



Volume 31, Issue 2 **NOVEMBER, 2008**

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 President: Valerie Mah *vmah@ican.net* 416.533.0445
 Editor: Bill Menagh *bmenagh@eol.ca* 416.488.3372
www.rtoerotorontodistricts.org

Table of Contents

Consumer Corner	RTO/ERO Developments	11
Do Not Call List	TEOF Lunar New Year	22
Tax-Free Savings	Toronto Choristers	13
Dates To Remember	Travelogue	
Daytrips	My Trek to Everest	19
Errata	Turkey, Land of Empires	21
Finance Seminars	Tribute	13
From Your Editors	Trio Bravo	22
Health	Volunteers	21
Minding Your Money		9
New Members		23
Obituaries		24
Pension	~ Supplement ~	7
President		3
Recreation	Fall Senate File of Reports	5



RTO/ERO Toronto Executive 2008 ~ 2009

President: Valerie Mah	Past President: John Bratton
First Vice-President: David Shanoff	Second Vice-President: Marjorie Blake
Treasurer: Robert Putnam	Secretary: Nanette Zettler
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Goodwill: Sue Booker	Health/Insurance: Bill Tajer
Mailing: Arlene Freeman	Membership/Recruitment: Bob Neal
Pension/Retirement: Shashi Makhija	Political Action: Pat Carson
Program: Kay Jeffery	Social/Recreation: Carmelita Salazar
Travel: Ian Baird	
Members-at-Large: Linda Grieve, Roy Harvey, Tom Lyons, Patricia McGregor, Mary El Milosh	

From Your Editors

Past President **John Bratton** will be building a slate of 2009/10 Executive Members. Current members have been asked to state their intentions. If you have an interest in an executive position, check our January Issue.
 And, as you may have noticed, the executive has approved the printing of our cover page in colour ~ let us know what you think.

Errata

Well! Rap us with the ruler! Aside from our customary typos, please note these corrections/omissions to items in our September Newsletter.

Executive Contact:
Bob Putnam ~ address is 1204-15 King Street
Shashi Makhija ~ phone number is 416.892.1717
TSSAA/Neil Wilson Golf Tournament Results:
First place @ 12 under: Brian Gaw, Dan Dominico, Pat Van Plew (now 3-time defending champions) (Sorry, Dan.)

Dates To Remember ~ 2008/2009

Annual General Meeting ~ May 5
 Guest: **Jim Leech**, CEO, Ontario Teachers' Pension Plan
Chorister' December Concert ~ December 17 (p13)
Chorister' RTO/ERO Concert ~ December 1 (p13)
Choristers' Spring Concert ~ May 27
Executive Meetings ~ Jan 8, Feb 12, Mar 12
Newsletter Deadlines ~ Jan 1, Mar 1, May 1
Newsletter Mailings ~ Jan 29, Mar 26, May 28
Spring Luncheon ~ May 5
 Guest: **Honourable David Onley**, Lieutenant Governor of Ontario
Spring Senate ~ May 26, 27
TEOF Chinese New Year Event ~ February 6 (p22)
Trio Brava Concert ~ Feb 1, May 3 (p22)
Travelogues ~ Jan 28, Feb 25 (p19, 21)
TSSAA/Neil Wilson Golf Tournament ~ June 26

Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.
Third-party content is presented for information only and does not necessarily reflect endorsement by your editors or RTO/ERO Toronto.
While every effort is made to ensure the accuracy of the information contained in this Newsletter, important decisions should be made only after consulting with the appropriate professional or organization.

President's Column ~ Valerie Mah



Contact: 416.533.0445 / vmah@ican.net

On Tuesday, October 21, almost 100 new members joined the Executive and our Convenors for the New Members' Breakfast at the Old Mill. Convenors had an opportunity to talk about their programmes and members of the Executive shared their roles. If you are a new member who was unable to join us this year, we do permit members to attend next fall. **Lori MacDonald Blundon**, Consultant, Plan Benefits, **Johnson Inc.** brought a door prize and stayed to answer questions.

Imagine the voices of 143 Grade 5 and 6 students singing to open our Annual Meeting of Senate in October. Senators and observers from 47 Districts from across Ontario, the B.C. mainland and Vancouver Island were very impressed with the award winning choir from **Northlea PS**. As a former elementary teacher, I marveled at the effort it took to get that many students, parents and teachers to the Mariott for 8:45am and to have such an impressive program ready for a first concert in October of a school year.

Members of the Project Service to Others Committee reviewed 108 scholarship applications over the month of July and August. Twenty-five recipients who met the criteria were selected candidates. There were 108 applications received from 38 out of 47 districts. Seven applications were received from District 16 and

Meghan Chambers, Katherine Tittel and Mischa Levine were the successful applicants. Applications for 2009 scholarships are available on the RTO/ERO website. During Senate, a motion was made to have the Provincial Executive consider extending scholarships to students pursuing a career as a doctor or nurse due to the shortage of doctors in many smaller communities.

At Senate, we heard from Janet Marissen – *Guide Dog Program, Lions Foundation of Canada*. Her group received a STO grant to produce a children's book on guide dogs. She held the Senators spellbound as she introduced a three month old apricot poodle-in-training whose destiny will be made in nine more months. At that time it will be decided if he is best suited for the seeing eye program, the program for a deaf person or a dog that is trained to let its owner know they are about to have a seizure. *Project – Service to Others* provides grants up to a maximum of \$4000 for initiatives that support the concept of "Service to Others." Consider submitting an application for 2010. (The deadline for District 16 to determine a submission for 2009 was November 1, 2008.)

Brian Kenny was re-elected to serve a second year as president for RTO/ERO. One year terms are the norm with the Provincial Executive but senators unanimously approved

Continued on Page 4 

President continued from Page 3

Those of you who attended our AGM in May will remember Brian for his wit and humour. He has been away from his home in Dryden over 200 days in the last year. Members of our executive who have worked with him are most impressed with his dedication and leadership. Like your local executive, positions on the provincial executive are voluntary. **Marg Couture**, District 46 Muskoka is our First Vice- President, **Joan Murphy**, District 33-Chatham/Kent, Second Vice-President and the two additional Executive Members are **Doug Carter**, District 27 Ottawa-Carleton and **Sue Stephenson**, District 39, Peel. Three of our District 16 Executive serve on Provincial Standing Committees: **Pat Carson** on Political Action; **Bill Menagh** on Communications; **Bob Putnam** on Audit. We are honoured to have them there and know they have much to offer at the provincial level.

Senators and Provincial Executive gave a standing ovation to our speaker **Ron Edwards**, who presided over his 43rd consecutive Senate. Imagine, over 21 years of impressive service. When I asked him what he might be doing with his newly found time, he replied, "Tending my 140 different lilies in my perennial garden."

Many thanks to **Carmelita Salazar, Pat McGregor and Kay Jeffery** for co-ordinating a most successful

Craft Show of over 20 crafters at our Fall Luncheon. There were many wonderful items available for holiday gifts.

Members of the Teachers' Pension Plan will be receiving a cost of living increase of 2.5%. You should be receiving notification by the end of November.

Due to the popularity of our Wellness series in 2006 and 2008, we have decided to hold a **Financial Wellness Series** on four consecutive Mondays in February 2009 at the Forest Hill Loblaws at Bathurst and St. Clair. We were pleased to have the expertise of our past president, **John Bratton** and our first vice president **Dave Shanoff** to help organize this series. One session will be presented by Johnson Inc. consultant **Lori MacDonald Blundon** who will discuss options of our insurance provider. See page 14 for details.

