



THE RETIRED TEACHERS OF ONTARIO  
 LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO  
 DISTRICT 16 former CITY OF TORONTO  
**NEWSLETTER**

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[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

**Table of Contents**

AGM Speaker Comments.....	14	President's Message.....	2
Anniversary Items.....	13	Renaissance Opportunity.....	31
Benefits Update.....	7	RTO/ERO Developments.....	21
Blue Jays Game.....	27	Scholarship Program.....	11
Courtyard Marriott.....	13	Screw the Bell Golf.....	30
Craft/Artisan Show.....	12	Social/Recreation.....	3
Dates to Remember.....	2	Summer Art.....	30
Event Photos.....	16	Travelogues Review.....	28
Impaired Driving.....	26	Volunteer Survey.....	19
In Memoriam.....	32	Volunteers Needed.....	24
Lawn Bowling.....	25-29		
Minding Your Money.....	22		
Neil Wilson/TSSAA Golf.....	22		
New Fact Sheet.....	25		
New Members.....	31		
Pension News.....	6		
Photography Club.....	24		

**MAY SUPPLEMENT**

*A Personal Record  
 of Important Data for use  
 Pending Your Incapacity*

**President's Message ~ Valerie Mah**



As we were shoveling snow or shivering in the cold, we longed for spring and it did come. April was a wonderful month when some of our members signed up for our Health and Wellness series. There were five members of the executive within the group and the best part for us was having the opportunity to get to meet and learn with a wonderful group of our members. Their favourite session was Chef Christian Pritchard when he made three outstanding salads for our session "Healthy Summer Entertaining" and afterwards we all had a chance to have a fantastic lunch, not just a sample. One participant wrote, "it was not because I wanted to eat but because it was a learning session for me." Our two officers from 13 Division brought valuable tips on credit card frauds, important facts about scams and tips for improving our personal safety. The location was Bathurst and St. Clair and we had members from Guildwood, Etobicoke and Thornhill and even the threat of a pending T.T.C. strike did not deter them. Remember, we are here to help us all try to live life to the fullest and we can only do that if you let us know what you want us to do. RTO/ERO is run by a group of dedicated volunteers.

Our AGM was held at the Old Mill on May 6 and Provincial President **Brian Kenny** brought more than greetings. He soon had the room rocking in laughter. We also welcomed the presidents from North York and Scarborough/East York with whom we work closely in joint district leadership under the

*Continued on Page 5*

**Dates To Remember ~ 2008**

<b>AGM/Spring Luncheon ~</b>	May 5, 2009
<b>Craft Show (2008) ~</b>	November 18
<b>Executive Meetings ~</b>	Sep 11, Oct 9, Nov 13
<b>Fall Luncheon ~</b>	November 18
<b>Neil Wilson TSSAA Golf Tournament ~</b>	June 27
<b>Newsletter Deadlines ~</b>	Sep 1, Nov 1, Jan 1
<b>Newsletter Mailings ~</b>	Sep 25, Nov 27, Jan 29
<b>New Member Breakfast ~</b>	October 21
<b>RTO/ERO Blue Jay Game ~</b>	August 23
<b>Screw the Bell Golf Tournament ~</b>	September 2
<b>Scholarship Applications Due ~</b>	July 15

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

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

**RTO/ERO Toronto District 16 Executive 2007/08**

<b>President:</b> Valerie Mah	<b>Past President:</b> John Bratton
<b>First Vice-President:</b> Mary El Milosh	<b>Second Vice-President:</b> Dave Shanoff
<b>Treasurer:</b> Robert Putnam	<b>Secretary:</b> Mary Ann Fedchak
<b>Archives:</b> Rosalina E. Bustamante	<b>Communications:</b> Bill Menagh
<b>Goodwill:</b> Sue Booker	<b>Health/Insurance:</b> Bill Tajer
<b>Mailing:</b> Arlene Freeman	<b>Membership/Recruitment:</b> Bob Neal
<b>Pension/Retirement:</b> Wally Friesen	<b>Political Action:</b> Pat Carson
<b>Program:</b> Kay Jeffery	<b>Social/Recreation:</b> Carmelita Salazar

**Travel:** Ian Baird

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

## Recreation/Social ~ Carmelita Salazar



Contact: 416.927.0416 / csalazar@sympatico.ca

This is the last newsletter until September so I wish to express my sincere thanks to all the conveners and members of RTO who gave us many great opportunities. For those who haven't had a chance to join us in any of these events, I welcome you to come and enjoy the camaraderie and fun. Most of our groups run from October to May. We are always open for the formation of new groups wherever interest prevails.

Our Bridge, Crafts and Travelogue activities occur at St. Margaret's Anglican Church at the corner of Avenue Road and Burnaby, one block north of Eglinton. Street parking is available. There is public parking one block west of Avenue Road just north of Eglinton on Castleknock. Call our conveners for details. You can always bring a friend to any of our events.

### Programs at St. Margaret's Church:



**Bridge** ~ Our Autumn sessions begin October 7. We start at 1:00pm and play the first, third, and fifth Tuesdays of each month. *Beginners welcome!*  
**Contact John Lane:** 416.486.0697



**Crafts** ~ Join us on Tuesday, June 24 and September 23 at 1:30pm.  
**Contact Bernice Iles:** 416.432.1239



**Travelogues** ~ We'll see you again in October.  
**Contact Marilyn & Dick Holyer:** 416. 929.8512

### Other Programs:



**Art & Sketch Group** ~ This group meets on the 1<sup>st</sup> or 2<sup>nd</sup> Thursday of the month. Anyone is welcome to join.  
**Contact Anita Davies:** 416.531.3408 or ajdaoust@rogers.com



**Book Club** ~ The group meets the first Monday of each month from 1:00-3:00pm.

September	<i>The Ambassadors</i>	Henry James
October	<i>The Gathering</i>	Anne Enright
November	<i>Water For Elephants</i>	Sara Gruen
December	<i>Half Of A Yellow Sun</i>	Chimamanda Adichie

Continued on Page 4 ➡

## Recreation/Social continued from Page 3

For the Book Club:

**Contact Joan Johnston:** 416.691.5368  
 or **Elaine Macintosh:** 416.463.2637

**Forever Young Club** ~ We are looking for interested members to join us. Our 1<sup>st</sup> meeting was held the last week of May with a beauty makeover presentation. **Contact Rosalie Parente:** 905.856.6936 or 705.533.4147



**Friday Night Movie Group** ~ We attend the early evening movie at a centrally located theatre on the 2<sup>nd</sup> Friday of the month from September to June and meet for coffee after. Participants are notified by phone/email a day or so before the movie. Our next events are June 13, and September 12.

**Contact Mary Smith:** 905.509.9511 / mary@rogers.com



**Monday Matinee Movie Goers** ~ We meet the 3<sup>rd</sup> Monday in the afternoon at a central location or on the subway line. Each month a different volunteer selects a movie and afterwards we go for coffee and discussion. We wish to express our gratitude to **Judie Bowles** for helping us out the past years.

**Contact Marjorie Berger:** 416.483.0636



**Super Tees Golf Group** ~ We need a new location! Fox Run Golf has closed. If you have any suggestion for a new location, please...  
**Contact Rosalie Parente:** 905.856.6936 or 705.533.4147



**Theatre Day Trips** ~ Our more popular activities are the Theatre Day Trips organized and supervised by **Jack DeGroot**. They are most enjoyable, entertaining, and worthwhile excursions climaxed with a sumptuous dinner at an elegant restaurant. *Watch your Newsletter for future trips.*

### Something New!!!!



**Walking Group** ~ Enjoy the beauty of nature, good fresh air, visit the gardens and improve your health! Our 1<sup>st</sup> session is September 10 at 10:00am. Want to participate? Please call by September 3.

**Fall Plans - Walk Toronto gardens \* Winter Plans - Walk the malls**  
**Contact Phyllis Walker:** 416.653.3521 or llanoka@aol.com

Continued on Page 29 ➡

*President's Message continued from Page 2*

chair of **David Shanoff**. We also work together on Retirement Planning Workshops.

