If they are sick or having a bad day they must not let it show.

Each day they must incorporate reading, writing, math, science, and social studies into the program. They must maintain discipline and provide an educationally stimulating environment at all times .

The business people will only have access to the golf course on the weekends. There will be no access to vendors who want to take them out to lunch, and lunch will be limited to 40 minutes. On days when they do not have recess duty, the business people will be permitted to use the staff restroom as long as another survival candidate is supervising their class.

They will be provided with two 40-minute planning periods per week while their students are at specials.

If the copier is operable, they may make copies of necessary materials at this time. They cannot surpass their daily limit. The business people must continually advance their education on their own time.

The winner will be allowed to return to his/her job.

Source: Internet via **David Shanoff** ♦

A bicycle can't stand on its own because it is two tired

Editor's Note re Diabetes: In our Newsletter we try to accommodate those who send us submissions. Although we may adopt an advocacy position on some issues, the placement of any item does not necessarily constitute support by RTO/ERO, RTO/ERO Toronto District 16, nor the editors of this Newsletter.

In a situation like this, we recognize that, sadly, the finance of health services in Canada is a political matter. Many special-interest groups demand governments to spend more on a solution for them and they vie with each other for funding. For example, just in the month before we publish, the media presented the case for government funding for artificial reproduction and fertility procedures for those well beyond their child-bearing prime - at thousands of dollars per treatment. Unfortunately those paying the taxes to finance government programs tend to vote for parties that will cut taxes and reduce services.

Please also note the Canadian Diabetes Associations' advice for preventing or limiting the effects of diabetes Type 2 reprinted below.

Canadian Diabetes Associations (CDA) & Diabetes

Type 1 Diabetes:

You need to know

- Type 1 diabetes occurs when the body makes little or no insulin. It used to be called insulin-dependent or juvenile diabetes.

The cause of Type 1 diabetes

- No one really knows what causes Type 1 diabetes.

Type 2 Diabetes:

If you have Type 2 diabetes, glucose builds up in your blood instead of being used for energy.

The good news:

You can live a long and healthy life by keeping your blood glucose levels (the amount of sugar in your blood) in the target range set by your doctor (see our fact sheet, *Managing your blood glucose*).

You can do this by:

- Eating healthy meals and snacks
- Enjoying regular physical activity
- Taking diabetes medications (including insulin), if prescribed by your doctor

Continued on Page 16

DIABETES

The Canadian Diabetes Association (CDA) is asking that funding for diabetes medications, devices and supplies for all Ontarians be a part of all party commitments in the Ontario Fall elections. The current government invests \$53 million in the Ontario Diabetes Strategy that focuses on diabetes education, early intervention and prevention of complications. Recently the government, with all party support, provided 100% coverage for insulin pumps and supplies for Ontario children/youth under 18 who have Type 1 diabetes. Despite all these initiatives more still needs to be done to stem the 21st century diabetes epidemic.

Diabetes is serious:

- More than 800,000 or 8.73% of Ontarians currently live with diabetes.
- More than 50% of Ontarians with type 2 diabetes are not at recommended blood sugar glucose levels and are therefore at high risk for heart attack, stroke, kidney disease and limb amputation.

Diabetes is costly:

- Ontarians living with diabetes must pay for their diabetes medications, devices and supplies even when they have a government or private drug plan.
 1. Ontarians living with diabetes must personally pay an additional \$2,000 each year for their diabetes prescriptions and supplies.
 2. One test strip is approximately \$1. For those with Type 1 diabetes, it costs them personally \$1,095 a year.

Diabetes cost all of us:

- The direct cost of treating people living with diabetes in Ontario hospitals in 2005 was more than \$2 billion.
- One in ten admissions to hospitals list diabetes as an underlying factor. In 2005 -2006 that translated into 99,900 Ontarians with diabetes-related medical needs were admitted into Ontario's acute care hospitals.

Research by the CDA shows that for \$1 spent now on diabetes management may help the government later to save \$4 across the health care system.

Many of us are touched by diabetes whether in the family or friends. When a political candidate calls ask him or her for a positive commitment to the CDA's initiative.

If you are able to support the CDA in their initiative please let me know phwilliams@rogers.com.