In closing, I would like to thank our very dedicated volunteer Executive and Convenors for their hard work on our behalf. But, none of us are indestructible and succession planning is a need in any successful organization. We invite interested members to consider organizing groups or joining our Executive. The motto of RTO/ERO is:

*"Here for you now...
Here for your future."*



Aren't you glad you did not take out a Reverse Mortgage on the deteriorating value of your house?

Recreation/Social ~ Carmelita Salazar



Contact: 416.927.0416 / csalazar8@sympatico.ca

Time really flies... Live the way you want! Enjoy what you can! Smile! Be happy!

Come and join us in some or all of the activities planned for you. That is, if you have not done so yet! Don't be alone! There is so much to do! We need you! We want you to enjoy life! Please join us!

The **Toronto Choristers** will once again entertain us with a very special concert for RTO/ERO members and guests on December 1 at 1:30pm at St. Margaret's Anglican Church. Make sure you come!

I hope you enjoyed shopping at our Annual RTO Craft Show... amazing goods made by our RTO members. Maybe you can start now for next year's Craft Show. It's time to show off your hidden talents!

Here's what happens at St. Margaret's Church at Eglinton and Avenue Road:



Play **Bridge** under the leadership of **John Lane**... my favourite mentor! If it's your first time to play bridge, the group is really friendly, helpful and welcoming. You will have lots of fun! Give it a try! They start at one o'clock sharp and play the first, third, and fifth Tuesdays of the month. There is no charge! Come, have fun and enjoy the afternoon. Light refreshments are provided. Phone John at 416.486.0697.



Crafts with **Bernice Iles** meet on the fourth Tuesday of each month. You can create little projects to give away or for your own home use. Relax with other members while you make a variety of crafts. Call Bernice at 416.651.4378.



Travelogue led by **Dick and Marilyn Holyer** will let you travel along with the presenter's colorful, interesting, and delightful experiences as they reminisce about the countries visited in their journeys to other parts of the world! Enjoy the decadent treats after the vivid, lively presentations! See Pages 19 and 21 for the January and February presentations. For more details call 416.929.8512.

The following groups meet at different sites:



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

Continued on Page 6

Social continued from Page 5



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

Call **Joan Johnston** at 416.691.6368 or **Elaine MacIntosh** at 416.463.2637.

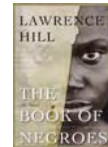
November ~ Water for Elephants by Sara Gruen



December ~ Half of a Yellow Sun by Chimamanda Adichie



January ~ Late Nights on Air . by Elizabeth Hay



February ~ The Book of Negroes by Lawrence Hill



March ~ Plague A Story of Smallpox in Montreal
by Michael Bliss



Friday Night Movies - The group attends the early evening movie around 7:00pm at a central, subway located theatre on the 2nd Friday of each month from September to June. Afterwards they meet for coffee. Members are notified by phone or emailed a day or two before the movie date. For information call **Mary Malcolm** at 905.509.9511 or email mary@rogers.com



Monday Matinee Movies - this group attends the matinee on the third Monday of the month at a central location usually on a subway line. Each month a volunteer selects a movie for the group who afterwards have coffee or snacks at a nearby café. **Anne Ludwigen** at 416.324.0909 is the convener.



Super Tees Golf is still looking for a new location. Please contact **Rosalie Parente** 905 856.6936.



Walking with Phyllis Walker 416.653.3521 or email 11anoka@aol.com. Enjoy the gardens; walk by the waterside; breathe the fresh air; enjoy the flowers; walk the malls in really bad weather!

Continued on Page 19



OTPP Cost-of-Living Increase Announcement

Your Teachers' pension will increase 2.5% in 2009. If you started your pension this year, your inflation increase will be pro-rated. Based on the Consumer Price Index (CPI), this adjustment will be applied to your pension in January 2009 and details of the total increase will appear on the direct deposit notice that you will receive at the end of January.

Source: OTPP website

Re-Employment Changes Announced

Effective Jan. 1, 2009, the Ontario Teachers' Federation (OTF) and the Ontario government have changed the plan's re-employment provisions.

- 1 The re-employment limits apply regardless of your age. Before the change, the limits did not apply after age 71.
- 2 You no longer contribute to the pension plan if you exceed the re-employment limit. Contact your employer if contributions are inadvertently deducted from your pay after Dec. 31, 2008. (Your pension will be suspended if you work after the month in which you exceed the limit.)
- 3 You can choose to have your pension recalculated to include the additional credit you accumulate while re-employed only if you:
 - return to work in education for the first time after Dec. 31, 2008;
 - notify us of your intention before you return to work; and
 - will work for the equivalent of a year or more.

If you do this, your pension will be suspended and you will contribute to the plan during your re-employment.

For more information on working after retirement, please visit our website: <http://otpp.com/web/website.nsf/web/workingafterretirement>

Pension Changes for Future Retirees

This information regarding the Ontario Teachers' Pension Plan is provided for your interest only. Changes described have NO IMPACT on current retirees nor those retiring in 2008 or 2009.

In September announcements were made regarding changes in the benefits to be received from the Ontario Teachers' Pension Plan.

The following details are obtained from the Ontario Teachers Pension

Plan Website: www.otpp.com
Additional information can be found on the websites of:

The Ontario Teachers' Federation:
www.otffeo.on.ca

The OTF Affiliates:

AEFO: www.aefo.on.ca

ETFO: www.etfo.on.ca

OECTA: www.oecta.on.ca

OSSTF: www.osstf.on.ca

For those retiring after 2009, the Cost

Continued on Page 8

OTPP continued from Page 7

of Living adjustments will be based on two components:

1 The portion of a member's pension credit earned before 2010 will still be 100% protected against changes in the cost of living.

2 The portion of a member's pension credit earned after 2009 will be 100% protected against cost-of-living changes as long as the plan has sufficient assets.

3 If the plan has insufficient assets:

- Cost-of-living increases for pension credit earned after 2009 will be between 50% and 100% of the change in the CPI, depending on how much the plan can pay. Any reduced inflation payment will remain in effect until a funding valuation shows there are sufficient funds to provide full inflation protection again. If there is enough surplus, pension payments could be further increased to the amount they would have been with full inflation protection.

- The Ontario government and designated employers that participate in the plan will continue to share pension costs by making extra payments equal to any inflation increases members forgo due to a funding deficiency.

4 Only the plan's cost-of-living provision is changing to help manage future funding challenges and will apply only to the pension

credit of those retiring in 2010 or later.

Pensions being paid to retired members, including full inflation protection, and the value of pension benefits already earned by working members are protected by legislation.

5 While the pension plan is not immune to current market conditions, your pension is secure. Today's market conditions will not affect the pensions of retired members or pension benefits already earned by working members. Unlike other retirement savings vehicles, such as RRSPs, your pension is defined by a formula that takes into account your years of service and average salary.

6 The change in the cost-of-living provision paves the way for the elimination of the \$12.7 billion shortfall by reducing the level of risk in the pension plan.

7 The 2008 shortfall is now eliminated. By making cost-of-living increases conditional on the financial health of the pension plan for pension credit earned after 2009, the pension plan now has the flexibility to manage future funding deficiencies.

[Editors: **Jim Leech**, President and CEO of the Ontario Teachers' Pension Plan has accepted an invitation to address our Toronto District Annual General Meeting next May.]