Our guest speaker was Susan Eng, a graduate of Jarvis Collegiate and remembered most in her valuable role as Head of the Police Service Board. Susan is now the Vice President of Advocacy for CARP and brought greetings from Moses Znaimer who is their new president. She was well received by the members present and we look forward to a close relationship with CARP for the future. She was pleased to note, when she asked for a show of hands, that many of the members present were already members of CARP. Her remarks immediately follow my message on Page 14.

For the more serious part of the business, we have three members of the executive moving on. **Wally Friesen** has been a wonderful help in his role as Chair of Retirement/Pension Concerns, **Tom Caster** has promised to continue with his role on our Retirement Planning Workshop Committee and **Shirley Young** has given us her help over the last five years as a Member-at-Large. On your behalf, we thank them for their dedicated service to District 16. We have three new additions to the executive: **Roy Harvey**, **Tom Lyons** and **Patricia McGregor** and we welcome their expertise to our ranks. Also, thank you for allowing me to serve you a second term as your president.

At the luncheon following our AGM, we welcomed those members who were turning 75 this year acknowledging their presence and contributions. **Harold Brathwaite**, the Executive Director for RTO/ERO, brought greetings and shared information about our pension plan.

**Kelly Todesco** was presented with a certificate for her seven and a half years as the convenor of our Monday Movie Group and **Val Fiedler** with a certificate for her ten years of service. Val held Membership, Travelogue and Social/Recreation Chairs and some of them were simultaneous. We are indebted to her for the many social activities which have existed in District 16. It must be the name, but Val also provided photos from 1992 - 2005 for our AGM to outline part of our 35 year history. Not only did she provide 32 photos but they were clearly labeled with dates and names. If anyone has any photos of those early years starting in 1973, we would be happy to scan them and return them to you for our archives. Past President **John Bratton** received his Past President's pin and we will continue to have his valued presence on our Executive.

Each year, RTO provides scholarships to students who are relatives of members and actively enrolled in a teaching institute. There were 128 applications from across the province of which 8 were from Toronto. Two were selected. Invited to our Luncheon, their practicum prevented their

*Continued on Page 14* 

## Ontario Teachers' Pension Plan News ~ OTPP



**NOTE:** the following is provided for information. You are reminded that retirees' pensions are guaranteed by law and that solutions to current issues rest in the hands of the OTPP partners (Ontario Government and Ontario Teachers Federation).

*The OTPP is a defined pension plan whereby one receives the pension as defined on the day of retirement.*

The Annual Meeting of the Ontario Teachers' Pension Plan (OTPP) was held on April 11 and attended, in part, by RTO/ERO members including some from the provincial Executive, the Pension/Retirement Concerns Committee and your Toronto District 16 Newsletter Editorial Committee.

Materials available (2007 Annual Report, 2007 Report to Members) are available at the OTPP website: [www.otpp.com](http://www.otpp.com).


Aside from the basic statistics regarding the Plan's assets (earned \$4.7 billion, 4.5% rate of return beating the fund benchmark by 2.5%) there was a review of the issues facing the Plan's Partners. These include:

- a) declining ratio of working-to-retired members (10:1 in 1970, 4:1 in 1990, 1.6:1 in 2008);
- b) declining interest rates affecting rate-of-return;
- c) the 2008 funding valuation is required by the provincial pension regulator by September 30, 2008;
- d) demographic factors (retirees live longer, teachers teach fewer years) are non-controllable influences;
- e) a survey of teachers by their unions indicated the tolerance for increased premiums was being reached and that, if a modification of benefits were to be required, it would be preferred as cost-of-living increases being flexible when the plan is underfunded, then restored as soon as possible.

As with any Annual Meeting, there is the opportunity for members to ask questions of the Administrators. We summarize some of the issues raised and the response.

### 1. Abuse of the OTPP by Retired Teachers

A document prepared by two former OSSTF General Secretaries and distributed widely at the OTPP AGM expressed concerns that "retirees are violating the intent of the Regulation that permits them, for a defined period, to teach without penalty to their pensions". Claims made included:

- a) teachers retire then continue to teach in the same, or similar, position;
- b) "sweetheart arrangement" made between board administrators and retired teachers as to what classes are taught; 

- c retirees teaching beyond 95 days without penalty to pensions;
- d retirees incorporating themselves to avoid Regulation;
- e school boards establishing at-length agencies/corporations to employ retired administrators to provide educational services.

*What OTPP does to limit Plan abuse:*

The OTPP runs a program to train board administrators on the Regulations regarding teaching after retirement. A 'Compliance Certificate' is issued indicating that a particular board meet the criteria for appropriate submission of documents. OTPP is aware of the problem and takes steps to curb abuse.


*Editors Note: Perhaps it is time to permit only 20 days of teaching for retirees in all years of retirement. There are many qualified teachers who could fill these positions and contribute to the OTPP thus easing, somewhat, the OTPP funding shortfall.*

**2. Ethical Investing**

This is an issue that arises regularly. Your editors, in a past issues, described the position of OTPP on this matter. Summarized, it is as follows:

- a all pension plans are required by law to invest in such a manner as to be in the financial interests of the beneficiaries;
- b it is the OTPP Partners (Ontario Government and OTF) who must adopt any change in investment policy;
- c the 'ethics' of a company in which investments are made are already an integral part of pre-investing evaluations - poor ethics reduce company performance and value thus restricting Plan growth.

**3. OTPP Administrator Compensation**

Your editors are fully supportive of the current compensation packages for OTPP administrators. The individuals responsible for the OTPP have shown themselves to be worth their compensation. The compensation is completely in line with industry standards. 

**RTO/ERO Benefits Update**



**REMINDER:** Written requests for Benefits Change for 2009 should be sent to Bill Tajar, our Health Services Representative immediately. The Health Services Insurance Committee will be reviewing our plans, beginning in June, in preparation for Fall Senate recommendations.

*Continued on Page 8* 

**RTO/ERO Benefits Update continued from Page 7**

**Health Plan Booklets**

Benefits subscribers should keep their Health Insurance Booklets in a safe and known location as it will be three years until the next printing. Updates should be read and placed in the booklets when received. Destroy out-of-date booklets. If one needs clarification regarding specific benefits, contact Johnson Inc.'s Claims department at 905.764.4888 or 1.800.638.4753

Extra copies of the Health Plan Booklets and Out-of-Province/Canada Travel Booklets are unavailable as the cost of printing prohibits an unending supply. Use these procedures to access all available Health Plans.

- a) Call up the RTO/ERO Home Page: [www.rto-ero.org](http://www.rto-ero.org);
- b) At the bottom of the page is a series of current items available. Click on Group Benefits;
- c) This takes you to Johnson Inc.'s website. Select the Benefit(s) of interest.

**Be Your Own Advocate**

Make sure you act as your own advocate in looking after your health needs. Speak up and question reasons for treatment, medications, side effects and lingering appointments or procedures. Don't be timid!

**Prescription Trends: Canadian Quick Facts**

The top 10 drugs account for 60% of the total prescription drug costs. The average prescription drug cost per day rose from \$1.39 in 2003 to \$1.90 in 2006, and is projected to rise to \$2.90 by the year 2010. Source: Accerta School VIP CE Series seminar .

*Editors: Just watch what happens to drug costs if CanWest wins its court battle to broadcast American-style drug ads in Canada!*

**Prescription Drug Vacation Supply Procedure**

Participants travelling outside their province of residence for an extended period of time are able to obtain up to a **200 day supply of medication** (formerly 100 days) before leaving the province. For claims submitted electronically by the pharmacy, the pharmacist should contact the Johnson Pharmacy line, and Johnson will fax a form to the pharmacy for completion by the participant. The form can be completed while the participant is at the pharmacy and faxed back to allow Johnson's claims system to be updated so that the 200 day extended supply can be processed electronically. The eligible amount payable will still be subject to the calendar year maximum for the

*Continued on Page 25* 



Tax-Free Savings Account (TFSA)

TSFAs will be particularly useful for RRIF holders who, by law, must withdraw money from their RRIFs each year.

