

* 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, Goodwill Chair

Valerie Accum	Colin Deluca	George McClintock
Gayle Al-Maini	Oliver B. Fralick	Robert H. "Dr. Bob"
Chris Barker	Frank Joy	McGillivray
Roger Black	June Malloy	Harold Nolte
Baiba Ciruls	Jeane Matieshan	Bedard Priestman

Your RTO/ERO Toronto District 16 Executive expresses its regrets at the passing of **Robert H. McGillivray**. Respectfully referred to as 'Dr. Bob', he served on our District's executive for a three-year period from 1988/89 to 1990/91 as Travel Chair. Our sympathies are with the family.

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. ♦

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 Toronto 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

Publication Schedule: Submission: 1st of Sep, Nov, Jan, Mar, May.

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



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RTO/ERO Fall Senate (AGM)

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RTO/ERO Toronto District 16 Executive 2007 ~ 2008

President: Valerie Mah

First Vice-President: Mary El Milosh

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Goodwill: Sue Booker

Mailing: Arlene Freeman

Pension/Retirement: Wally Friesen

Program: Kay Jeffery

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Secretary: Mary Ann Fedchak

Communications: Bill Menagh

Health/Insurance: Bill Tajer

Membership/Recruitment: Bob Neal

Political Action: Pat Carson

Social/Recreation: Carmelita Salazar

Travel: Ian Baird

Members-at-Large: Marjorie Blake, Tom Caster, Linda Grieve, Shashi Makhija, Shirley Young

President's Message ~ Valerie Mah

What a wonderful fall it has been! The air has been crisp yet we have had some beautiful warm days in the city. My two dogs love to run by the lake at Cherry Beach and I've even had two lovely evenings enjoying the sunset over dinner by the lake. Driving through the city or standing on the Churchill Park reservoir at St. Clair and Spadina offers great views of the city and the changing leaves. For those of us who live in the city, we are truly blessed.

As your president, I have had the pleasure this fall of joining North York for their AGM and Scarborough/East York for their Fall Luncheon. It gave me the opportunity to learn more about our other districts. Members of the Executive and convenors for our Social/Recreation groups were able to speak to and with new members at the New Members' Breakfast on October 16. Last year, your executive developed a policy whereby new members could attend the Breakfast at no charge even if they were not able to make it in their first year of membership. So, if you missed this year due to being called in to do occasional work or for a medical appointment and you joined us between 2003 to 2007, you can attend next fall as our guest. As a result of the Breakfast, one new member followed John Lane to Bridge and I saw some new faces at our October Travelogue.

At Senate, we learned that of 128 applicants for the 25 RTO/ERO Scholarships, eight were from our District and two of those were granted. Congratulations to **Sarah Tulley** and **Mark Mullrooney**, our two recipients. To be eligible, a student must be enrolled in a full/part-time program leading to a career in teaching in Canada, be a resident Canadian Citizen or landed immigrant and be a child, grandchild, niece, nephew, grandniece or nephew,

Continued on Page 5

Dates To Remember ~ 2007/2008

District 16 AGM ~	May 6, 2008
District 16 Spring Luncheon ~	May 6, 2008
Executive Meetings ~	Dec 13, Jan 10, Feb 14
Newsletter Deadlines ~	Jan 1, Mar 1, May 1
Newsletter Mailings ~	Jan 25, Mar 27, May 29
TEOF Lunar New Year Event ~	February 22, 2008
Retirement Planning Workshop ~	March 1, 2008
Retirement Planning Workshop ~	April 16, 2008
Toronto Choristers' Christmas Concert ~	Dec 3 & 18 (see Page 7)

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

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

Welcome To New Members

Welcome to new members who have joined us in August and September, 2007. Consider joining our activities as a participant or a leader. (*Note that, 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.*