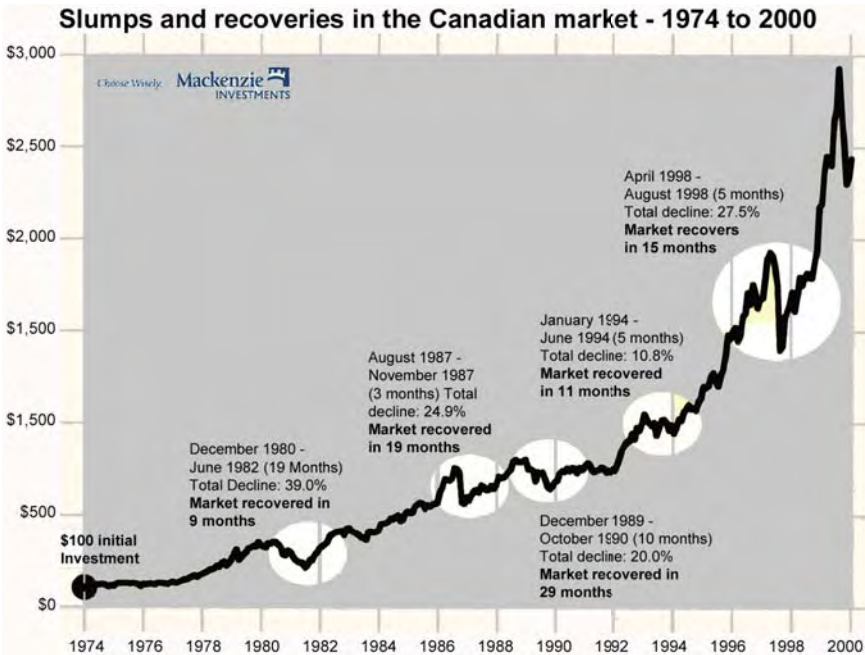
Market Commentary

This commentary is intended to provide some perspective on today's market conditions. It is hoped that it helps! Nobody is disputing that things are bad, but we've been there before and have lived to earn again!

The markets continue to be volatile and upsetting. Fortunately, many of us have been invested for five years or more and it is our *gains* (profits) that are being reduced – not our *principal*. (I realize that this might be cold comfort.) That is not the case, however, for newer retirees/investors. Take heart however, this recession is not without precedent, nor will the recovery that will inevitably follow.

Inserted below are three graphs that provide a historical perspective on what's happening in the markets today. The first graph shows how the value of \$100 invested in 1974 fared over the years to the year 2000 - just before the crash of 2000 to 2003. Despite all the market recessions that occurred from 1974 to 2000, the value of the \$100 invested continued inexorably to increase. So will yours over time. During the crash of 2000, the original \$100 investment was still worth about \$2,300, even after a 25% decline in the S&P/TSX. The S&P/TSX index was around 10,000 basis points (BP) at the time of the

Continued on Page 10

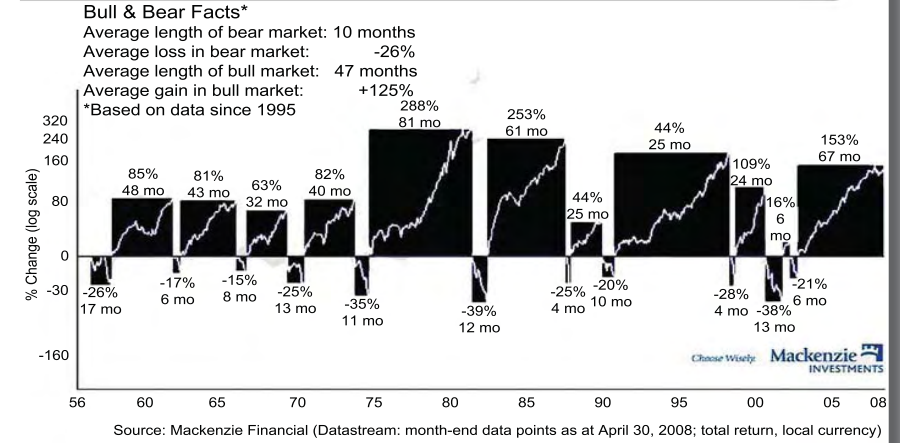


Money continued from Page 7
 2000 crash. In May, 2008 the S&P/TSX index broke 15,000 BP – 50% greater than at the peak before the depression of 2000. If the markets overcame that market correction, they will do it again.

The second graph shows the magnitude and duration of bear and bull markets for the period 1956 to 2007. Here you will see that bear markets (down markets) occur regularly, but are of shorter duration

and lesser magnitude than bull markets. Today's bear market will inevitably give way to a recovery and the indices will not only return to their pre-2008 levels, but will surpass them. It is interesting to note that over the period 1956 to 2007, Bear Markets lasted about 10 months and dropped 26%, while Bull Markets rose 125% and lasted for 47 months. Hence, the probability that we will experience a market correction/recession about every five years.

Bull & Bear Markets
 S&P/TSX Index to December 2007



The third graph (Page 15) shows how counter intuitive investing is. When markets are at their peak investors are euphoric, investors are in most danger of a crash. When the markets have recessed into a

trough and investors are in despair, that is actually the point of greatest opportunity for growth. So it is today. People who are retiring now or investing in the market have the

Continued on Page 15

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 or at 416.491.2921.

RTO/ERO Developments



- Your Toronto Executive has met twice and:
- reported that the September Newsletter Mailing of 4000 items was completed in record time (Ed. Thanks to our volunteers. Consider joining us in January.)
 - reported finances to October 6, 2008 of: Income: \$54,655.73; Expenses: 41,128.35; Total Equity: 64,056.55;
 - agreed to sponsor the 'Screw-the-Bell' Golf Tournament as an RTO/ERO Toronto District 16 event;
 - accepted Bob Neal's volunteering to head up the Golf Tournament;
 - received a report regarding comparative costs should the mailing of the Newsletter require an outside service-provider;
 - agreed to print the Newsletter cover-page in colour;
 - determined that the Newsletter be printed using environmentally friendly ink and paper. [Editors: our printer has a policy that includes use of recycled content in copy paper (30% post-consumer waste.)]
 - authorized the purchase of notepads and magnets for District promotion;
 - authorized the hosting of a 'Financial Seminar'.



RTO/ERO Toronto Districts (representing RTO/ERO Districts 16, 22, 23, 24) fulfills a couple of joint responsibilities on behalf of it's sponsors:

- hosts a joint website (www.rtoerotorontodistricts.org)
- sponsors three Retirement Planning Workshops (RPW) per school year. Our first workshop was successfully held on November 13 with two additional, *single-session* RPWs on:

Saturday, March 28 at the Toronto Catholic District School Board

Thursday, April 23 at the Toronto Board Etobicoke Office

If you are aware of any potential retirees, let them know that Registration Forms are available on our website.

In-depth, *four-session* RPWs are also available for TCDSB and TDSB employees. These registration forms also available on our website.



RTO/ERO at its Fall Senate determined the following:

- no member fee increase this year [we would have been quite irritated if they had. Ed.]
- approved a number of benefit changes (see Supplement)
- approved programs and direction for 2009 (see supplement or log

Continued on Page 13



Above: Photos from our New Members' Breakfast ~ October 21, 2008.



Left: As an environmental tribute in memory of deceased colleagues, your Executive has arranged for the planting of a tree as indicated in the Certificate.

RTO/ERO Developments continued from Page 11

on to the Members Only portion of the RTO/ERO Website: www.rto-ero.org for full reports).