To provide incentives for Canadians to save, the federal government has introduced a Tax-Free Savings Account (TFSA) which will reduce the taxes Canadians have to pay on investment income. The Tax-Free Savings Account starts in 2009 and is a registered flexible general-purpose account. Financial institutions will be offering such accounts in 2009.

Canadians will be able to put \$5,000 a year into a Tax-Free Savings Account, and be able to carry any unused contribution room forward to future years, i.e. if you can contribute only \$4,000 in year one, you may contribute \$6,000 in year two. The contributions aren't deductible on income tax returns, but any income earned in the account is tax free, including capital gains. Withdrawals can be used for any purpose, and create contribution room for future savings, i.e. if you are at your maximum allowable contribution and withdraw \$1,000 from the TFSA, you may contribute \$1,000 at some future date.

The Department of Finance estimates that an individual contributing \$200 a month to a TFSA for 20 years would accumulate about \$11,000 more in savings than if the investment were made in a taxable savings account.

Here are the details of the Tax-Free Savings Account:

- begins in 2009
- Canadians 18 years and older are eligible
- Canadians can contribute up to \$5000 a year to a TFSA.
- The \$5,000 annual contribution limit will be indexed to inflation in \$500 increments.
- unused contribution room is carried forward to future years
- unlike an RRSP, contributions to a Tax-Free Savings Account are **not** deductible from income tax
- capital gains and other investment income earned in a TFSA are not taxed
- income earned in a TFSA does not affect eligibility for federal income-tested benefits and credits
- withdrawals do not affect eligibility for federal income-tested benefits and credits
- investments which qualify for a TFSA include all arm's-length

Continued on Page 10

Minding Your Money continued from Page 9

Registered Retirement Savings Plan (RRSP) qualified investments

- withdrawals from a Tax-Free Savings Account can be used for any purpose
- withdrawals from a Tax-Free Savings Account are tax free
- withdrawals create contribution room for future savings
- contributions to a spouse's or common-law partner's TFSA are allowed. TFSA assets are transferable to TFSA of spouse or common-law partner at death.

To illustrate the differences between the TFSA, RRSP and non-registered savings, the Finance Department created a table (See below) comparing the three according to one scenario. The example used a \$1,000 one-time contribution, held for 20 years by an individual with a 40% marginal tax rate. The assumed return, implying a very conservatively managed portfolio, was a compound annual 5.5%.

	TFSA	RRSP	Unregistered Savings
Pre-tax Income	\$1,000	\$1,000	\$1,000
Tax (40% rate)	\$400	\$0	\$400
Net Contribution	\$600	\$1,000	\$600
Investment Income (20yrs @ 5.5%)	\$1,151	\$1,918	\$707
Gross Proceeds (net contribution + investment income)	\$1,751	\$2,918	\$1,307
Tax (40% rate)	\$0	\$1,167	\$0
Net Proceeds	\$1,751	\$1,751	\$1,307
Net Annual after-tax rate of return (%)	5.5	5.5	4.0

Source: Finance Department


The RRSP investor jumps out to an early lead, since there is a tax deduction that leaves this account with the full \$1,000 to invest. The TFSA and non-registered accounts, by contrast, start out with only \$600, since they must make their contributions with after-tax dollars.

Both the TFSA and the RRSP accounts enable income to accumulate tax free, while the holder of the non-registered account gets hit with income tax each year. The RRSP extends its lead, since it started out with a larger amount, while the TSFA ranks second and the non-registered account lags.

By the end of 20 years, the value of the net contribution plus investment income has reached \$1,751 for the TFSA, \$2,918 for the RRSP, and only

Continued on Page 23

## RTO/ERO Scholarship Program ~ 2008

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

### Eligibility

To be eligible, a student must be:

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

Please note that this scholarship program is intended to only assist applicants pursuing a career in teaching from an accredited teacher training facility. Examples of eligible programs include concurrent BA/BEd university programs and programs leading to BEd qualification.


### Application Process

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

- **Apply on line** by completing the 2008 Scholarship Application.
- **Applications only available at the RTO/ERO website - [www.rto-ero.org/](http://www.rto-ero.org/).**

On-line applications will not be electronically forwarded to Provincial Office if all requested information is not provided.

Applications received after the close of business on Tuesday, July 15, 2008, will be considered late and not eligible for consideration. *The decision of the Project - STO Committee is final and not subject to appeal.*

**NOTE:** Unstated in the application are the following additional criteria: *Consideration shall be given to gender, geographical distribution and language balance based on the proportion of applications.* (Editors) 



### "Gis To Laugh!"

**Headline:** 'Middle Class Struggles'; 'Gap between Rich and Poor Widens'

**Comment:** Now we understand who is benefitting from the Harris and Harper tax cuts! 

## 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 18, 2008** 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](http://www.rtoerotorontodistricts.org). A list of participants will be published in our September Newsletter.

\* \* \* \* \*

**Name:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Email:** \_\_\_\_\_  
(used for RTO/ERO purposes only)

**Product Description:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

## Anniversary Items Presented to AGM & Spring Luncheon Participants

RTO/ERO Toronto District 16 was pleased to present an RTO/ERO 40<sup>th</sup> Anniversary Pin to members attending our AGM, and our own Toronto District 16 35<sup>th</sup>



Anniversary Cup to those enjoying our Spring Luncheon! Thanks to **Kay Jeffery** for her organization of this event. 🙌



## Courtyard Marriott Hotel Agreement Renewed for 2008



The Provincial Office is pleased to announce that its agreement with the Courtyard Marriott in downtown Toronto for special rates for RTO/ERO members has been renewed for 2008. The hotel is located at 475 Yonge Street, one block north of College/Carlton Street.

The Preferred Corporate Rate applies to a standard guestroom, single/double occupancy, based on availability. Depending on the time of year, the rates are as follows:

January 1 ~ March 31 .....\$125  
 April 1 ~ October 31 .....\$157  
 November 1 ~ December 30 .....\$129

Please note these rates are NOT available on the following dates: May 1-7, May 16-20, May 29-June 7, September 5-11; and December 31.

Guests enjoy complimentary high speed internet access in all guestrooms, wired and wireless. All 575 guestrooms within the hotel have been upgraded to provide an incredibly comfortable sleep. The Health Club is complimentary to all guests, is open daily from 6a.m. to 11 p.m., and includes an exercise room with state of the art fitness equipment and a lap pool, wading pool and whirlpool.

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

## President's Message continued from Page 5

attendance. Thank-you letters from **Mark Mullrooney** and **Sarah Tulley** were read; both moving tributes to the inspiration of parents, grandparents and other relatives in the family who are teachers. **Elizabeth and John Westbrook**, grandparents and nominators for Sarah Tulley were introduced and warmly applauded. Remember, you too can nominate a relative. See Page 11 of this newsletter for information.

The final presentation went to a wonderful group of members who volunteer their time to supply material to make and send clothes and school supplies to a dedicated **Sister Rosemary Fry and her Children's Nutrition Program in Haiti**. President **Brian Kenny** and Executive Director **Harold Brathwaite** presented **Jacque Hunt** and her ladies with an **RTO/ERO 'Service-to-Others' Grant** in the amount of \$4000. Our ladies received the maximum grant. Remember, any member may submit a request for an RTO/ERO 'Service-to-Others' Grant. Your September Newsletter will contain details regarding 2009 Grants usually to be submitted to your District Executive by November 1.

In closing, it has been a privilege and honour to be your president this past year. Thank you for allowing me a second term and we look forward to being able to serve you in 2008/09. Have a safe and wonderful summer and stay healthy. Each of you have dedicated yourself to the children of this province and you continue, in your retirement, to be valuable members of our community. Respectfully submitted, **Valerie Mah** 🙌

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## Our Voice is Your Voice, Your Voice is Our Voice

**Susan Eng, Vice-President Advocacy,**  
**CARP [Canada's Association for the 50 Plus]**

Thank you for the opportunity of sharing with you CARP's *New Vision of Ageing for Canada*. Those in attendance at [your] AGM on May 6<sup>th</sup>, 2008 will have listened to our Executive Director, Moses Znaimer, describe what it means to be a Zoomer, a Boomer with zip.