Bob Neal, Membership

Barnam-Jarvis, Ardeth	Johnston, Michael	Proctor, Katherine
Baron, Janice	Judelman, Linda	Quesnel, Helene
Baumann, Ruth	Kane, David	Ranken, Aare
Black, Elizabeth R	Kennedy, Elizabeth	Rea, Barbara
Ciruls, George J	Korona, Filomena	Rebryk, Karen D
Clarke, Teda A	Loreti, Maria	Rossi, Kate B
Connetta, Linda	Lynch, Marie	Shannon, Catharine
Cory, Kathryn O	Mackenzie, Helen	Sharpe, Betty
Da Silva, Cesar	Mahaffy, John	Skillicorn, Josephine M
De Villiers, Niki	Malcolm, Mary	Snider, Elaine
Dumitru, Nella	Martin, M Elizabeth	Spasevska, Mari
Enticknap, E Jane	Masney, Christine	Sweeting, Lisa
Evans, Joan I	Matsui, Shizuye	Taggart, Terri
Fawcett, Susan A G	McKenna, Frances A	Talbot, Heather
Fuller, Thomas M	McWilliam, Catherine	Taylor, Margaret
Giesler, Donna	Norman, E Anne	Velocci, Robert
Gray, Gary	O'Brien, Anne	Walton, Jan
Gregory, Jane	O'Cahan, Judith	Webb, Philip
Greig, Raymond	O'Connell, Gwendolyn	Wilson, H Mary
Hammond, William	Oleskevich, Lucille	Wright, Caroline
Harasowsky, Diane	Paas, Ingrid	Zimmer, Donna
Inglis, Margaret	Passafiume, Anthony	Zommers, Aija
Johnston, Beverly	Pordage, Vera M	

Next Mailing ~ Volunteers Always Welcome

Join us to benefit from camaraderie, refreshment, and the joy of accomplishment at our next Newsletter Mailing on **Thursday, January 31, 2008** at St. Margaret's. Starting about 9:00am, we aim to finish by 11:30.
Arlene Freeman ♦

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. ♦

School Events

As a service to our members and to the schools in which we once taught, and as space permits, your editors welcome the submission of special school events about which former colleagues would have an interest. We also place your item on our own website with appropriate links.



JOHN G. ALTHOUSE MIDDLE SCHOOL

50th Anniversary celebration

MAY 3, 2008 from 1:00pm - 5:00pm

We are hoping to attract many former teachers from John G.

Greg Freeman - Principal

130 Lloyd Manor Rd, Etobicoke, Ontario M9B 5K1

Phone: 416.394.7580

Website: www.johngalthouse reunion.ca

Email: johngalthouse@tdsb.on.ca (indicate "reunion" in subject line)



OAKWOOD COLLEGIATE INSTITUTE

100TH ANNIVERSARY ~ MAY 1 TO 4, 2008

May 1/Music Night

May 2/Golf Tournament

May 2/Pub Night

May 3/School Events

May 3/Gala Dinner

May 4/Memorial Wrap-up

Info/tickets: www.oakwoodalumni.ca

Contact:

Casey Mak, Oakwood Collegiate Alumni Association Membership Sec.

e-mail: oakwoodalumni@rogers.com;

phone: 416.366.9596

mail: OCAA, 600 The East Mall, PO Box 11544, Toronto ON M9B 6L1

Volunteers Wanted

Volunteer opportunities exist in supporting children with **Severe Combined Immunodeficiency Disease (SCID)** commonly referred to as the "Bubble Boy Disease". Children diagnosed with SCID are placed in isolation for periods of six months to a year while undergoing treatment.

The **Canadian Immunodeficiency Society (CI Society)** is seeking volunteers for a special "buddy" program operated within the Toronto Hospital for Sick Children. Potential volunteers will be required to complete a comprehensive application, orientation, and training process.

For further information please call 416.964.3434 or email at contactus@cisociety.com. Website: www.cisociety.com.

The CI Society is a national registered charity #87276 0897 RR001

Helen Wiber/District 23 ♦

18 info@rtoerotorontodistricts.org ~ www.rtoerotorontodistricts.org

Recreation/Social ~ Carmelita Salazar

Contact: 416.927.0416 csalazar8@sympatico.ca

September, October, and November really went fast! Now we can feel the chilly and windy mornings! Christmas is just around the corner! The Toronto Choristers will once again entertain us with a very special concert for RTO/ERO members and guests on December 3 at 1:30pm at St. Margaret's Anglican Church at Avenue Road and Burnaby Blvd. one block north of Eglinton (See item on Page 5).

Our District offers you a variety of activities to consider joining so you can meet many of your former colleagues from the Toronto Catholic District School Board, the Toronto District School Board, the local French School Board and some area private schools.

For those of you who just retired, RTO/ERO Toronto has something to offer each and everyone of you! You are all welcome to join us for some of the activities and/or help us set up additional ones of interest to you or other members. So, for those who are interested, please do not hesitate to call, email or please contact the convener in charge of the activity.