- for 2009, **Pat Carson**, **Bill Menagh** and **Bob Putnam** have been appointed to the Provincial Political Action, Communications and Audit committees respectively;
- no Founding Member Award will be granted in 2008



Reborn RTO/ERO From the Fall 2008 Issue:
RENAISSANCE remove your name from the College of Teachers Status List so you are not considered

Suspended for Non-Payment of Fees (p4);

- active teachers *can* join RTO/ERO (p5);
- 2009 Pocket Planner *included in the mailing* (p6);
- Service-to-Others 2008 Grant recipients List (p28; includes District 16);
- *Correction:* Long-Term Care toll free number is 1.800.467.4155 (p27)

Toronto Choristers **CHRISTMAS CONCERTS**

Wednesday, December 17, 2008 at 7:00pm

Jubilee United Church
 40 Underhill Drive
 (first stoplight east of the DVP, north of Lawrence Ave.E.)
Admission: a donation to the Church Outreach Program

and

Monday, December 1 at 1:30pm
at St. Margaret's Church
 (Avenue Road, just north of Eglinton)

A Tribute ~ Lest We Forget... Let's Celebrate

November reminds us of All Soul's Day, Remembrance Day and Thanksgiving Day. Lest we forget the departed 'souls' for whom we mourn eternally at this time, may we remember not only the soldiers and heroes, but also the teachers who, in their time, strived to bring to fruition the success of the children who have become the men and women of our society.

Lest We Forget... Let's Celebrate Their Lives!

Marjorie Blake

RTO/ERO Toronto Financial Wellness Series

Every Monday in February, 2009 RTO/ERO Toronto is pleased to present a seminar on four different aspects of financial wellness.

- Where?** Upstairs at the Forest Hill Loblaws (396 St. Clair Avenue West)
When? Monday mornings in February from 9:30am to 11:30am
Cost? \$20 person for series of four sessions (spouses, friends welcome)

February 2, 2009: Wills and Estates (everyone needs a will and why) Powers of Attorney, Executors, Estate Planning/Minimize Taxation, Inheritance

February 9, 2009: Investing 101: How to Prosper in Difficult Times; RRSPs/RIFs; Stocks/Bonds/ Mutual Funds; Guaranteed Investments (GICs, Annuities, Seg Funds); Principal Protected Notes, 5 Simple Tips for Long-Term Investors

February 16, 2009: Lori MacDonald Blundon (Sr. Consultant Plan Benefits Johnsons Inc.) Group Benefits Program Update; Group Benefits Program (Travel); Other available plans: Long Term Care, Critical Care, Life

February 23, 2009: Maximize Your Retirement: Pulling It All Together CPP, OAS, GIS – How to apply for and maximize your benefits; Income Splitting and Taxation Tips; Financial Planning and Budgeting; Outliving your money, or do I have enough?; Charitable Giving, Foundations, Creating a Legacy

NOTE: There is a limit of 30 participants so register now!

How to register: Call David Shanoff at 416.656.3245 or email dayshan@sympatico.ca. Once your registration is confirmed, please complete the registration form below and remit a cheque for \$20 payable to RTO District 16 (Financial Wellness Series).

REGISTRATION FORM

RTO/ERO Toronto Financial Wellness Registration

Name (please print)

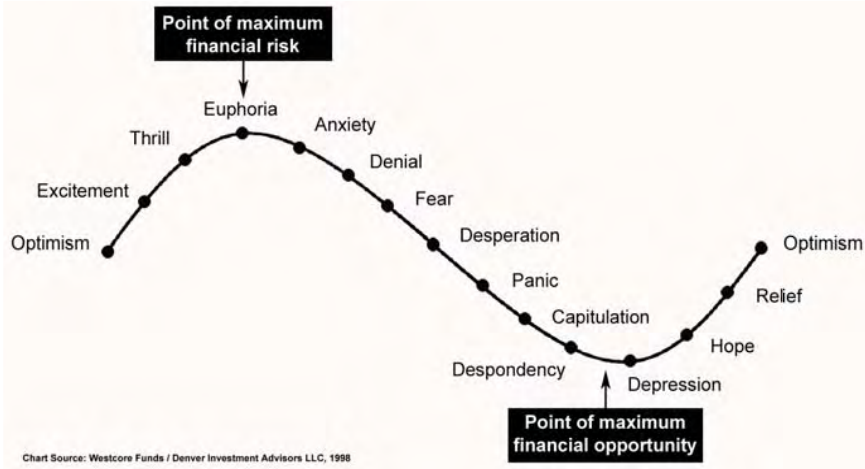
Address

Municipality Postal Code

Phone Email

(Personal information for RTO/ERO District 16 purposes only)

Return, with cheque, by December 31, 2009 to:
David Shanoff, 39 Regal Road, Toronto, Ontario M6H 2J6



greatest opportunity to make great gains.



Consumer Corner



National Do Not Call List (DNCL)

From the Website of the Canadian Radio-television and Telecommunications Commission (CRTC):

The National DNCL gives you a choice about receiving telemarketing calls. You can now register your home phone, cellular or fax number(s). Signing up is simple, quick and free. Once you have signed up, many telemarketers can no longer call you starting 31 days after your registration. You must renew your registration every three years if you want your number(s) to stay on the National DNCL.

You can sign up online at:

www.LNNTTE-DNCL.gc.ca or by calling, toll-free, 1.866.580.3625.

Registering on the National DNCL will reduce but not eliminate all telemarketing calls and faxes. There are certain kinds of telemarketing calls and faxes that are exempt from the National DNCL, including those made by or on behalf of:

- registered charities seeking donations
- newspapers looking for subscriptions
- political parties and their candidates, and
- companies with whom you have an existing commercial relationship; for

Continued on Page 16

example, if you have done business with a company in the previous 18 months - such as a carpet-cleaning company - that company can call you. (Telemarketers making exempt calls must maintain their own do not call lists. If you do not want to be called by these telemarketers, you can ask to be put on their do not call lists. They are obliged to do so within 31 days.) You will continue to receive calls from organizations conducting market research, polls or surveys. These are not considered telemarketing calls because they are not selling a product or service, or requesting donations.

Editors: Should you wish to easily opt out of the exempted organizations, try the link below. You will be asked for your telephone number. You can opt to have any personal information deleted after you have completed the form.

www.IOptOut.ca

Tax-Free Savings Accounts (TFSA)

The Government of Canada has created new TFSA's. Beginning in 2009, you can contribute up to \$5,000 per year to a TFSA where the holdings grow and earn income tax-free.

If you don't contribute the maximum amount in one year, you are able to carry forward your unused contribution room to future years.

You can withdraw funds from your TFSA at any time and for any purpose. They are unaffected by federal income-tested benefits or credits e.g. Guaranteed Income Supplement, Old Age Security benefits, Age credit, Goods and Services Tax credit. Amounts withdrawn from TFSA's can be added to your unused contribution room so that the funds withdrawn can be put back into a TFSA in a subsequent year.

You are not taxed on any income or capital gains earned on investments in the TFSA and you are not taxed on funds withdrawn from your TFSA. [Ed. Money placed in TFSA's have already been taxed.] Contributions to TFSA's are not tax deductible. Interest on funds borrowed to contribute to a TFSA are not deductible. Excess contributions will be subject to a penalty tax.

Like RRSPs, qualifying investments for a TFSA include cash, guaranteed investment certificates (GICs), mutual funds, publicly traded securities, government and corporate bonds.

For more detailed information, visit:

www.cra-arc.gc.ca/gncy/bdgt/2008/txfr-eng.html

Also see **Chuck Carr's** *Minding Your Money* archive posted on our website.

Note: All banking institutions have details on their websites related to this new savings opportunity. For maximum benefit, study up on what's available so that you can invest as early in January as possible.



This month we bring you some 'food-for-thought' as distributed by our provincial Health Services & Insurance Committee.

decreasing the amount of sugar made by the body. The drug is available in tablet form (100 mg sitagliptin) and is to be taken once daily.

Source: Merck Frosst, February 2008

Benefit Entitlement Review

Members are reminded to clearly identify which of the three criteria was not met when filling out the Benefit Entitlement Review (BER) application form.