There is no doubt that you share the optimism and the can-do attitude that typifies Zoomers. And with good reason. On this your 40<sup>th</sup> Anniversary, the Retired Teachers of Ontario have a secure pension, your own gold standard health plan and the support and fellowship of 60,000 members throughout the province.

Your political clout is legendary and with all this in your corner, you could ask what do you need to fight for?

I have worked with many of you over the years on any number of social justice causes. So I know that your culture of caring extends well beyond that of your own well being - you have been active players for the cause of social change.

*Continued on Page 15* 🙌

Here's where the social mission of CARP aligns with yours. CARP's *New Vision of Ageing for Canada* is aimed at improving the quality of life for all Canadians as we age. Our Advocacy agenda targets equitable and timely access to high quality health care, financial security for everyone and protection of our rights - to keep working and to be free from elder abuse, ageism and other forms of discrimination.

### Health Security Goals

Good health is a fundamental determinant of quality of life.

To ensure good health as people age, there must be equitable and timely access to high quality health care. CARP initiated the *No More Waiting* Campaign during the previous provincial election to press for wait time guarantees, more access to doctors and better access to diagnostic services like PET scans. Ontario is dead last among the provinces in providing this much needed diagnostic tool and the issue has now caught the attention of the Ontario Ombudsman. CARP has already been in contact with Andre Marin's office and we will be providing whatever input will help move this file along.

Five years after the Minister of Health committed to improving long term care to let people live out their lives in dignity and safety, we are still seeing news stories of appalling neglect. Better monitoring and enforcement is needed along with better funding.

The recent Ontario Budget announced increases to long term care funding that sounded great: \$500 million over 4 years for 9,000 nurses, of which 2,000 are for long term care - but when distributed over 622 long term care homes and 75,868 long term care beds in Ontario, this amounts to about 1.04 minutes of care more per resident. This is just not good enough.

The Ageing at Home strategy is a major step in the right direction and is something that CARP has advocated for some time. But there must also be a larger strategy to improve financial and workplace support for family caregivers, reliable and timely information on caregiver services and integration with the medical care system. For its own part, CARP will be launching a caregiver portal on our website to provide timely information and help people connect to the services they will need.

*And we need property-tax reform so that seniors are not driven out of their homes before the caregivers get there!* [Italics added.]

### Financial Security Goals

No one wants to outlive their money. Even with a well funded indexed pension, there are challenges. The Ontario Teachers Pension Plan is well positioned to weather the recent market turmoil and problems with Asset Backed Commercial Paper but Teachers join with the rest of us in calling for better market regulation and compensation structures that better protect investors - large or small.

*Continued on Page 18* ☞







Harold Brathwaite presents the RTO/ERO 'Service-to-Others Award



2007/08 Toronto District 16 Executive with AGM speaker, Susan Eng



**Page 16 Photos Descriptions** ~ see our website for more photos

- |   |   |
|---|---|
| <p>1. Kay Jeffery, Program Chair</p> <p>2. Harold Brathwaite, RTO/ERO Executive Director</p> <p>3. Brian Kenny and Valerie Mah thank Past President John Bratton</p> <p>4. Bob Putnam, Treasurer</p> <p>5. Nannette Zettler receives Draw Prize from Don Brooks, Johnson Inc. Rep</p> | <p>6. John Bratton thanks Susan Eng, CARP Vice President</p> <p>7. Brian Kenny awards Kelly Todesco</p> <p>8. Brian Kenny awards Valerie Fiedler</p> <p>9. Jacquie Hunt, STO Award recipient</p> <p>10, 11, 12. Tom Lyons, Patricia McGregor, Roy Harvey: new 2008/09 Executive Members</p> |
|---|---|

**CARP Presentation continued from Page 15**

Frauds and scams target all of us but particularly seniors. CARP has reported on them as we become aware of them and we will be carrying a list on the website. We are in discussions about another regular feature that we hope will help level the playing field.

The recent Statscan report showed a widening gap between rich and poor. And seniors [65+] living in poverty now account for 0.9% of the Canadian population and represent 6% of all seniors. While these numbers might seem modest in the larger scheme of things, we are still talking about 284,000 seniors living in poverty - a group of people least able to pull themselves out of their circumstances.

For those without adequate pensions, the government income supports are barely enough to live on especially for those living in major urban areas where the services that seniors need are located.

Race and gender are additional challenges for low income seniors and in larger metropolitan areas, the higher living costs and ironically, social isolation add further to their burden.

Based on the 2000 Census, 65% of single visible minority seniors were low income compared with other single seniors of whom 39% were low income. For senior couples the numbers are a little less severe but the comparison is more stark: 15.7% of visible minority couples were low income compared with 5.6% of non-visible minority couples. The impact of racialization is self-evident.

The rate of poverty among female seniors is nearly three times that of their male counterparts. In 2005, 8% of women aged 65+ lived on low income compared with just over 3% of men.

The comparisons when seniors live alone are also telling. 13% of single men live on low income compared to the 20% of single women who live on low income.

And the numbers get worse when we look at immigrants: 42% of Canadian-born women living alone were on low income compared with 71% of senior immigrant women who had landed in Canada after 1990 and were living alone.

Consequently, while there must be a comprehensive, national Anti-Poverty Strategy that treats everyone equitably, there must also be differentiation to target the particular circumstances of groups who face distinct challenges based upon race, gender and/or urbanization.

**Human Rights**

Freedom from ageism and discrimination of all kinds is a basic right.

CARP has successfully fought for the right to keep working. Mandatory retirement has been eliminated in all provinces but one and the federally regulated industries remain the last ones holding onto age discrimination at work.

*Continued on Page 20*

**Volunteer Survey**



Teachers have always volunteered their time both in their communities and in running after school programs for the benefit of their students. Now, more than ever, retired teachers are investing their time and money in their communities. We want to know what you value in your community. This will help us in focusing our advocacy for those programs. Please let us know how you are contributing to your community through volunteer work. Detach and send to: **Pat Carson**, F16-300 Mill Road, Toronto, ON M9C 4W7.

Place a check mark beside the activity and indicate the number of hours a month you spend.

*This form, interactive, is also available on our website.*

**Volunteer Activity ..... # of Hours in a Month**

- Arts Institutions .....
- Assisting Senior Neighbours .....
- Big Brothers/Sisters.....
- Board of Directors(non-profit agency) .....
- Canvassing for donations(eg.Cancer Society).....
- Caring for family members .....
- Church Work.....
- Daycare centre.....
- Ethnic Association.....
- Friendly Visiting (Seniors) .....
- Hospice.....
- Hospital Work.....
- Humane Society .....
- Library .....
- Meals on Wheels .....
- Political Party Association.....

*Survey Continued on Page 20*

*Survey Continued from Page 15*

- Public school setting.....
- Service Clubs.....
- Sports Coaching .....
- Volunteer Driver .....
- Women’s Crisis Centre .....
- Zoo.....
- Other (describe) .....

**Total:** .....

Looking for volunteer positions? Go to [www.volunteertoronto.on.ca](http://www.volunteertoronto.on.ca) - this website lists most non-profit agencies seeking volunteers.

**Pat Carson**, Political Action

*CARP Presentation continued from Page 18*

Ageism in the media and popular culture is all pervasive and underscores all the other scourges - whether it is elder abuse, workplace discrimination or neglect in long term care. And this is where the Zoomer aesthetic steps in.

Yes it will be a more positive image of what it means to be 50+, 60+, 70+ or 80+. But with the strength and power of the most important demographic of this and several future generations to come, there is also a new attitude.

We are more educated, more diverse, more tech savvy, more socially conscious and more politically engaged than ever before. And we are not shy about using all of that in service of social change.