The **Bridge, Crafts, Travelogue Programs** meet at St. Margaret's Anglican Church on Avenue Road at Burnaby Blvd. (one block north of Eglinton). Here's the schedule for the following months:

Schedule for December/January, 2007/2008



Bridge - What a wonderful way to spend Tuesday afternoons. John Lane invites everyone including beginners. They sure are having a great time and currently have three tables and would be happy to have a few more players. They start at 1:00pm and play on the first, third and fifth Tuesdays of each month. If you are interested, please call **John Lane** at 416.486.0697. **December 4, December 18, January 15, January 29**



Crafts - The Craft group meets with Bernice Iles on the fourth Tuesday of each month at St. Margaret's. For those interested, call **Bernice Iles** at 416.651.4378. **Tuesday, January 22**



Travelogue - Conveners **Dick and Marilyn Holyer** held the first session in October with over 35 people. It featuring Iona Bell's trip to the Arctic which was incredibly depicted with impressive pictures and slides. Come join us and enjoy the afternoon's presentations followed by tea or coffee with cookies and sometimes home made treats. The upcoming events are:

Continued on Page 4

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Recreation/Social continued from Page 3

Wednesday January 23: “*It’s all Greek to Me*” - On the loose in the Greek Islands with **Ed Martin and his wife**, who started out on a classic bus tour but soon struck out on their own for another six weeks. The results are stunningly beautiful. Ed says he has been taking pictures for 60 years with a succession of increasingly sophisticated cameras. As you will see, the man knows what he is doing!

Wednesday February 27: “*Arizona*” - **Dick and Marilyn Holyer** are enthused about what they call Arid-Zona in early April when the desert explodes in blooms.

The following groups meet at various sites:


 **Art/Sketch Group** - This Group meets on the first or second Thursday of the month. Anyone is welcome to join them. They work with different portable medium that interest them - ink, pencils, crayons, water colours etc. Their sketches of animals, flowers, architecture, landscapes, and nudes are truly amazing. For more details or information please call **Anita Davies**, at 416.531.3408 or email ajdaousat@sympatico.ca.

 **Book Club** - Our meetings are held on the first Monday of each month from 1:00-3:00pm from the first Monday after Labour Day and continues to June. The group selects different authors each month and have a wonderful social following the discussions. These are the upcoming selections:

December 3 *Bel Canto, A Novel* by Ann Patchet


January 7 *The Embroidered Tent:
- Five Gentlewomen in Early Canada* by Marion Fowler


For details please call **Joan Johnston** at 416.691.5368 or **Elaine MacKintosh** at 416.463.2637. Happy reading!


 **Friday Night Movie Group** - This group attends the early evening movie on the 2nd Friday of each month from September to June, usually around 7:00pm at a centrally located movie theatre on the subway line. Afterwards they meet for coffee. Members are notified by phone or email a day or two before the movie date. Men are Welcome! Please call **Mary Smith** at 416.467.8625 or email: mary_a@rogers.com.


Continued on Page 17

Recreation/Social continued from Page 4

 **Hiking/Walking** - is presently at rest! We wish to thank **Marianne Psica** and others who helped and participated in this lovely venture for their efforts. If anyone wishes to re-convene this group, please call/email Carmelita at the locations listed at the top of Page 3.

 **Movie Club** - The group now meets on the *third* Monday of the month. Each month, a different volunteer selects a movie for the afternoon matinee show. Then they go for coffee and discussions afterwards. They meet from September to June. The convener for the group is **Marjorie Berger** at 416.483.0636. She is assisted by **Judie Bowles** at 416.488.6380.

 **Super Tees Golf Group** - The Super Tees play 9 holes at Fox Run (Hunter’s Glen) on Highway 50 North of Hwy 7 and they will resume in April 2008. All levels of players are welcome. They meet after the games to socialize. You are encouraged to join and bring a friend. For details, please call **Rosalie Parente**, our convener, at 905.856.6936.

 **Jack De Groot’s Day Trips**
Day Trips organized by Jack de Groot remain popular! Sometimes we even have a two-bus load. We have recently seen *Man of La Mancha*, *Hotel Picadillo*, *Oklahoma* with more to come (See Pages 15/16). A touch tone phone helps when booking!

Our activities could not exist without our volunteer organizers and your presence and continuous support! Give us your suggestions to help us improve our services!

Rosalie Parente has offered to organize a group called “*Let’s Stay Young and Well Group*” meeting possibly once or twice a month for those men and women who are interested. There will be speakers, demonstrators, and lots of fun to keep us younger, more beautiful and handsome. Location to be arranged. If you are interested leave a message for Rosalie at 905.856.6936 or email rosalie10@rogers.com.

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/hiking in Toronto, dining club, investment club.

MORE DAYTRIPS - continued from page 15

AT THE DRAYTON FESTIVAL THEATRE

**“LEGENDS” - A Salute to Musical Pioneers
Wednesday, September 17, 2008**

A fun-filled musical revue featuring classic songs from the mid 50's to 70's. Enjoy Elvis, Roy Orbison, Elton John, ABBA and many, many more. This will be a day you won't soon forget.