Peter Williams

Please see Editor's Note on Page 15

Letters to the Editor

Every fall, signs for Craft Sales begin to appear in the local newspapers. People gather at churches, schools and community centres to browse and shop for original and unique pieces of work. It is an opportunity for the artist to share their work and for the buyer to enjoy the beauty and creativity of someone's effort.

This past fall, I had the opportunity to visit District 16, which supports the RTO members of Toronto, at the Old Mill on the banks of the Humber River. I brought with me various photographs that I had taken over the years of objects and scenes captured both on 35mm film and digital cards.

For the first time, I was able to go behind a table, display framed photographs and answer questions. It was always great to go out and capture a scene on film, to see the results when processed and decide how to balance the print with the mat and the frame. Now, I was embarking on a new aspect – that of displaying my work for the purpose of selling it - Devine Moments in Photography was born.

The lady beside me was selling oil paintings that she made and who had spent her career teaching secondary school. The man on the other side of me sold various pieces of jewellery. Others had homemade jams, water colours, walking sticks and knitted items.

It was wonderful to spend a "week day" at the Old Mill with other retired teachers and I look forward to visiting again this November to extend my network of artistic friends and fellow colleagues. Hats off to District 16 for a well organized and fabulous event.

Jim Devine, RTO/ERO Scarborough District 24 ♦

Volunteers Wanted

VOLUNTEER OPPORTUNITY ~ SOCIETY OF SHARING

THE SOCIETY OF SHARING is an inner-city non-profit agency that provides support to enhance the quality of life for seniors and for people of all ages with disabilities. Volunteers help with shopping or medical appointments, make friendly visits and provide telephone reassurance. You can make a difference in the life of someone who may be housebound or isolated. Please contact Carolyn or Mariza at 416.413.0380.

Transportation is not required. TTC costs for shopping and medical trips are reimbursed.

Margaret Caravaggio ♦

What's the definition of a will? (It's a dead giveaway.)

Time flies like an arrow. Fruit flies like a banana

Pension and Retirement Concerns Committee (PRC) Report to District Representatives

Your editors, thanks to **Wally Friesen**, our District 16 Pensions and Retirement Concerns Representative, share the following as information regarding the activities of RTO/ERO. Your organization is 'not just a pretty face' it does work strongly on your behalf. From time-to-time we will bring you up to date on the activities of all RTO/ERO's endeavours.

A. The committee finalized its priorities for 2007 as follows:

PENSION

1. Monitor the OTPP including any external factors
2. Monitor any actions of the Federal and Provincial Governments related to pension matters.
3. Continue to work with other RTO/ERO Standing Committees on identified pension issues.

RETIREMENT CONCERNS

1. Study the feasibility of a Homestead Act for Ontario
2. Develop a Fact Sheet on Home Security.
3. Study the feasibility of Fact Sheets on Identity Theft, Mortgage Fraud and the appeal process in Market Value Assessment.
4. React to emerging issues.

COMMUNICATIONS

1. Collate "Best Practices" in the Districts and distribute to District PRC Representatives.
 2. Continue liaison roles with District PRC Representatives including a report after each committee meeting.
 3. Write an article on "Addictions and Seniors" for *Renaissance*.
- B. An updated Fact Sheet (F6), *Marriage or Remarriage After Retirement*, will be going out with the next District Updater and will be available on the RTO/ERO website.
- C. The PRC Committee continues to support pension income splitting.
- D. The Ministry of Health and Long-Term Care has set up an Action Line to respond to clients' concerns and complaints. The number is 1.866.434.0144 and operates 7 days a week, including holidays, from 8:30am to 7:00pm.
- E. The PRC Committee has recommended that the Provincial Executive send a response concerning the Retirement Home Regulation Consultation to the Ontario Seniors' Secretariat.
- F. The Consumer Services Bureau produces a SMART calendar which

Continued Bottom of Page 13

RTO/ERO TORONTO ANNUAL CRAFT/ARTISANS' SHOW

Mary Ann Fedchak and her committee are again organizing our Craft/Artisans' Show. If you would like to participate in this activity, complete the form below and forward it as indicated. A copy of this form will appear on our website and in subsequent Newsletters as space permits.

This event, at The Old Mill, will take place on **Tuesday, November 13, 2007** from about 10:00am to 2:00pm. Set-up details will be sent separately to registrants. There is room for 30 participants. Space will be allocated on a first-come, first-served basis. Should multiple Registration Forms arrive on the same date, post-mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out. ***There is a requirement that participants register for the Fall Luncheon (a subsidized cost of about \$25).***

Photos of previous Craft Shows are available on our website - www.rtoerotorontodistricts.org. A list of participants will be published in our September Newsletter.