**Our Voice Is Your Voice, Your Voice Is Our Voice.**

The Retired Teachers of Ontario already have a powerful voice. CARP can add its voice to yours and we invite you to add your voice to ours as we together seek the changes in public policy and societal norms that will improve the quality of life for all of us. Our Voice Is Your Voice, Your Voice Is Our Voice.

Thank you very much, Congratulations on your 40<sup>th</sup> anniversary and best wishes for 40 more years.

**“Gis To Wonder!”**  
**News Item: The US resumes Capital Punishment**  
**Comment:** Does this mean that the US now identifies with the ‘Axis of Evil’?

## RTO/ERO Developments



### RTO/ERO Toronto District 16

- determined that a full-colour newsletter is too costly to print at about \$6 per newsletter (current costs about \$1.25/copy);
- learned of the District Health Seminar in June (see Page 8) at which Bill Tajer will be the Toronto District representative;
- learned that our local health seminars attracted 28 registrants;
- learned that the local Political Action Committee has three priorities:
  1. Property Tax;
  2. Long Term Hospitalization;
  3. PSA Testing;
- approved an honorarium for the St. Margaret's custodian
- approved the planting of a commemorative tree (about \$625) in honour of members passing in 2007;
- proposed a motion to Senate that RTO/ERO remit to the District, in February, the total amount of the District Fee Rebate;
- Heard that as of March 31 we have 3879 members;
- moved that RTO District 16 advocate that the Provincial RTO support the Provincial Government's stance in supporting the issue of Child Poverty;
- received the Treasurer's Report to April 9, 2008: Assets ~ \$75,909.03; Expenses ~ \$9,917.52; Income ~ \$16,740.58;
- approved the purchase of drapes for the remaining three north windows of St. Margaret's Hall in the amount of about \$2,000 for the benefit of the increasingly popular Travelogue activity (we purchased drapes for the south windows last year);
- agreed to guarantee 10 Blue Jays/Boston baseball game tickets;
- approved 3 motions in support of keeping open the TDSB pools:
  - a) that the President write a letter of support for the retention of all TDSB pools to the TDSB;
  - b) that the President write a letter to the Premier and Minister of Education requesting an immediate change in Ontario's Education Funding Formula to include swimming pools and other local education initiatives in the Province now not covered;
  - c) that the above motions be communicated to the media and community groups wanting to maintain their local pools.



### RTO/ERO Provincial Office

The Provincial Executive actions:

- provide Districts with a list of Educational Support Staff Retirees (ESSR) members;

*Continued on Page 22*

### RTO/ERO Developments continued from Page 17

- develop training models for Committee Chairs and District Presidents;
- identified the RTO/ERO priorities for national lobbying: Environment, Infrastructure, National Pharmaceuticals Strategy;
- forwarded the model letter, re: National Child Care and Early Learning Strategy, to the Political Action Committee for potential use in lobbying with local MPPs;
- Approved the 2008 Letter of Financial Agreement between Manulife and RTO/ERO.



### RTO/ERO Toronto Districts (16, 22, 23, 24)

Over 200 educators attended our three Retirement Planning Workshops. We look forward to welcoming them to RTO/ERO.

#### THE NEIL WILSON TSSAA GOLF TOURNAMENT ~ 2008

**Date:** Friday, June 27, 2008

**Location:** Rolling Hills Golf Club

The Championship Course (par 72)

Please note the change in courses

Maps available

**Time:** *Golf:* Registration at 11:30am

Tee Off (shotgun start) at 1:30pm

*Social:* Roast Beef Buffet Dinner

at the course beginning at 6:30pm

**Cost:** *Golf & Social:* \$100.00

(includes cart, taxes and service charges)

*Social only:* \$40.00

(all inclusive)



**Register by June 20th.**

**Scramble format. Golf carts are mandatory**

For information on how to register, go to our web site:

[www.ntci.on.ca](http://www.ntci.on.ca) and click on "TSSAA Golf".

Contact **George Shepherd** at 416.231.5738

**Open to all RTO/ERO members**

### *Minding Your Money continued from Page 10*


\$1,307 for the non-registered account. (The government's example for the non-registered account assumes a tax rate of 28% on investment income, based on portfolio returns that are assumed to be composed of 30% capital gains, 30% Canadian dividends and 40% interest.)

The great equalizer between the TSFA and the RRSP account occurs at the time of withdrawal. The value of the TSFA remains at \$1,751, since no taxes are payable on withdrawal of either the original TFSA contribution or any capital gains, dividends or interest earned.

But the \$2,918 RRSP is taxable at the highest marginal tax rate at the time of withdrawal, which works out to a tax hit of \$1,167. This leaves the RRSP holder with after-tax proceeds of \$1,751, thereby finishing in a dead heat with the TFSA holder. (The non-registered account finishes last with \$1,307.)

The key variable is how the tax rate at the time of withdrawal compares to the tax rate at the time of the contribution. Here are the three scenarios, and how they may affect your choice of account:

- If the two rates are identical, as in the hypothetical example cited in this article, the TFSA and the RRSP are equally effective tax-savings alternatives.
- If the tax rate at the time of withdrawal is lower than at the time of contribution, the RRSP is the better choice.
- If the tax rate at the time of withdrawal is higher than at the time of contribution, the advantage goes to the TFSA.

**NOTE:** As always, the success of the securities invested inside a TFSA depend upon the tax efficiency of the securities and the skill of the investor in selecting superior performing securities. The finance department used the "classical" 30% capital gains, 30% dividends and 40% interest investment returns scenario. A far more tax efficient approach would be to invest 100% in tax shelter capital gains producing securities – unless at some future time the government changes the relative tax rates. As always, I recommend using a certified financial advisor (CFA) to advise you if you are investing large amounts. 


**Editor's Note:** Chuck is a certified income tax specialist, licenced mutual fund advisor and a retirement specialist. He was an auditor in chartered accountancy before becoming a teacher. He would be pleased to assist if you have questions about finances, taxes or managing retirement. There is no charge for this service. Chuck may be reached at [charles.carr@sympatico.ca](mailto:charles.carr@sympatico.ca) or at 416.491.2921.

*It may be that your sole purpose in life is to serve as a warning to others.*

## Volunteers Wanted

### Humane Society Needs Education Volunteers

The Etobicoke Humane Society seeks active, retired teachers to do Humane Education workshops in Etobicoke-area schools, daycare centres, with Guides, Scouts and other youth groups. Training and materials are provided. Training includes accompanying and assisting current volunteers as they do workshops. Volunteers should have email and be computer-friendly, have their own transportation, be outgoing team players, interested in animal welfare and the benefits of Humane Education, and be open to working with a variety of age groups and cultures.

For more information, please contact: **Maria Barnes**, Public Relations & Education Coordinator Volunteer, Etobicoke Humane Society: 416.252.8778 / [40acrewoods@rogers.com](mailto:40acrewoods@rogers.com) 

### Photography News and Celebrations




For the past year, RTO/ERO Scarborough/East York District 24 has hosted interested photographers at such areas as The Guild Inn, High Park, Downtown Toronto and the Toronto Islands.

Our group met in March to explore and appreciate the arrival of spring at Canada Blooms at the Toronto Convention Centre. We explored the grounds of competitive entries with their ribbons and various floral arrangements with bold colours. The lighting was excellent and a flash was not required. The results were stunning. There were probably as many cameras present as there were flowers – almost.

In April, we wandered about Fort York recapturing the time period settings of blockhouses, officers' quarters and a chance to escape the surrounding metropolis of Toronto to experience a soldier's life in 1800. The weather was lovely and it was easy to imagine the large impact the fort had on a little town at that time in history.


We have decided to expand our group and invite interested members of District 16 to come along. If you have a camera, digital or 35mm, come along and participate in exploring Toronto. We try to get out on the 2<sup>nd</sup> Tuesday of the month. Interested? Contact me at [devinepicture@gmail.com](mailto:devinepicture@gmail.com).