Forms that do not clearly identify at least one of the criteria are returned to the member. Those criteria are:

- 1 Ambiguous wording of the RTO/ERO Health Plans (Reviews will be based on the intent of the benefit coverage in the policy including industry guidelines where applicable.);
- 2 Incorrect written representation provided by Johnson Inc. and World Access Canada to the members of RTO/ERO; or
- 3 A misinterpretation of the RTO/ERO Health Plans by JI and World Access Canada to the members of RTO/ERO.

Drug Information Update

Januvia – New Diabetes Drug

Merck Frosst introduced Januvia in February 2008 to be used in combination with metformin to improve blood sugar levels in adult patients with Type 2 Diabetes. Januvia is a DPP-4 inhibitor helping to improve the levels of insulin and

Losec & Nexium - New Safety Info

Health Canada was undertaking additional analysis to confirm or deny reports which linked the use of Losec and Nexium with an increase in serious cardiovascular incidents.

Health Canada has now completed its analysis concluding that there is no evidence to support an increased cardiovascular risk associated with the long-term use of Nexium. However, they were unable to definitively conclude if there was a potential for increased risk with Losec.

In light of this information, patients taking Losec and Nexium should not make any changes to their medication unless discussed with their doctor.

Source: Health Canada, Feb. 27, 2008

Majority of Seniors Have Made Plans for Dying but Few Have Made Plans for Independent Living

According to the recent "Living for Today - Ready for Tomorrow" survey of Canadians aged 65 to 85 conducted by Ipsos-Reid, there is a big discrepancy between seniors' desire to remain in their homes

Continued on Page 18

Health continued from Page 9

and the plans they're making to reach this goal. As the health of many people in this age group will inevitably deteriorate at some point in the future, there will be a need for support services and/or different living arrangements to ensure they are leading independent lives. The survey showed:

- Nine out of ten Canadians between the ages of 65 and 85 have a will, half have a cemetery plot and 44% have a pre-arranged funeral.
- 97% will attempt to live independently as long as they can. While independence is a big priority, they are not planning for their future living arrangements or talking to their families about what their options might be.
- Less than half (47%) of older Canadians have researched ways to help themselves live independently at home.
- Over half (51%) have not made any modifications to their home to ensure it's a safe environment.
- 82% say they will do everything they can to avoid moving into a nursing home.

With the lack of planning, it is evident that this group will be attempting to access services and care during a time of stress. In general, it seems that older Canadians are not seriously planning home care as an option, even though governments are investing more in this area to alleviate the burden on hospitals and nursing homes.

Source: CNW Group, March 2008

Fact Sheets on Required Vaccinations

For more information on diseases prevalent in different areas, there is an online website that offers travellers some assistance. The Travelvac's web-site offers travellers the ability to click on a global map of the destination to which they will be travelling. The site then returns information on what diseases exist in that destination and the degree of risk for the disease in each of the local regions. By further clicking on the diseases noted, the site will identify the vaccinations that should be taken before travelling, additional information on the disease and some prevention tips while travelling in those areas. The website address is http://www.travelvacs.ca/en/Before_Leaving/Disease_Map.cfm

Source: Travelvac website, Feb. 2008

Falls and Seniors:

- Every 10 minutes in Ontario at least one senior will visit the Emergency Department after a fall;
- Every 30 minutes in Ontario at least one senior will be admitted to hospital due to a fall;
- 40% of admissions to long-term care homes are fall-related;
- Over 60% of seniors who fall do not return to their previous functional levels;
- Falls and falls-related injuries are the leading cause of death among seniors in Canada.

Source: Mississauga Halton Health Integration Network, May 2008

Social continued from Page 6



Theatre Day Trips by Jack de Groot are most popular and very much enjoyed by all participants. I am always in awe whenever I get lucky enough to be a participant of this incredible deal of the ever popular all day trip - sumptuous lunch, first class show, and an awesome dinner! Very relaxing, loaded with excitement, and an incredible deal! Please phone Travel Chair **Ian Baird** 416.491.8906 for information.

I wish to thank all the wonderful conveners for making these activities possible. Please join the fun and extend the camaraderie even further by bringing your friends too. And I want to thank all of you for supporting these activities.

If you wish to start a group, please do not hesitate to contact me at 416.927.0416 or at csalazar8@sympatico.ca.

Enjoy and be happy! Have a great Christmas and a wonderful New Year!

Carmelita Salazar, Social 

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.

Our Travelogue ~ Wednesday, February 25

My Trek to Everest

"At 18,200', air pressure is half that at sea level and blood oxygen saturation less than 75%. It's tough to breathe at that altitude. I know. Because on May 12, 2006, I stood at over 18,000' on the summit of Kala Pattar, a mountain adjacent to Everest, struggling for each breath."



Join **Harold Lass** on his high altitude trek to Kala Pattar and Everest as he gradually gained altitude from his starting point, the village of Lukla (9,350'), through scented rhododendron forests to Khumjung (12,434') to visit the Hillary High School and on to the lunar landscape above the tree line to the Khumbu Glacier - gateway to Everest.

Andy Rooney on Vegetarians:

Vegetarian - that's an old Indian word meaning "lousy hunter".

Jack GeGroot's Daytrips



The first group of daytrips has been planned and reservations can be made as noted below. As always, your day will include your theatre ticket, transportation by motorcoach, lunch, dinner and all applicable taxes and gratuities. Each day has a matinee performance and a limited time for shopping.

To book your seat:

**Please call Jack DeGroot at 416.691.3046 on
Wednesday, December 3, 2009 at 8:00am**

Once your booking has been made, please forward a deposit of \$50.00 (Payable to Club 16) to **Jack DeGroot at 19 Elm Drive, Toronto ON M1M 2W3**. Please note the date(s) of your trip(s) on the face of your cheque.

The cost for each production is \$110.00 per person.

At Drayton Festival Theatre

Wednesday, May 6, 2009 *Country Legends*

This presentation is a salute to the Country Music Pioneers in the tradition of the Grande Ole Opry. Some of Country Music's greatest performers are celebrated in this energetic, fun-filled musical review.

Tuesday, September 29, 2009 *Brigadoon*

Two wayward travellers unlock the mystery of the fantastical kingdom 'Brigadoon'. In this magical musical your soul will be stirred and your imagination unleashed.

At King's Wharf Theatre in Penetanguishene

Thursday, June 25, 2009 *The Odd Couple*

Neil Simon has created this mirthful battle of wits between two mismatched room-mates who have been kicked out by their wives. Two men, one neat freak and the other a slob, are forced to live together. Come, enjoy the fun!

At St. Jacob's Schoolhouse Theatre

Thursday, November 5, 2009 *2 Pianos ~ 4 Hands*

Inspired by the wizardry of classical pianists like Beethoven and Bach and rock artists like Jerry Lee Lewis, two incredibly talented virtuosos strive for fame in this hilarious musical comedy.

Other Stratford/Shaw productions will be announced in our next Newsletter.

Volunteers Appreciated

Adult Literacy Project Seeks Volunteers



IBM Canada Ltd. gives literacy software to non-profit organizations working with newcomers (ESL) and other adults with literacy needs. We are looking for volunteers to 'Canadianize' existing electronic books on topics such as citizenship, how to get a driver's licence, financial literacy, and employment. If you are interested in finding out more about this community-based literacy project, please contact RTO/ERO member **Elizabeth MacDonald** at 416.913.1087.

Our Travelogue ~ Wednesday, January 28

Turkey, Land of Empires

Gib Goodfellow has offered to put the complex history of the major empires, Greek, Roman, Byzantine, and Ottoman on which the present Republic of Turkey was built, into context with pictures and informed commentary on his trip in 2008.