**For reservations, call *Ian Baird* at 416.491.8906
on Wednesday, December 5 at 8:00am.**

AT ST. JACOB'S SCHOOLHOUSE THEATRE

**“FOREVER PLAID” - The Heavenly Musical Hit
Thursday, November 20, 2008**

A trip back in time that will put a smile on your face, a tap in your shoe and a song in your heart.

**For reservations, call *Ian Baird* at 416.491.8906
on Wednesday, December 5 at 8:00am.**

NOTE: Other productions being planned include:

Stratford	<i>“The Taming of the Shrew”</i>
Shaw	<i>“An Inspector Calls”</i>
	<i>“Wonderful Town”</i>
	<i>“Mrs. Warren’s Profession”</i>



Tis To Laugh!

News Item: Some Toronto Councillors want to cut the salaries of city staff in order to hold the line on potential property tax increases.

This from the same people who are reluctant to give up their golf passes, their TTC passes, their festive ‘thank-you parties for staff, their perceived ‘vote-buying’ through the financial support of local rate-payers groups and their refusal to consider that, perhaps, we only need one councillor per ward instead of the current two. ◆

President’s Message continued from Page 2

son or daughter-in-law or step-child of an RTO/ERO member. Revised applications will be available in the New Year on the RTO/ERO web site at www.rto-ero.org. and will only be accepted on line through the RTO/ERO web site. (2008 Application Procedures will be published in your Newsletter when they become available. Ed.)

We should all be proud to know that between 1999 to 2007, 197 **Service-to-Others Grants** for projects from 46 RTO/ERO Districts have been approved for a total amount of \$631,477 (average \$3,205). Congratulations to all members of RTO/ERO who continue, in their retirement years, to show their concern for others of all ages and to share the skills they acquired in their teaching years in their home communities and in the larger global community. I first met some of our other districts on a very, very cold January day in 2006. RTO/ERO Toronto Districts, the four RTO/ERO Districts in Toronto, were able to provide \$16,000 towards the construction of a Habitat for Humanity’s Educator’s Build and we met the family who were going to live in ‘our’ house. One of the children attended Lord Dufferin School.

Past President **John Bratton**, fresh from his trip to Italy, and alternates first and second vice presidents **Mary El Milosh** and **David Shanoff** represented District 16 at the seventy-third meeting of the RTO/ERO Senate. The highlight of Senate for me was an address by **Claude Lamoureux**, the amazing Chief Executive Officer for our Ontario Teachers’ Pension Plan. There are 270,000 members in OTPP and our plan is considered one of the securest and ‘saviest’ by a U.S. based firm. As head of our pension plan for 17 years, he gives full credit to the team. He will be retiring at the end of November and he said he wants to sample the Plan’s product that 5000 teachers who retire every year have. He spoke of the superb markets of the 90’s which paid us well and gave us flexibility and the Board there to support us. He referred to our ownership of One Queen St. E., Eaton Centre and how the Ryerson School of Business is now located in Eaton Centre. He smiled as he mentioned that we own 10% of Canary Wharf in London, England and we should have bought 100%. He will be succeeded by **Jim Leech**. Members of the senate gave Claude a standing ovation at the end of his address for his outstanding work on our behalf. (See Pages 13, 14 for further detail.)

The Toronto Districts held the first of three Retirement Planning Workshops in November and two more are planned for 2008. The executives of the four districts, met in November to discuss Future Directions. We currently have 3878 members in District 16 and our goal is pass the 4000 mark as we mark the 40th Anniversary of RTO/ERO in 2008.

On behalf of our Executive, may I wish you and yours Happy Hanukkah, Merry Christmas and Happy Diwali and the very best of health and happiness for the upcoming year. ◆

RTO/ERO Toronto District 16 Actions

- finances to 0711:07: Income \$47 375; Expenses 30 841; Assets \$62 626;
- agreed to purchase and install drapes on the south windows of the St. Margaret Hall for the benefit of the Travelogue slideshows;
- agreed to the rental fees paid to St. Margaret's for property usage for 2008;
- Membership to 31 October: 3877 ♦

Pension News

INFLATION INCREASE FOR 2008

The Ontario Teachers' Pension Plan has announced that, effective with your January pension payment, *your teacher's pension will increase by 1.8%*. The annual inflation increase translates into an extra \$648 in pre-tax income for a typical member collecting a \$36,000 annual pension. If you started your pension this year, your inflation increase will be pro-rated. For more information on how your increase is calculated, please view the *iAccess Web TV* presentation on Inflation or download the inflation protection fact sheet. More details will follow *Pension News*. www.otpp.com ♦