**Jim Devine**, District 24 

*If you can't be kind, at least have the decency to be vague  
Some days you're the bug; some days you're the windshield*

year in which the drug is purchased. Participants who have already reached their maximum will not be eligible for the extended vacation supply.

### Hospital Drug Charges


Johnson has noted the increasing incidence of claims being submitted for drugs administered in a hospital. Under the Canada Health Act, the hospitals are required to fund the cost of medications they administer. The medications should fall under their global budgets with no direct cost to the patient. Some hospitals' have maintained that these drugs are not covered under their global budgets, causing frustration for the RTO/ERO participants who are being "caught in the middle". The RTO/ERO Extended Health Care Plan will pay any eligible ingredient costs of prescription drugs that are used to treat an approved medical condition, regardless of where the drug is administered, as long as the drug is purchased at a pharmacy. The fee to administer the drug in the hospital is still declined, as doctors' fees are not an eligible expense under the Plan. **Source:** RTO/ERO Health Services Communication 

### New Fact Sheet on *Income Splitting*

RTO/ERO has added to its numerous informative Fact Sheets a new item on Income Splitting. Copies, available to members only, may be obtained as follows:

- a phone the RTO/ERO provincial Office at 416.962.9463 for a hard copy;
- b go to the Members Only section of the provincial website and download a PDF version ([www.rto-ero.org](http://www.rto-ero.org));
- c go to our own website, complete the order form on the left side and a PDF version will be mailed to you ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)).

### Etobicoke Lawn Bowling Club

The *Etobicoke Lawn Bowling Club*, located on the east side of Islington Ave south of Dundas St. [enter via Tom Reilly Park]  has space available for new members. Having two greens we provide lawn bowling every day of the week and weekends for both men and women. Free coaching is provided by registered coaches. Membership is \$105.00 per season which lasts from May to October. Lawn bowling is a gentle, sociable exercise which can also include competitiveness. For further information call **Dave Osborne** at 416.259.4078.

**Barb Inglis**, RTO/ERO Waterloo District 11 

### DID YOU KNOW ABOUT IMPAIRED DRIVING?

Impaired driving, which means driving when your ability is affected by alcohol or drugs, is a crime and you can be convicted under the Criminal Code of Canada. As a result, you may lose your licence, be fined, or spend time in jail.

Any drug that changes your mood, or the way you see and feel about the world around you, will affect the way you drive. **Besides illegal drugs, some drugs that your doctor may prescribe for you and some over-the-counter drugs can also impair your driving.** Here are some points to remember:

- Don't drink any alcohol if you are going to drive.
- Ask your doctor about side effects if you use prescription medicines or get allergy shots.
- Read the information on the package of any over-the-counter medicine including allergy and cold remedies.
- Drugs and alcohol together can have dangerous effects, ask your doctor or pharmacist.
- Remember, fatigue and stress will also affect your driving.

A driver caught driving while his/her licence is suspended for a Criminal Code conviction will be given an impound notice (issued by the Registrar of Motor Vehicles) by an enforcement officer. The vehicle will immediately be towed to an impound yard for a minimum of 45 days. The vehicle owner or plate holder must pay the towing and storage costs before the vehicle is released at the end of the impoundment period.

### Who can have their vehicle impounded?

Any person caught driving while suspended in Ontario for a Criminal Code conviction will have the vehicle he/she is driving impounded. Regardless of whether the vehicle is borrowed from a friend or family member, used for business or employment purposes, rented or leased, the vehicle will be impounded. This program applies to all motor vehicle types including passenger vehicles, motorcycles, trucks and buses.

**Also, did you know that:** The Physician's Requirement to Report Patients Section 203 of the Highway Traffic Act **requires** that all legally qualified medical practitioners **must report** to the Registrar of Motor Vehicles the name, address and clinical condition of any patient sixteen years of age or older who, "is suffering from a medical condition that may make it dangerous for the person to operate a motor vehicle".

**Source:**

Ontario Ministry of Transport Website: [www.mot.gov.on.ca](http://www.mot.gov.on.ca) 

## RTO/ERO BLUE JAYS BASEBALL GAME!

This year's RTO/ERO Blue Jays game is on *Saturday, August 23*. Being on a Saturday and a "*Junior Jays*" game, means special items and pre-game entertainment for youth under 14 and the opportunity to run the bases after the game ~ a great present for grandchildren!

As the Jays consider this a "*premium game*" against the **World Champion Boston Red Sox**, the cost of the 100/field level tickets increases to \$49. *RTO/ERO's price is \$40*, with \$5 of that being donated to a charity - adding to the amount donated directly by RTO/ERO.

**NOTE:** *RTO/ERO Toronto District has guaranteed 20 tickets (the number ordered last year). Orders will be filled on a first-come, first-served basis based on Postal Dated envelope of submission. Tickets beyond this 20 will be ordered and filled pending availability.*

**ORDER TICKETS NO LATER THAN JUNE 30, 2008**

**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: (RTO/ERO purposes only) \_\_\_\_\_

Address: \_\_\_\_\_ P-Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Number of Tickets Requested: \_\_\_\_\_

Amount Enclosed @ \$40/ticket: \_\_\_\_\_

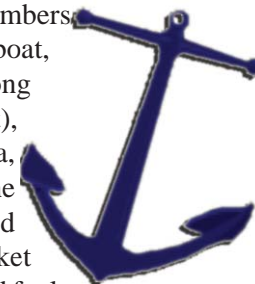


*Orders will be placed in batches of about 20 and you will receive your tickets by return mail directly from the Blue Jays' Office.*

**This information also available on our website.**

## OUR TRAVELOGUES ~ THE YEAR IN REVIEW

This year seven presenters enthralled our members with virtual travel by cruise ship, ferry boat, zodiac, plane, train and other conveyances along the way (Valerie Mah once used a yak in Tibet), to South America, the Greek Islands, Bolivia, Australia, the Sonoran Desert of Arizona, the capitol cities of London, Dublin and Edinburgh and the state of Alaska. Despite recession jitters, "market corrections", terrorist threats, soaring gas prices and fuel surcharges and increasingly hidden fees on travel, Canadians continue to travel. **Bravo!** We have every reason to believe that this program, which has drawn sizeable audiences from thirty to forty people or more, will continue in the fall of 2008 to demonstrate that age is not necessarily a reason to forego exploring the world.



Our far-flung destinations for next year may include places as diverse and different from each other as Nice on the Mediterranean coast of southern France; the majesty and mystery of lost Incan civilizations in Machu Pichu, Peru; the Northwest Territories offering challenging canoe tripping; and numerous exotic destinations around the world with an on-the-go couple who have also stopped to teach English and really get to know the local people. And, if our luck holds, we will welcome back some of our favorite trekkers and photographers (think **Iona Bell**, **Val Mah**, **Dr. Mark Wise** of Canadian Feed the Children; **Ed Martin** who has been in Italy since we last saw him; **Mark ("the Kangaroo Kid") Kannegeisser**; **Brian Jarvis**, who has never stopped making new discoveries about his beloved British Isles and their excellent train service; the irrepressible on-the-go singing **Fiedlers (Dennis and Val)** who hosted this group before we joined and who have continued to support our efforts; our social convener **Carmelita Salazar**, whom we hope will show us some of her homeland in the Philippines.

As for our plans, we are intent upon renewing a love affair with "*The Rock*" and the indefatigable people of Newfoundland where we spent some of our honeymoon in 1998. Each one of you reading this newsletter is a much-needed talent scout for priceless presenters who may need a little encouragement to share their adventures with an appreciative audience such as ours. Maybe you yourself are a potential presenter; think about it and give us a call. A good quality digital camera is no longer

*Continued on Page 29*

*Travelogues Review continued from Page 28*

very expensive and is relatively easy to learn to use with surprisingly satisfying results. Our Federation has generously provided a state of the art digital projector which only requires you to put your pictures on a memory stick or disc in an ordinary lap top computer, which feeds the images into the projector and onto the big screen with beautiful results, as you have seen. (Dick has learned the ropes of the technology and is willing to help you do this with your digital pictures. Just ask!) Our Executive has also supplied us with blackout curtains for the church hall which we use to good effect. **However, please note that we still welcome presenters with slide pictures, which also produce excellent results.**


Thank you to our faithful kitchen queens **Vera, Helen, Vi and Carmelita**, who help out wherever there is a need; the best cup of tea or coffee and tasty snacks are always at your disposal. Thank you to everyone for making the travelogue a success! And don't give up the ship, plane, train or even the yak.