Turkey has been described as having a multiple identity, a bewildering succession of states in an area of the Middle East inhabited for 10 millennia, less a bridge between Western and Eastern Europe than a historic battleground, fought over by forces from both directions, a late medieval empire which extended at one time from the Indian Ocean to the Atlantic. Although recognized at its peak from the 7th to 13th centuries as an Islamic society with significant intellectual and scientific discoveries "borrowed" by the West, the Ottoman Empire in decline was labeled in the 1800's as "the Sick Man of Europe" and almost carved up by the victorious Allies after supporting Germany in World War I.

Instead, a War of Independence (1919-1922) led by Kemal Ataturk, who became the father of his country, united the people in a secular republic dedicated to Westernizing this ancient land. Turkey today is a member of NATO and still struggling to be accepted by the European Union, but serious tension between religious and secular factions contributes to episodes of instability. And then there is the question of the Kurdish population in Eastern Turkey where tourists seldom go... So much to be learned and such stunning beauty to be appreciated!

Join Gib and see for yourself why Turkey is an increasingly popular destination with many attractions.



Terry Storr: *Clarinet*

Baird Knechtel: *Viola*

John Selleck: *Piano*

*Present Three Concerts at All Saints Kingsway Anglican Church
2850 Bloor Street West at Prince Edward Drive ~ 2:00pm*

Concert I: successfully held on November 2, 2008

Concert II: February 1, 2009 featuring guest soprano **Renée Bouthot**

- Reineke ~ Trio in A Major
- Schubert ~ Sheperd on the Rock
- **Elizabeth MacDonald** (hand icon)
- Mozart ~ "Kegelstatt"
- Milton Barnes ~ 4 Songs
- Trio in E^b; K. 498

Concert III: May 3, 2009

- Schumann ~ Fairy Tale Pictures
- Mozart ~ Sonata in E minor
- Selleck ~ 3 Piano Preludes
- Bruch ~ Double Concerto for Clarinet and Viola

Tickets: Regular/\$18.00; Seniors & Students/\$12.50

Information: Baird Knechtel / 416.242.2131

Order Advance Tickets: 103 North Drive, Toronto ON M9A 4P5

Make cheque payable to Baird Knechtel (for *Trio Bravo*)

Tickets at the Door: Regular/\$20.00; Seniors & Students/\$15.00

TEOF ANNUAL LUNAR NEW YEAR BANQUET

Friday, February 6, 2009



Celebrate the 'Year of the Ox' ~ 1913, 1925, 1937, 1949, 1961, 1973, 1985 or 1997) However, if your birthday is between January 22 - February 16, you could be 'A Tiger'. Tickets are \$50 per person or \$500 for a table of ten.

Advance reservations can be made through **Theresa Lennox** at 416.393.8861 or theresa.lennox@tdsb.on.ca.

Contact **Valerie Mah** 416.533.0445 or vmah@ican.net (hand icon)



"Gis To Laugh!" Remember Merit Pay, Eh?

Teachers should have had a Merit Pay package like that of the CEOs and money managers responsible for the current economic melt-down. On the other hand, teachers were competent so likely would not qualify. (hand icon)

Welcome to New Members



Welcome to new members who have joined us from August to October. Consider joining our activities as a participant or a leader. *Occasionally new members join 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.**

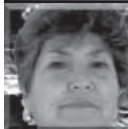
Bob Neal, Membership

Michael Arbour
Nancy Baines
Estrella Benaim
Lucy Bowers
Madeleine Chabot
Lorinne Chong
Pamela Contreras
Judith Dalche
Yuzizaz Dancel
Kathleen Daniel
Gaetanina Di Lorenzo
Carmen Ducharme
Maria Durigon
Martin D Fitzpatrick
Eija Forster
Mary Francone
Renee M Gagnon
Kathleen Gardiner
Joyce M Graham

Brigitte Hassan
Douglas R Hilker
Oksana D Isoki
Farida Kassum
Keshodat Kumar
Mendel Kurtzman
Mary Laframboise
Irene Landry
Jan Lapedus
Lydia Lubynskyj
Donna Martin
Gary Martin
Margaret McIntosh
Sharon McKenzie
Dorothy E Mckie
Ingrid Megow
Suzanne Miller
Frank Nagy
Eric Oakley

Doreen Olds
Sheila Padachey
Joan Paterson
Calvin Patience
Chester Pochwalowski
Kamal Ramez
Mildred Richmond
Robert Root
Marie Sanford
Doug L Saunders
Mary J Scroggie
Cynthia Shore-Beauvais
I A J Sloan
Carolyn Spoore
Barbara Tesla
Sandra Trafford
Louise Uyede
Michael Warden
Helen M Whaley

Next Mailing ~ Thursday, January 29, 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 Toronto 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 the service they rendered.

Sue Booker, Goodwill

Dorothy J. Burgess
Anna Beatrice Charlebois
Syed S. Hassan
Wilson Hsueh
Susan Kelly
Angus W. Lee-Sing

Katharine B. MacKenzie
Wladyslaw Puchara
David R. Rees
Ruth Stillman
John Trafford

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.

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

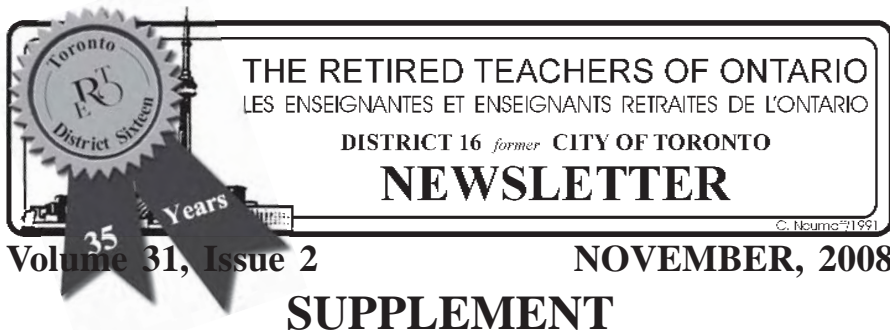
Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to modify or reject any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other 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. If you create your submission in another program, save it as a TXT file. Typed or hand-printed copy accepted but earlier submission is requested.

Editorial Committee: Ian Baird, Bill Menagh, Paul Rowney

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

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



Volume 31, Issue 2


NOVEMBER, 2008

SUPPLEMENT

RTO/ERO Fall Senate File of Reports ~ 2008

TABLE OF CONTENTS

Approved Senate Business.....	S20	Health Services & Insurance....	S10
Audit	S4	Member Services	S14
Budget Proposal for 2009	S5	Nominating	S15
Canadian Association of Retired Teachers.....	S8	Pension & Retirement Concerns	S16
Charitable Donations Policy	S9	Political Action.....	S15
Communications	S8	President.....	S2
Constitution.....	S9	Project - Service to Others	S18
Executive Director	S3	Provincial Executive	S2
Extended Health Top 20 Drugs	S11	Scholarship Applicants	
Group Benefits Plan Change		By District By Region.....	S17
Requests	S12	Successful Applicants	
		By District By Gender	S19

Editors' Note: The Fall Senate (Annual General Meeting) of RTO/ERO has completed its deliberations. At this meeting decisions are made regarding the RTO/ERO Benefits, Political Action initiatives, Structure, Pension and many other topics germane to continuing or extending service to members. Our November Newsletter is used to inform you some of the details of RTO/ERO's business. *Some members may find this material more useful as a sleeping-aid* but we believe that 'due diligence' requires a wider distribution of the record of the business than just to those attending the meeting. Some documents referred to are too large for this Supplement but are available on the provincial website in PDF format. Editing has occurred to fit available space. *Italics* and **Bolding** added by your editors. 