* * * * *

NAME: _____
 PHONE: _____
 ADDRESS: _____
 EMAIL: _____

PRODUCT DESCRIPTION:

Send to: Mary Ann Fedchak,
 1693 Blackbird Dr., Mississauga ON L4X 1N1
 Phone: 905.624.4316
 Email: maryfedc@eno.netscape.ca

contains useful information on such topics as scams and counterfeit money. It is available at no charge 416.326.880 or 1.800.889.9768; or www.mgs.gov.on.ca or emailing infoMGS@mgs.gov.on.ca.

group health plans.

RTO/ERO will also pursue the interests of its members through involvement in promoting seniors' issues and influencing public policy.

RTO/ERO's motto "*Here for you Now, Here for your Future*" represents a commitment to accountability, to transparency and to the periodic review of its services to ensure an ongoing alignment with the priorities and needs of its members.

C. STRATEGIC GOALS (WHAT WE WANT TO BE)

1. RTO/ERO be a full-service organization valued by its members for the quality of its services and its collective effectiveness.
2. RTO/ERO continue to be the group health plan insurer of choice for the majority of teachers retiring from the profession in Ontario and seeking insurance.
3. RTO/ERO be the lead organization representing the interests of retired teachers, and be their publicly recognized advocate on issues affecting seniors and the wider community.

D. STRATEGIC DIRECTIONS (HOW WE GET THERE)

1. RTO/ERO will continue to grow its membership through a variety of strategies.
2. RTO/ERO will provide quality/timely service to its members as a key commitment of the organization and its staff.
3. RTO/ERO will continue its advocacy at all levels of government on seniors and community issues, and these will dominate RTO/ERO's lobbying efforts.
4. RTO/ERO will enter into strategic coalitions that promote members' and seniors' issues.
5. RTO/ERO will strengthen its organizational structures and enhance its expertise in the areas of fiduciary responsibility, risk management and good governance.
6. RTO/ERO will maintain and enhance processes and infrastructures that facilitate both internal and external communications.

Editor's Note: We are attempting to make the RTO/ERO Toronto District membership more aware of how their organization operates institutionally. Occasionally we present some german material in your Newsletter. The publication of your Newsletter does not always coincide with the timely updating of RTO/ERO developments nor does space efficiently and financially permit as full disclosure as we might like. To that end, we have added a **Governance** page to our website that will provide on-going developments and we will notify our email subscribers of any changes.

RTO/ERO MEMBERSHIP SURVEY, FALL, 2006

Editors' Note: In our March, 2007 Newsletter, we summarized some of the results of the RTO/ERO Membership Survey. The following is a more detailed revue. The complete report is available in PDF format from www.rto-ero.org or www.rtoerotorontodistricts.org. Our comments reflect our local Toronto District 16 experience. RTO/ERO has become more than just a social organization. The Provincial Executive and Senate will be using this data to try to make RTO/ERO enhance its services and responsibilities to members and to make it more attractive to non-members. Having the data will help our readers judge the effectiveness and relevance of modified current programs or new programs that get introduced.

In the Fall of 2006, RTO/ERO commissioned Goldfarb Intelligence Marketing to survey random samplings of RTO/ERO members (1 080) and RTO/ERO Executive members (485) to determine:

- a) those services, programs and initiatives most meeting members needs;
- b) those programs/services that might be added or diversified;
- c) those current services that might be modified or discontinued;
- d) those societal factors that may change RTO/ERO priorities over the next 5-10 years;
- e) membership demographic data to gain a broad perspective of the membership base; and,
- f) recommendations for RTO/ERO long-term planning over the next 5-10 years.

The overall response-ratio for a survey of this type was considered quite positive - significantly above what standard expectations would be. Therefore, one can assume the survey represents a reasonable snapshot of the membership's thinking.

Findings:

1. General members are not likely to participate in District activities. (In Toronto, with over 3700 members, the activities that draw the most members are the Annual General Meeting - 80; Luncheons - 110; Day Trips - 50 to 100 depending on number of busses; and, Mailing Bees and Travelogues - 35). Typically it is the same cadre of members at these events.
2. The main reasons for non-participation are: no time; volunteer with another organizations; health; or, not interested. *However, those who do*

volunteer for RTO/ERO, including executive members, **also work with other organizations.** (Toronto members, retiring younger, take jobs or start their own business; others have extended family obligations with grandchildren and/or elderly parents.)