RTO/ERO Benefits Update

TRAVEL ADVISORY FOR RTO/ERO PLAN PARTICIPANTS

This is the time of year that many of our members begin to travel to warmer destinations. Participants in the RTO/ERO Extended Health Plan enjoy the benefits of the best Out of Province/Canada health insurance available. Members and their dependents each have up to \$1M of coverage for medical emergencies for each trip of up to 62 days. RTO/ERO members should be aware of a disturbing trend that is beginning to occur with some U.S. medical facilities. When a member's claim is approved by World Access Canada (WAC), they (WAC) guarantee payment with the health care provider. WAC has agreements with many providers to discount the charges. Some U.S. providers are now seeking payment of the difference between the original bill and the discounted payment through collection agencies. Any RTO/ERO member who is contacted by a collection agency in a situation such as this should contact WAC immediately. Members should be advised to not pay any bills and to let WAC handle the matter. (*Excerpt from the Health Services and Insurance Committee Report to Fall Senate.*)

Also, see our Supplement for details of Benefits/Premium Changes as approved by Senate effective 2008 (Page S6) and the disposition of Benefits requests made in the past year (Page S8).

Note: Benefits participants will shortly receive the annual publications: Group Benefits Programs and Going Places. Make sure you keep these for reference. Also, see our 'Lindsay Post' article on travel outside Ontario on Page 12. ♦

Day Trips 2008 ~ Jack DeGroot

The first group of our theatre daytrips have been planned and your reservations can be made on the date noted below. As always your day will include your theatre ticket, transportation by motor coach, lunch, and dinner. All applicable taxes and gratuities are included. Each day has a matinee performance and a limited amount of time for shopping.

Please contact the person listed for each event to make your reservation. Once your booking is confirmed, please forward a deposit of \$40.00/person (payable to CLUB 16) for each booking to:

Jack DeGroot, 19 Elmview Drive. Scarborough ON MIN 2W3

Note the date(s) of your trips on the face of your cheque. All productions are \$100.00.

N.B. Ordering begins on Wednesday December 5 at 8:00am.

AT ST JACOBS COUNTRY PLAYHOUSE ~ 3 Productions

"The MOUSETRAP"

Wednesday, February 13, 2008

Dame Agatha Christie is at her very best. This classic whodunit is set in an atmosphere of shuddering suspense with a brilliant plot.

"SWING" - A Tribute to the Big Band Era

Wednesday, March 12, 2008

Come along and jive through the golden age of the swinging 30' and 40's. You will enjoy the songs, dance and delightful antics as only Drayton Entertainment can provide.

"ONE FOR THE POT" - A Tea-sing British Farce

Wednesday, October 29, 2008

Billy Hickery Wood must prove that he is the only surviving heir to a large inheritance. Unfortunately others also claim to be Billy. Don't miss the hilarious confusion in this bubbly farce.

For reservations to the above, call Jack DeGroot at 416.691.3046 on Wednesday, December 5 at 8:00am.

More Day Trips on Page 16

Who's Who continued from Page 13

60, and negotiated the \$52-billion purchase of Bell Canada Inc. this past summer, will replace Claude Lamoureux as president and chief executive of the pioneering pension fund.

Under Mr. Leech's stewardship, the private-equity arm of the pension fund has reached assets of more than \$16-billion, thanks to consistent double-digit returns. Since joining the fund in 2001, Mr. Leech has helped revolutionize the world of Canadian pension funds. Instead of passively handing its assets to third-party managers to invest, he helped assemble an in-house team to conduct direct investments both at home and abroad. "I think that we and other Canadian pension plans have successfully positioned ourselves as equals to [private-equity firms like] KKR," says Mr. Leech. ♦

ELEMENTARY TEACHERS

MEMORABILIA WANTED

ETT, the Teacher Union now representing Elementary Toronto Teachers employed by the Toronto District School Board, wants to build its archives. Memorabilia from any of the predecessor Federations: East York, Etobicoke, North York, Scarborough, Toronto, City of York (OPSTF/OPSMTF, WTA, TTF and other amalgamates). Logos, flags, pins, Collective Agreements, milestone documents, etc.), are being sought and your assistance is needed. Former officers of these organizations may be particularly helpful.

Contact: **Terry White** at twhite@ett.on.ca Or 416.393.9930 X238

Or send to:

ETT, 300-4211 Yonge St. Toronto, ON M2P 2A9

TEOF ANNUAL LUNAR NEW YEAR BANQUET

Celebrate 'The Year of the Rat'



TEOF LUNAR NEW YEAR BANQUET
Thursday, February 22, 2008

Celebrate the Year of the Rat (Folk born in 1912, 1924, 1936, 1948, 1960, 1972, 1984 or 1996). Details in our January Newsletter and to be posted on our website when available.