Provincial Executive (PE) Report


On-going priorities of the Provincial Executive remain implementation of provincial priorities including Senate resolutions, support for political advocacy highlighted by RTO/ERO's response to the recent federal election, good governance, attention to feedback from and issues raised by members, feed back forms from Senate, and the monthly liaison calls to District Presidents.

The PE continues to seek to build relationships with organizations with similar interests and this year has seen enhanced relationships with the Canadian Association of Retired Teachers (ACER/CART), with The 50 Plus formerly CARP and with the Ontario Teachers' Group.

Technology will play an ever

increasing role in supporting and engaging both our Districts and our members.

The PE's attention to good governance was attested to by its approval of expenditures beyond the approved budget to allow for a third party review of the performance of our investment managers as well as to hire expert help to oversee the implementation of a new records management system.


Over the last few years RTO/ERO's leadership has engaged the organization in intensive reflection and change with respect to good governance, strategic planning, membership review and growth, and advocacy. This has at times been accompanied by animated debate at Senate. 

President's Report

Highlights of the year:

- ETFO 10th Anniversary
- 1st reception for other organizations
- 40th Anniversary
- 60,000th member joins RTO/ERO
- Distinguished Member Awards:
 - Margaret Durkin/Durham
 - Robert Murphy/Peel
 - Jeanne Rutherford/Etob-York
- 1st District Presidents' Workshop
- additional workshops:
 - Recruitment
 - Health
 - Newsletter Editors
 - Retirement Planning Workshops (RPWs)

Lobbying/Advocacy:

- met the Minister Responsible for Seniors with members of The Seniors Advocacy Partnership;
- requested to lobby the Federal Government to establish a national childcare program that is affordable, accountable and accessible;
- sent a letter to the Prime Minister indicating support of the provincial government in ensuring that Ontario has fair representation in the Parliament of Canada;
- sent a letter to the Government and Opposition Leaders requesting action on the disposal of 

- unused and expired medications in a manner that would guarantee the protection of the environment;
- sent a letter to the Premier outlining our concerns in the area of Health, Infrastructure and the Environment;
- established coalitions with Seniors' Advocacy, Ontario Retirement Communities Association, and the

Ontario Gerontology Association.

- The Executive has written or revised six position papers on National Pharmaceutical Strategy, Current Value Assessment, Municipal Infrastructure, Drugs Administered in Hospitals, PET Scans and the Environment [that] are posted on our website for your perusal.

Brian Kenny, President 

Executive Director's Report

Proposed Organization Changes
 Responding to membership growth, increasing sophistication and complexity of operations, raised expectations with respect to efficacy and efficiency (a bigger and better *Renaissance* magazine, an *Updater* transformed to *Liaison*, timely financial reports, increased RPWs, more data management, a more interactive and engaging website, and succession planning), all require that one consider current pressures, predictable future needs, back-up systems, the requisite personnel, and an appropriate organizational structure.

Your Provincial Executive has considered and supported, subject to funding approval by Senate, a plan that will eliminate one position, add two new positions and include a restructuring of roles among senior managers. The new positions will include a person with an accounting background, and a full-time technical support to meet increasing demand for such expertise not only in the Provincial Office, but to support the

Districts. Ewa Romanski will assume the newly titled position of Director of Financial, Business and Building Services, and Simon Leibovitz will become Director of Administrative and Member Services.

Also approved by the Provincial Executive and included in the budget for your approval are funds to hire an outside consulting firm to help us develop a three to five year technological plan and to develop the criteria for the new technical support who will implement the plan.

A new Records Management System has been put in place along with the necessary training of staff. This will permit a common filing system, the secure storage and ready retrieval of RTO/ERO records.

Among those ideas I will put on the table for their consideration is a recommendation to review the pros and cons of two Senate meetings per year with a view to going to one Senate beginning in 2011 after the expiry of our current contractual obligations with Eaton Marriott.

Harold Brathwaite 

Audit Committee Report

[Editors: The Auditor's Report for a given year is presented at the Spring Senate. The information below is a reprint of the report for 2007.]

Highlights from the Auditors' 2007 Report:

- RTO/ERO's accounting policies and standards of financial disclosure are in accordance with the recommendations of the Canadian Institute of Chartered Accountants as applicable to not-for-profit organizations;
- No significant new or controversial accounting policies were noted this year;
- No sensitive estimates and disclosures were identified;
- No deficiencies which relate to items that are significant in nature and that Management or the Audit Committee should consider correcting were identified;
- No illegal or possible illegal acts were revealed;
- No significant or unusual transactions were noted;
- No disagreements with management re auditing, accounting and presentation were evidenced;
- No limitations were placed on the scope of the auditors work;
- Full cooperation was received from management,
- In accordance with new accounting principles, investments are now

reported at fair market value.

Grant Thornton, like other audit firms, has expanded its work and has included new processes and technology to address the changing standards of conducting a financial statement audit. There was an increased emphasis on internal controls [including] documentation and review of governance controls, documentation and review of internal controls related to financial reporting, membership fees received, investments and expenses including payroll. The Management Letter indicated no material weaknesses or significant deficiencies that would [need] correcting.

At the request of Management and the Provincial Executive, the assistance of Grant Thornton was sought in application to Canada Revenue Agency for a GST tax ruling as to the tax status of memberships paid to RTO/ERO. The ruling given was that memberships are exempt from GST payment.

The Audit Committee had an opportunity to meet privately with the Auditors. They commented on the full cooperation of RTO/ERO staff and advised that they had complete access to the accounting records and other documents necessary to the audit process.

June Szeman District 40, Brant 

The changing environment in which RTO/ERO operates and the emphasis placed on ensuring that its health plans are growing, viable and well managed, require the periodic revision of allocations between the Member Services Fund (*MSF - the funds generated via Member Fees and non-RTO/ERO Insurance Plans*) and the Group Insurance Fund (*GIF - the funds generated via 2% of RTO/ERO Health Plan Premiums*).

[Editors: RTO/ERO performs some administrative activity on behalf of both the RTO/ERO and non-RTO/ERO Insurance Plans (auto/home/etc.). The terms MSF and GIF are used in this summary. Earlier this year Toronto District 16 authorized two members (Bratton, Menagh) to seek clarification of the distribution of funds from the GIF. We welcome this clarification.]

RTO/ERO is engaged in ensuring the best governance of the health plans, in recruiting new members to join the plans, and in advocating and lobbying provincially and locally on health and health coverage related issues. RTO/ERO manages the investment of reserves of the health plans and oversees the administration of the plans by Johnson Inc.

RTO/ERO strives to be a full service organization for members with/without health plans, so that members view RTO/ERO as different from its competitors which are essentially insurance companies.

That being said, it is crucial that RTO/ERO implements operational procedures to ensure the health plans remain viable. Within this context, 2% of the health premiums spent on all of the above initiatives (\$1,870,000 budgeted for 2009) is by no means an inordinate sum. Health plan members comprise more than 60% of RTO/ERO's membership and staff workload reflects this proportional representation.

Summary Financial Picture and Assumptions:

The proposed budget for 2009 is based on the following assumptions:

- increase in membership of 2.9%;
- projected increase in teachers' pensions of 2.4%
- RTO/ERO Health Plans Premiums increase of X% over 2008 [Ed. Not knowing at print time, this percent may be zero.]
- status quo for membership fees

Revenue:

The allocation of revenues between the Group Insurance Fund and the Member Services Fund is based on their source. The administration fee from RTO/ERO health plans premiums is allocated 100% to the Group Insurance Fund. All other revenue (membership fees, fees from non-RTO/ERO plans, interest, magazine advertising) is allocated 100% to the Member Services Fund.

Continued on Page S6 

Budget continued from Page S5

Expenses:

The allocation of expenses between the Member Services Fund and the Group Insurance Fund is based on time and resources spent in each area. The other factor considered is what portion of expenses would not be incurred if RTO/ERO did not have health plans.