**Convenors: Dick & Marilyn Holyer** 

*Recreation/Social continued from Page 4*

We are looking into different activities for our members and suggestions are most welcome. I wish to thank you all for your utmost support, especially the conveners for their wonderful work and their tireless efforts to make all these activities possible and most enjoyable! Have a great summer holiday!

**Carmelita Salazar** 

**EVEN MORE LAWN BOWLING!** The Leaside Lawn Bowling Club is located on Hanna Drive, one block south of Eglinton, one block east of Bayview. The 110 members are an extremely friendly and open group. They bowl basically every day and night. There is evening bowling at 7:00pm Monday to Friday. They will provide free coaching and free use of bowls for at least the first year that you do it. The season runs May through October and the fee if you did join is \$150. Try a few times before deciding to join. **Contact Melanie Duras:** 416.929.2658 / melanie.duras@sympatico.ca 



*We try to provide activities according to our members wishes. If you would like to lead 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, photography, etc.*

**13<sup>TH</sup> ANNUAL  
"SCREW THE BELL" GOLF TOURNAMENT**

This event will, once again, take place on the first day of school:

**Tuesday, Sept. 2, 2008**

**Harbour View Golf & Country Club, Gilford, ON**

The tournament has been very well attended the past few years, so don't be late in booking your foursome. This year's tournament will be a Scramble format only.

**Cost:** \$65.00 per person. (includes green fees, dinner, prizes)

**Time:** 10:00am "School Bell Start"

Send cheque (one cheque/foursome before July 31 payable to:

**Keith Gregory**, 47 Somerdale Square,  
Toronto, ON M1E 1M9  
416.267.7254 / kcagey@rogers.com



Thanks, in advance, for your assistance.


Screw the Bell Golf Tournament Committee:


**Keith Gregory** / 416.267.7254

**John Buchan** / 905.934.6293

**Eric Reynolds** / 416.752.5418

**Tim Fitzpatrick** / 416.261.8679

**Jack Davies** / 416.297.6776 

*P.E.I. School of the Arts*  
  
**C**ome to the beautiful fishing village of North Rustico on the shores of PEI and spend a week enjoying an "art experiential holiday". In July, 10 different 5-day courses with maritime artists are offered for your enjoyment. Small classes, quality arts program, social activities, inspiring environment and great people make this a rich and rewarding arts getaway. Participants come from all over North America including Toronto. Beginners to intermediates will find a course suited to them. Choose acrylics, watercolour, jewelry, rock sculpture, mosaic tiles, glass mosaics, journal writing, Raku pottery or painted floorcloths. PEI School of the Arts, is organized by an RTO/ERO District 16 member. Check it out: [www.peischoolofthearts.com](http://www.peischoolofthearts.com) or [info@peischoolofthearts.com](mailto:info@peischoolofthearts.com) or 902.886.2369.  
**Suzanne James** 

## Welcome to New Members



Welcome to new members who have joined us in February, and March, 2008. 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.**

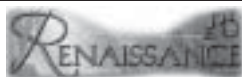
**Bob Neal**, Membership

David Alexander	Darlene A Harte	Donald McLeod
Mary K Anderson	Frances Herman	Francis Omoruyi
H Franklin Berger	Irene Hordienko	Anna Orazzo
Robert A Caister	Robert Kennedy	Bodhananda Saraswati
Patricia Donohue	Tessie Leung	Beverley Smith
Joyce O Forden	Pauline MacKillop	Victor Spiegel
Stephen R Franklin	Edda Madvard	Irene Yared
Lisa a Grail	Janet MccLelland	
Lynne Haist	George R McConnell	



## Attention Artists

~ illustrators ~ painters ~ photographers ~  
~ poets ~ writers ~



We want your skills for *Renaissance* magazine, the voice of RTO/ERO. If you are interested in being part of our 'artist collective contact list', and have your work included in future issues of *Renaissance*, please contact **Renée Mercuri**, Managing Editor, at [rmercuri@rto-ero.org](mailto:rmercuri@rto-ero.org)

*Renaissance – keeping it beautiful and informative*

## Our Next Mailing ~ Thursday, September 25, 2008



Join us to benefit from camaraderie, refreshment, and the joy of accomplishment at our next Newsletter Mailing at St. Margaret's. Starting about 9:00am, we aim to finish by 11:30am.

**Arlene Freeman**, Mailing

## Obtaining 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 - application form on our website), or downloaded PDF from our website. Join our email service and we'll let you know when it's posted.



## 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

Hazel Agostini	Mary Hemphill	Harry Monkman
Endel Aruja	Patrick J Hunt	Hussein Nakhouda
Lembit Avesson	Alfred G Locke	Hilda Santing
Jessie Elizabeth Day	Lucy Jane McClellan	Margaret B Shelson
Robert Debison	Glenn McIvor	Bonita Simmons
John W Glossop	Shirley I Mihalik	Ida Wautier
		Margaret Wettlaufer

## Change of Address, Status, 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). A form is available at [www.rtoerotorontodistricts.org](http://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 and March 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](mailto: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:** 1<sup>st</sup> day of Sep, Nov, Jan, Mar, May.

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





**My Personal Record of Important Data**

**NOTE: This document is NOT A WILL**

Personal Data of: \_\_\_\_\_

This record of personal data is valuable to You, your Family, your Power of Attorney, your Executor and your Lawyer. Should you be incapacitated or should your estate need to be settled, a personal record can ease any confusion and lessen expense.

Completing multiple copies might be useful: a copy for you, your Power of Attorney, and your Executor. Whatever your distribution, keep your copy in a safe place known by your Power of Attorney and/or Executor. Do NOT store it in your Safety Deposit Box since this may delay access should time be critical to optimal decisions.

*Consider regular (perhaps annual) reviews of your personal data.*

General Information:

- a) **Power of Attorney for Personal Care:** a legal document in which you name a person to make decisions about your medical and other care when you become unable to make those decisions yourself while alive but incompetent.
- b) **Power of Attorney for Property:** a legal document in which you name a person to make decisions about your money and other assets on your behalf while you are alive but incompetent.
- c) **Executor:** the person named in your will to handle the closing of your estate after your death.
- d) Wills and Powers of Attorney ensure that your wishes are carried out as you direct otherwise court-appointed administrators will perform these functions - and not necessarily according to your wishes nor for the most economical solution.

You can obtain easy to complete forms and information booklets from the Public Guardian and Trustee (OPGT) at: 416.314.2800 (in Toronto), 1.800.366.0335 or the website: [www.attorneygeneral.jus.gov.on.ca](http://www.attorneygeneral.jus.gov.on.ca). You may wish to consult a lawyer before finalizing your Powers of Attorney as they grant a great deal of power to another person if you are incapable.

**Note also:** individuals acting on your behalf will need complete documentation as to your incapacity before they can perform some stipulated functions. You may wish to talk with you financial institution representative about their requirements.

**PERSONAL INFORMATION**

Name: \_\_\_\_\_  
(full, as on birth certificate, include names under which you may have been commonly known: e.g. John Q. Public, John Public, Johnny, Jack, etc.)