3. Fifteen percent indicate a willingness to volunteer for District activities. (In Toronto, 15% would represent about 550 individuals. If we total all who attend each of our activities, assuming that each repeated activity draws the same individuals, this appears to reflect our local experience: 1 luncheon - 110; 1 AGM - 80; 1 bus trip - 50; 1 travelogue - 35; 1 mailing - 35; executive - 20; plus movie, book, golf, bridge, special workshop attendees.)
4. While general members find participation not very interesting - no more than 5% favouring any particular activity, executive members favoured executive work - 59%, and organizing activities or events - 37%.
5. Three percent of members use community services. This is an age-related phenomenon; 8% for those 80 or older; 2% for those younger than 80. (A number of older Toronto members reside, in multiples, in a number of retirement complexes.)
6. Over half the members 'skim through' the provincial quarterly publication '*Renaissance*' while over half the executive members read it cover-to-cover. 80% find some of the information useful.
7. About 78% of the members have internet access and about one-third access the RTO/ERO website (www.rto-ero.org) several times per year. There was very little response regarding what changes should be made to the website aside from executive members wishing a more frequent up-dating of information. (Toronto has operated its website since 2000, and in conjunction with the three other RTO/ERO Districts in Toronto since 2003 [www.rtoerotorontodistricts.org]) We have the regular participation of over 600 members, which may be more a function of our email service whereby members are emailed when changes have been made to the website. This generates an almost immediate spike in hits.)
8. There is an RTO/ERO monthly publication, '*District Updater*', describing the latest organizational developments mailed to all local

PROVINCIAL EXECUTIVE PRIORITIES FOR 2007

Introduction

Considerable time has been devoted to reviewing RTO/ERO's priorities for 2006 and developing specific priorities for 2007.

RTO/ERO Goals

The Provincial Executive remains committed to the following five goals:

- Service to Members
- Marketing RTO/ERO
- Maintaining & Strengthening Relationships
- Corporate Structure
- Financial Accountability

Provincial Executive Action Plans

In keeping with these goals, the Provincial Executive developed a number of action plans. To demonstrate commitment to the crucial implementation stage, each plan has objectives related to specific goals, identifies steps to attain the objectives and establishes assignments and timelines for each objective. These action plans are included for your information, use and sharing as you deem appropriate.

Conclusion

The Provincial Executive, while responsible for these action plans, will not act on these initiatives in isolation. Committees and senior staff will variously be responsible for the implementation of these priorities.

Input will be sought from the Chairs of Standing Committees, from District Presidents via liaison contacts and from the Executive Director and members of the Management Team at Provincial Office.

KEY ELEMENTS OF RTO/ERO'S STRATEGIC PLAN

2007 - 2010/2012

(Revised March, '07)

A. VISION STATEMENT

RTO/ERO will continue to be publicly recognized as the primary voice of retired teachers in the Province of Ontario, as the provider of the best group health plans available to its members, and as an organization committed to improving services to members.

B. MISSION STATEMENT

RTO/ERO's priority is quality service to its members through advocacy, public engagement, coalitions, good governance, and in the provision of

	% of Respondents	
	General	Executive
<i>Language Used at Home</i>		
English	88	92
French	12	8
Other	<1	--
<i>Living Arrangement</i>		
Alone at home/apartment	22	19
With spouse/partner	69	77
With family or friends	5	3
In retirement home or care facility	3	<1
Other	1	1
<i>Employment Status</i>		
Work full-time	1	<1
Work part-time	10	14
Retired, i.e. not working in a salaried position	88	85
<i>Provide Care or Supervision To:</i>		
Parent	6	8
Spouse/partner	8	6
Child	3	3
Grandchild	4	3
None	81	81
<i>Has Family Physician</i>		
Yes	97	97
No	3	3
<i>Type of Work Immediately Before Joining RTO/ERO</i>		
Elementary classroom teacher	42	36
Secondary classroom teacher	29	19
Resource teacher or consultant	7	7
Administrative (vice-principal, principal, coordinator, superintendent)	16	32
Other educational (e.g. Ministry of Education)	<1	<1
Other	6	5

executives. Executive members find this communication useful in providing up-to-date detail for enhancing service to local members. (In Toronto, this document is made available to the membership through an almost-immediate posting to the local website.)