Erratum: In our September Supplement (Executive Listing), the email address for Executive Member-at-Large, **Linda Grieve** should be lindajgrieve@hotmail.com. We regret any inconvenience we may have caused. ♦



RTO/ERO Provincial Actions



Senate Decisions

Our November Supplement is devoted to RTO/ERO Senate activities for those wishing detailed information regarding the organization's governance.

- increased Fees by about 9% for most, 11% - 36% for some (see Page S3);
- changed RTO/ERO Benefits coverage and premiums (see Page S6);
- rejected a district request for priority privilege for some members if/when a surplus became available in the Ontario Teachers Pension Plan. (*Your editors are pleased with this decision after twice including in our Newsletter our opposition to this request. Editors.*)

Safety and Security Measures

RTO/ERO has developed, implemented and reviewed its security procedures ensuring that members' personal information is protected against loss, theft, unauthorized access/disclosure. Procedures include physical measures such as the use of locked cabinets, technological tools such as computer passwords and firewalls, and internal organizational controls such as restricted access.

Accessing Personal Information

RTO/ERO members have the right to access and amend personal information by contacting RTO/ERO's privacy officer/designate. You may withdraw consent, at any time, to the collection, use or disclosure of personal information, understanding that RTO/ERO, upon request, will explain the implications of withdrawing such consent, as it may hamper or prevent the provision of service to you. Questions and concerns should be directed to RTO/ERO's Privacy Officer, Executive Director, **Harold Brathwaite** or designate **Simon Leibovitz**, Information Officer at privacy@rtoero.org or 416.962.9463/1.800.361.9888.

RTO/ERO Founding Member Award

This year the RTO/ERO Founding Member Award will be presented to **George Meek**, District 23 North York, at the fall Senate Banquet. Consisting of a framed certificate and a donation of \$500 to a charitable organization of Mr. Meek's choice, the Founding Member Award recognizes outstanding voluntarism at the Provincial and District levels of the organization.

Note: Many RTO/ERO members in Toronto will recall George's teacher advocacy within the legacy North York Board of Education, the Ontario Teachers' Federation and the Ontario Public School Teachers' Federation. We congratulate George on receiving this recognition and for his continued service to others in retirement. Ed. ♦

RTO/ERO Toronto Districts Actions

Retirement Planning Workshops (RPWs) ~ if you are aware of a practicing educator thinking of retiring, please let them know of the following:

March 1, Manoogian Centre, 390 Progress Avenue, 9:00am to 12:00N

April 16, Don Bosco Secondary Sch., 2 St. Andrews Blvd, 6:00pm - 9:00pm ♦



Newsletter Editorial Policy

Your Newsletter Editorial Committee is guided by the following:

Policy Statement:

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

Content Criteria (see also the back page of this publication):

Submissions may include:

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

Advertising:

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

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

Two Christmas Concerts with
THE TORONTO CHORISTERS

MONDAY, DECEMBER 3, 1:30pm
St. Margaret's Church
(Avenue Road and Eglinton ~ beside Mac's)

Enjoy this annual event with your own retired teachers' choir

Our **main Christmas Concert** will be held on **Tuesday, December 18, 7:30pm at Jubilee United Church** (40 Underhill Drive north of Lawrence, east of the Don Valley Pkwy). **Admission:** a free-will offering.

Some days you're the dog; some days you're the hydrant.

WHO'S WHO AT THE ONTARIO TEACHERS PENSION PLAN (OTPP)

It is the opinion of many that the OTPP (and, thus, retired beneficiaries and current contributors) has been an extremely well governed and efficient pension fund. With the retirement of **Claude Lamoureux** as Chief Executive Officer (CEO) we thought it useful to review some of his main contributions.

The following is excerpted from an article in the *Globe and Mail* of Thursday, September 6, 2007 Report On Business Column under the By-line of Andrew Willis ©.

The easiest way to understand what Mr. Lamoureux accomplished for 271,000 teachers over 17 years is to look at the numbers. He transformed a backwater collection of bonds into a world-beating fund with \$106-billion in assets, consistently posting top performances. Mr. Lamoureux made shareholder rights a hot-button issue with boards, publicly pushing for reform as a co-founder of the Canadian Coalition for Good Governance, or CCGG.