Social Insurance Number (SIN): \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Current Address: \_\_\_\_\_

Telephone: \_\_\_\_ . \_\_\_\_ . \_\_\_\_ Email: \_\_\_\_\_

**Teaching Record**

Board: \_\_\_\_\_

Schools (list backwards from whence retired): \_\_\_\_\_

**PARTNER'S INFORMATION**

Name: \_\_\_\_\_

Address (if other than above): \_\_\_\_\_

Telephone (if other than above): \_\_\_\_ . \_\_\_\_ . \_\_\_\_

Email (if other than above): \_\_\_\_\_

## IMPORTANT CONTACTS

### Lawyer

Name: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_  
Latest Will Dated: \_\_\_\_\_

### Executor

Name: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_

### Power of Attorney for Personal Care

Name: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_

### Power of Attorney for Property

Name: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_

**Physician Name:** \_\_\_\_\_  
Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

**Physician - Specialist Name:** \_\_\_\_\_  
Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

**Hospital of Record:** \_\_\_\_\_  
Registration/Patient #: \_\_\_\_\_

### Accountant

Name: \_\_\_\_\_  
Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

**Religious Affiliation/Institution:** \_\_\_\_\_  
Clergy Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

**Other:** Title: \_\_\_\_\_ Name: \_\_\_\_\_  
Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

**Other:** Title: \_\_\_\_\_ Name: \_\_\_\_\_  
Address: \_\_\_\_\_ Telephone: \_\_\_\_\_

## PENSIONS

### Ontario Teachers' Pension Plan

Contact: 416.226.2700/1.800.668.0105

Beneficiary: \_\_\_\_\_

Your last pension payment is at the end of the month of your death. Prompt notification ensures proper administration without overpayment claims on your estate.

Other Pension: \_\_\_\_\_

Employer: \_\_\_\_\_ Financial Institution: \_\_\_\_\_

Policy #: \_\_\_\_\_ Telephone: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Other Pension: \_\_\_\_\_

Employer: \_\_\_\_\_ Financial Institution: \_\_\_\_\_

Policy #: \_\_\_\_\_ Telephone: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

## MEDICAL RECORDS

Health Card Number: \_\_\_\_\_

Location of Health Card: \_\_\_\_\_

Current Prescribed medications: \_\_\_\_\_

Medication's Pharmacy/Branch: \_\_\_\_\_

List potential Medical issues (allergies, heart, etc.): \_\_\_\_\_

Other Potential Issues: \_\_\_\_\_

I have a Power of Attorney for Personal Care:    Y    N

Ensure this document clearly states your wishes and your family is aware. This will minimize potential third-party interference.

I am willing to donate any required organs:        Y    N

If 'Yes' to organ donation, does your Drivers License so Indicate?    Y    N

Does your Power of Attorney for Personal Care so indicate?            Y    N

## BANKING

Name/Branch of Financial Institution: \_\_\_\_\_  
Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Location of Cheque Books, Statements, etc.: \_\_\_\_\_  
Type (chequing, savings, internet) \_\_\_\_\_  
Account Number: 1. \_\_\_\_\_ 3. \_\_\_\_\_  
2. \_\_\_\_\_ 4. \_\_\_\_\_

Name/Branch of Financial Institution: \_\_\_\_\_  
Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Location of Cheque Books, Statements, etc.: \_\_\_\_\_  
Type (chequing, savings, internet) \_\_\_\_\_  
Account Number: 1. \_\_\_\_\_ 3. \_\_\_\_\_  
2. \_\_\_\_\_ 4. \_\_\_\_\_

Name/Branch of Financial Institution: \_\_\_\_\_  
Contact Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Location of Cheque Books, Statements, etc.: \_\_\_\_\_  
Type (chequing, savings, internet) \_\_\_\_\_  
Account Number: 1. \_\_\_\_\_ 3. \_\_\_\_\_  
2. \_\_\_\_\_ 4. \_\_\_\_\_

Credit Card Type/Issuer: \_\_\_\_\_  
(e.g. Mastercard/Bank of Montreal)

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(e.g. Mastercard/Bank of Montreal)

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(e.g. Mastercard/Bank of Montreal)

## SAFETY DEPOSIT BOXES

Institution Branch: \_\_\_\_\_  
Box Number: \_\_\_\_\_ Key Location: \_\_\_\_\_

Institution Branch: \_\_\_\_\_  
Box Number: \_\_\_\_\_ Key Location: \_\_\_\_\_

## INVESTMENTS

(Stocks, Bonds, GICs, Mutual Funds, RRSPs, RRIFs, etc.)

Investment Name/Type: \_\_\_\_\_  
Held By: \_\_\_\_\_ Plan/Certificate #: \_\_\_\_\_  
Financial Advisor: \_\_\_\_\_ Telephone: \_\_\_\_\_

Investment Name/Type: \_\_\_\_\_  
Held By: \_\_\_\_\_ Plan/Certificate #: \_\_\_\_\_  
Financial Advisor: \_\_\_\_\_ Telephone: \_\_\_\_\_

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Held By: \_\_\_\_\_ Plan/Certificate #: \_\_\_\_\_  
Financial Advisor: \_\_\_\_\_ Telephone: \_\_\_\_\_

## INSURANCE PLANS

### Canada Pension Plan (CPP)/Old Age Security (OAS)/Guaranteed Income Supplement (GIS)

The death of an OAS/ CPP pensioner/beneficiary should be reported as soon as possible. Have the person's Social Insurance Number ( SIN) on hand when you call. Benefits are payable for the month in which the death occurs; benefits paid after that will have to be repaid.

Upon death, benefits available may include:

- i a *death benefit* (a one-time payment to, or on behalf of, the estate of a deceased Canada Pension Plan contributor);
- ii a *survivor's pension* (a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor);

iii *a children's benefit* (a monthly benefit for dependent children of a deceased contributor).

A qualifying survivor should apply as soon as possible after the contributor's death. If you delay, you may lose benefits. Survivor application kits are available from any Human Resources Canada Centre and many funeral homes.

Call 1.800.277.9914 to report a death or obtain the kit.

#### Health Insurance

Retired Teachers of Ontario      Health Plan #:  
Contact Johnson Inc.            416.920.7248 or 1.877.406.9007

Insurer: Contract Certificate #: \_\_\_\_\_  
Contact/Telephone: \_\_\_\_\_

Life: (remember any credit card or bank insurance often offered free as a basic amount e.g., \$1000)

Insurer: Contract Certificate #: \_\_\_\_\_  
Contact/Telephone: \_\_\_\_\_

Life:  
Insurer: Contract Certificate #: \_\_\_\_\_  
Contact/Telephone: \_\_\_\_\_

Auto:  
Insurer: Contract Certificate #: \_\_\_\_\_  
Contact/Telephone: \_\_\_\_\_

Accidental Death & Dismemberment:  
Insurer: Contract Certificate #: \_\_\_\_\_  
Contact/Telephone: \_\_\_\_\_

#### ORGANIZATIONAL AFFILIATIONS

Retired Teachers of Ontario:  
300-18 Spadina Rd, Toronto M5R 2S7  
416.962.9463/1.800.361.9888  
Member Number: \_\_\_\_\_

#### REAL ESTATE (house, condo, life-lease, cottage)

Property Type: \_\_\_\_\_ Purchase Date: \_\_\_\_\_  
Address/Location: \_\_\_\_\_  
Name/Address of Mortgagor: \_\_\_\_\_

Property Type: \_\_\_\_\_ Purchase Date: \_\_\_\_\_  
Address/Location: \_\_\_\_\_  
Name/Address of Mortgagor: \_\_\_\_\_

Property Type: \_\_\_\_\_ Purchase Date: \_\_\_\_\_  
Address/Location: \_\_\_\_\_  
Name/Address of Mortgagor: \_\_\_\_\_

#### FAMILY/EMERGENCY CONTACT

CHILDREN  
Name: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_

Name: Date/Place of Birth: \_\_\_\_\_  
Address/Telephone/Email \_\_\_\_\_

Name: Date/Place of Birth: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_

RELATIVES  
Name/Relationship: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_

Name/Relationship: \_\_\_\_\_  
Address/Telephone/Email: \_\_\_\_\_

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Prepared by the Newsletter Committee for RTO/ERO Toronto District Sixteen Members in celebration of the District's 35<sup>th</sup> Anniversary. Suggestions for additions/improvements are encouraged and welcome.

Additional copies of this document (PDF) are available on the District 16 Website:

[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

by following the Toronto District 16 Link.