- The RTO/ERO Health Plans are the most used service and are the main membership drivers for the organization. Drug coverage is the most important variable. Some members wish the Health Benefits were more in line with plans that have some employer premium contribution. (We remind those wishing that the RTO/ERO Health Plans have improved benefits that premium consideration is also important. A retiree may be better off remaining a participant in their board's benefits if they have high drug costs; or their still-employed spouse's benefits. Toronto District maintains that the current RTO/ERO benefits have the greatest benefit/premium balance available to those needing self-insurance after retirement.)
- Two-thirds of the members expect to travel more than 60 days per year in the next 3-5 years. (We have some angst regarding the nature of this question related to the travel benefits within the RTO/ERO Extended Health Plan. We elaborate in the box below.)

The current RTO/ERO Extended Health Plan covers ***any number of trips per year of 62 days or less***. Should a member plan for a longer stay outside the province/country ***additional insurance may be purchased for an additional premium in 15-day multiples***. The survey did not pursue that breakdown of this detail and may have confused the respondents. We believe that most members do not travel out-of-province/country for a period of more than 62 days. It is quite possible that more members would benefit from an increase in the Drug Benefit paid with a reduction in the 'any number of trips per year' from 62 days to 48 days. Unfortunately, we have no costing of this scenario. Perhaps it should be further investigated by the Health Services and Insurance Committee. We do fear that perception of competitiveness with alternate plans may prevent judicious study of this matter. Also, since Executive members appear to travel more than general members, there may be a built-in bias to avoid such an evaluation.

- Fifty-seven percent of the general members do NOT wish to pay for extra services while 65% of executives DO wish to pay for extra services. The

original survey asked what extra services the respondent might wish and if the respondent would pay for those extra services. The survey did not make a distinction between increasing member fees to cover the extra service costs or whether the costs would be user-paid. There was also no consensus as to what the extra services might be - 80 to 90% did not suggest any extra service. Therefore, we see no need for the implementation of any new service that would possibly increase the member fee. Indeed, we could suggest the removal of some services, perhaps on a last-in, first-out basis should there ever be a time to increase the member fee.

12. Most members wish RTO/ERO to remain an organization for Retired Teachers. This statistic is strongest amongst older members but with *no age group wishing to change the organization to one that represents others*. (Again, we have some concern with the way this statistic was reported by the writers of the report. Rather than report as we have done, they appear to obfuscate by writing ‘Most recent members are more willing to open RTO/ERO’s becoming an organization for retired educators.’ RTO/ERO is open to all educators receiving a Teachers’ Pension (OTPP). It is not indicated what other educators might be considered for membership. Non-OTPP educators might include University/College personnel.)
13. Executive members have a more positive attitude towards RTO/ERO than General Members. This is to be expected. One assumes that executive members are there because they believe in the organization’s usefulness to retired educators. However, there is a need for open communication with the general membership so that appropriate vigilance is maintained regarding decisions made on their behalf.
14. Executive members are disproportionately retired administrators. This, for the most part, is not a matter of concern to most members. Otherwise they would seek executive office. The organization does benefit from the leadership skills these members bring. Many also have a background in teacher advocacy having served in teacher union positions both before and after promotions. As newer retirees come from a culture where administrative educators have been legislatively separated from their classroom counterparts, this may change. As with any democratic organization, members maintain control through their active participation in its governance.

Below and on Page S6 are some of the demographics of the participants in the survey.

VIII. Demographics

	% of Respondents	
	General	Executive
<i>Questionnaire Type</i>		
General	69	--
Executive	--	31
<i>Questionnaire Language</i>		
English	88	93
French	12	7
<i>Gender</i>		
Male	41	45
Female	59	55
<i>Age Category</i>		
54 or under	2	<1
55-59	17	20
60-64	19	34
65-69	23	26
70-75	19	13
76-79	9	4
80-84	7	1
85-89	3	<1
90 or older	2	<1
Average age	68.2 years	64.5 years
<i>Length of Affiliation</i>		
1-5 years	24	29
6-10 years	28	41
11-20 years	31	28
21 years or more	13	2