And [his] values show when Mr. Lamoureux is asked which landmark deal was his favourite, and replies: "My greatest satisfaction was getting the right people to come work here." "When I got here, a plan member writing with a problem would have been lucky to get a reply in three months," Mr. Lamoureux said. "Now, we hold people accountable. The phone wait time is measured in seconds. Written inquiries get turned around within a day." Working with head of investments **Robert Bertrum**, his first hire, Mr. Lamoureux was among the first to champion the use of derivatives in public plans, to both lessen risk and improve results. He was making direct and indirect investments in real estate, infrastructure and private equity long before his peers took these lucrative steps.

Similarly, we feel the new CEO of Teachers', **Jim Leech**, should be recognized for his past contributions to the Plan as he takes over from Mr. Lamoureux.

The following is excerpted from the *Financial Post* of Thursday, September 6, 2007 under the By-line of Karen Mazurkewich©.

Jim Leech, the mastermind who negotiated one of the largest leveraged buyouts in the country, has been awarded the top job at Ontario Teachers' Pension Plan, which now boasts assets of more than \$106-billion. Mr. Leech, who has built the private investment arm of Teachers' from nine persons to

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Education.” It reads “*RTO/ERO believes that well-funded, public education systems provide the best opportunity for a quality education for all citizens of Ontario.*” In short, this means that RTO/ERO favours the current structure of the province’s publicly-funded schools.

OHIP and Traveling Outside Canada/Ontario

or

Isn’t it Great to be Covered by RTO/ERO Benefits

Excerpted from the **Lindsay Post (ON) Travel and Your Health, Friday, 17 August, 2007 Page: C2 Section: News Byline: Julia Bryan ©**

For residents traveling outside Canada, OHIP covers emergency health services only. That means that it only covers medical services that are given as a result of an unexpected condition, illness, disease or injury that requires immediate treatment.

Within Canada, OHIP covers physician and hospital services provided across the country. The province or territory you are visiting will usually bill the Ministry of Health and Long-Term Care directly for your services.

If you have to pay for insured health services you receive in another part of Canada, such as insured doctor’s services, you can apply for repayment from the ministry.

If you are injured or become ill while traveling outside Canada, OHIP will pay for emergency health services provided in hospitals or licensed health care facilities as follows:

Physician services - OHIP will pay to a maximum of what it would have paid, had the service been provided in Ontario

Hospital Care - OHIP will pay a maximum of \$400 (Canadian) per day for care in a coronary care unit, an intensive care unit, a neonatal/pediatric special care unit or an operating room

Hospital Care - OHIP will pay up to \$200 (Canadian) for non-specialized care

Emergency outpatient procedures - will be the amount payable by OHIP if services had been rendered in Ontario or \$50 (Canadian) per day, whichever is less.

NOTE: If the above sounds intimidating to manage, World Access looks after all these procedures for RTO/ERO Benefits recipients under its Travel Insurance. Make sure you contact World Access in the event of an emergency within the framework of that Travel Plan. ◆

RRSP Overcontributions

In 2006, 47% of all T1 General, personal income tax returns were Efiled. The Canadian Revenue Agency (CRA)’s goal is to have 90% Efiled. Since taxpayers submit no receipts with Efiling, CRA has hired hundreds of new tax auditors to conduct pre-assessment reviews that require the submission of receipts to substantiate tax credit claims. In 2006, about one third of all tuition claims, medical claims and childcare claims were reviewed, i.e. these taxpayers had to submit receipts to substantiate their claims. In 2007, CRA began to address the issue of RRSP overcontributions.

Unused, RRSP contributions are subject to penalty interest if the amount exceeds \$2,000. That penalty interest is simple, 1% per month interest that must be calculated year by year. Consequently, if a taxpayer has a \$12,000 unused, RRSP contribution that resulted from an overcontribution made in 2003, then the taxpayer must calculate the penalty interest on \$10,000 (\$12,000 - \$2,000) for each month of every year and submit that penalty interest to the Receiver General for Canada. CRA requires that a form T1 OVP be used to calculate and report this penalty interest separately for each year. Thus, the taxpayer must submit five, T1 OVPs for 2003 to 2007. Penalty interest must be paid for every month until the overcontribution is withdrawn. Like most CRA forms, the T1 OVP is complex, convoluted and time consuming to complete. Before you begin calculating your penalty interest, you must assemble your RRSP contribution history. You can do this by reviewing your paper tax documents or by contacting CRA. If you are computer literate, I recommend setting up “*My Account*” on the CRA website www.cra-arc.gc.ca/menu-e.html Under Online Services, select My Account and follow the directions. (Have your SIN and 2006 Line 150 amount written down before you begin.) Once you have set up My Account, select RRSP and download and print out all RRSP information. Alternately, you may phone CRA at 1.800.959.8281 and hit Star button as soon as you hear a human voice. That will allow you to avoid the menus and speak to a person. Ask the service rep to mail everything CRA has on file about your RRSPs to you.

Because of the complicated nature of T1 OVPs and having to report all contributions, deductions, withdrawals, etc., in the month of the year that they were made, you may want to hire an accountant or tax specialist to complete these forms for you. If so, you may deduct the cost of preparing these returns

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on your tax return under Schedule 4, Accounting Expense. Claim the expense on Line 221 of your return.

I recommend establishing the following paper trail in case problems arise. Issue a separate cheque for each tax year payable to the Receiver General for Canada and on the back of each cheque write Tax Year 200? and your SIN. All the cheques may be mailed in one envelope addressed to the Receiver General for Canada, PO Box 9659 Station T, Ottawa ON K1G 6L7. Do not include the cheques with your T1 OVPs since these forms will not be processed and, therefore, your cheques not cashed for about 16 weeks.

It is also important to understand that the unused overcontribution to RRSPs was contributed using after-tax dollars and should not be taxed again when it is withdrawn. Since, by law, financial institutions must withhold taxes when RRSP/RRIF money is withdrawn, the question is how do taxpayers withdraw their unused, RRSP contributions without being taxed twice?

There are two ways to do this. First, and obviously the preferred method, is to use a CRA form T 3012A which, when approved by CRA, may be submitted to your financial institution to enable it to waive the withholding tax that it must submit to CRA. Once again, form T 3012 A must be completed separately for each year that there was an overcontribution. Unfortunately, at the time of writing this column, the Sudbury CRA Centre is 16 weeks backlogged in processing returns. That means that taxpayers will have to pay at least an additional four month's penalty interest before they are authorized to withdraw their overcontribution without paying taxes.

The second, and more practical method, is to withdraw the offending contribution, pay the taxes and submit a form T746 along with your tax return. Around February the following year, you will receive a T4 RSP form from your financial institution for the money that you withdrew. Report the RRSP income on Line 129 and claim an offsetting amount on Line 232, *Other Deductions arising from T4 RSP Box 28*. By claiming the tax credit on Line 232 you reduce your taxes payable by the amount of the taxes that you paid on your RRSP overcontribution withdrawal. ♦

Chuck Carr is a certified income tax specialist, mutual fund advisor 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 and Chuck may be reached at charles.carr@sympatico.ca or 416.491.2921.

For 'Minding Your Money' archives, please check our website.

Editor

I was married by a judge. I should have asked for a jury.

— **Groucho Marx**

RTO/ERO & POLITICAL ACTION

In the recent Provincial Election, RTO/ERO distributed to its members a document related to its position on certain matters. We repeat some of that material here to emphasize RTO/ERO's commitment to advancing the interests of its members.

Editors

As an organization of close to 60,000 members, representing the interests of retired members of The Ontario Teachers' Pension Plan, RTO/ERO has influence. Increasingly, over the past several years, we have become a more politically active organization, as evidenced by the "political" roles undertaken so enthusiastically by both the Provincial Executive and the Provincial Political Action Committee on behalf of all members.

RTO/ERO advocates on a variety of issues of import to its members and seniors in general. Over the past couple of years, the Provincial Executive met with Premier Dalton McGuinty; Howard Hampton, Leader of the NDP; Gerard Kennedy, then Minister of Education; John Gerretsen, then Minister for Seniors Affairs and later Jim Bradley, his successor in this portfolio. At our last Senate, John Tory, Leader of the Ontario PC Party was a speaker.

While we write letters and lobby MPPs on issues that are of concern to our members, RTO/ERO's main thrust in political advocacy is the development of Position Papers by the Provincial Executive that are shared with provincial party leaders. These are available on our provincial and local websites.

It is important to note that while RTO/ERO is a politically active organization, *it does not support specific political parties and never endorses specific candidates*. This position is enshrined in one of RTO/ERO's policies, which states, *"RTO/ERO is a non-partisan, issue-based organization. RTO/ERO does not support any particular political party, but will meet with members of all political parties to promote its issues and positions."*

In an election, it is important that our members are aware of what RTO/ERO believes to be the most vital issues facing Ontario's seniors, including its members.

As you consider which candidates to support [in an election], we encourage you to determine how well their views mesh with your own and those of RTO/ERO. Attend all-candidates' meetings. Ask good questions. Carefully review campaign literature.

Regarding the dominant issue of the recent Ontario election - financial support for 'Faith-based Schools', RTO/ERO's stance is clearly articulated in a long-standing policy entitled *"Support for Active Teachers and Publicly-Funded*

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