Committee Meetings:

Health Services & Insurance Committee meetings is allocated 100% to the GIF. Other committees also deal with health and health plans related issues (communications, recruitment into RTO/ERO and the health plans, advocacy and lobbying in the area of health, audit and overseeing the management of health plans reserves). A small percentage of other committees' budgets, within a range of 10 to 30% is allocated to the GIF.

- *Political Action Committee*: health-related lobbying
- *Member Services Committee* - recruitment and Retirement Planning Workshops
- *Communications Committee* - marketing of health plans
- *Audit Committee* - audit of the financial records, including Health Premium Stabilization Fund
- Cost of Committee Meetings is allocated 58% to the MSF and 42% to the GIF

Committee Projects:

[These] depend on each committee's priorities, including governance, training, workshops, attending external conferences, or other initiatives, [and include]:

Health Services & Insurance Committee requests:

- Health Seminar \$54,000
- Governance - \$5,000
- Training of new Committee members - \$20,000
- Attending conferences - \$5,000

Political Media Campaigns budget is set in the event of an election or any other political initiative approved by the Provincial Executive. GIF allocation of 30% reflects a focus on health issues.


15% of the total *Workshops'* budget is allocated to the GIF, the remainder 85% to the MSF.

The *RPWs* focus on recruiting new members to the RTO/ERO and the health plans. 60% of the RPW budget goes to the GIF.

The *Promotional video* is another recruitment tool. 30% of is charged to the GIF.

The total cost of the Committee Projects is allocated 57% to the MSF and 43% to the GIF.

Executive Expenses:

Executive Members/Liaison 54% of the total meeting days is the attendance at the Health Services & Insurance Committee meetings. The total allocation to the GIF is 30%, taking into account travel and liaison with the RTO/ERO Districts. 

The *Provincial Executive meeting* agenda covers all of the RTO/ERO initiatives undertaken by various committees. In addition, the Executive members are engaged in the preparation of the budget, strategic plan, monitoring financials, monitoring reserves, reviewing investment policy, reviewing District financials, monitoring the management of 1316342 Ontario Inc. The allocation of Executive expenses is 70% to the MSF and 30% to the GIF which reflects the weight of overseeing the management of 1316342 Ontario Inc.

The allocation of the *President's budget* is 70% to MSF and 30% to GIF following the same rationale as Executive Members/Liaison.

Advocacy:

Conferences and Conventions, a new budget line is proposed intended to raise the profile of the organization and to strengthen the voice of the retired teachers on the political scene. The allocation is 60% to the MSF and 40% to the GIF.

Senate Meetings:

Senate is the culmination of RTO/ERO business, delegated between the Senates to the Provincial Executive, Committees and Staff. 25% of the Senate cost is allocated to the GIF.

Communications:

The allocations are based on human and material resources spent in each area.

Renaissance is the only regular communication tool mailed to all RTO/ERO members, 60% of whom belong to the health plans. As mentioned before, RTO/ERO strives to be a full service organization and *Renaissance* is one of the most important services to the members who are updated on current RTO/ERO issues including health plans and wellness. The expense would have been considerably lower if RTO/ERO did not have health plans, i.e. the number of magazines mailed would have been much lower and the content of the magazine would have been different. Other accounts in the Communications section are important marketing and recruiting tools for RTO/ERO. The overall 32% (\$261,900) allocation of the Communications expenses to the GIF is considered prudent by RTO/ERO senior staff.

Grants to Districts:

20% of the Annual Grant was allocated to the GIF. This represents Districts' resources spent on health and health plans related issues, including communications and recruitment initiatives, advocacy, attendance at the Senate meetings and workshops.

Health Services and Insurance:

100% of expenses are allocated to the GIF - directly related to the health plans.

Continued on Page S8 

Budget continued from Page S7


Membership:

The cost of database maintenance is allocated 70% to the MSF and 30% to the GIF.

Public Relations:

Public Relations focuses on the marketing of the organization as a whole, which in large part features RTO/ERO's health plans; 20% of the resources are allocated towards GIF.

Operating and Staff Expenses:

Expenses are allocated 60% to the MSF and 40% to the GIF. Operating and Staff expenses represent time spent for the Committees, the Provincial Executive, the Senate and responding to members' needs. The allocation of Operating Expenses between the two funds reflects the rationale outlined above. Senior staff has undertaken a detail review of each staff member's time confirming the 60%-40% allocation. 

Communications Committee Report

2009 Priorities:

- Continue the implementation of RE-Net [This is an internet service used for internal communications among RTO/ERO Executive, Committee Members and Staff.];
- Develop a plan to provide assistance to Districts with urgent needs in the development and maintenance of websites and the production of newsletters;
- Investigate the provision of ongoing assistance and training between provincial workshops for

District webmasters and District newsletter editors;

- Review the information collected before and at the Newsletter Editors' workshop and establish appropriate action plans;
- Determine, implement appropriate professional development opportunities for Communications Committee members to help them serve the needs of the organization;
- Review the Terms of Reference of the Communications Committee.

George MacRae, Halton



Canadian Association of Retired Teachers

The Canadian Association of Retired Teachers (ACER-CART) has determined a couple of national Areas of Action:

- Health and Insurance Availability and Cost of Prescription Drugs
- The Effect of Escalating Property Taxes on Seniors

Arnold Hull, London



Approved Charitable Donations Policy

[Editors: RTO/ERO attempts to show its social responsibility through charitable donations, Service-to-Others Awards, Scholarships and the Emergency Assistance Program. As with any support to outside organizations using members' money, debate is often animated. Therefore it is felt that a defined process be instituted. The following is recommended to the Fall Senate.]

Policy Statement:

RTO/ERO provides charitable donations on a yearly basis, in a number of ways: to Project Service to Others; annually to a designated charity; and to emergency relief projects, as appropriate.

Rationale:

Prior to the establishment of Project Service to Others, RTO/ERO provided monies to Project Overseas facilitated by the Canadian Teachers' Federation. In recent years, RTO/ERO has made a significant donation to a designated, respected, and registered charity. RTO/ERO has also donated to areas experiencing disasters such as the Pacific Tsunami, Mexico, the southern United States, and Bangladesh. RTO/ERO supports continuing these practices.

Criteria for Charitable Donations

- RTO/ERO will continue to allocate money for Project Service to Others.
- RTO/ERO will continue to disperse funds for Emergency Relief Projects, as deemed necessary.
- RTO/ERO will continue to contribute annually to a designated, registered charity that is respected and has a provincial, national, and/or international status.

Budget:

Annually, the RTO/ERO budget will contain the following amounts, related to its charitable donations:

Project -	
Service to Others:	\$100,000
Designated Charity:	\$10,000
Emergency Relief:	\$10,000
	(\$5,000 x 2)

Process:

In January, the Provincial Executive will invite submissions, together with rationale, for a potential recipient of the designated charitable donation. The Provincial Executive will consider the list of suggestions and make a recommendation for approval at Senate.



Constitution Committee Report

Our goal is to apply the principles of good governance. As part of the process, District Constitutions

are reviewed every four years.

Ron Poste, Hastings/Prince Edward



Health Services & Insurance Ctte Report

The Health Services and Insurance Committee receives requests for changes to the RTO/ERO group health insurance plans throughout the year. Requests may come from RTO/ERO members, Districts, Units and/or District/Unit Health Representatives. Trends and changes by other health insurance providers are also monitored. Proposed changes are discussed by the Committee at every meeting with three criteria in mind:

- 1 Is the proposed change consistent with the HSIC Mission Statement?
- 2 Does the proposed change match or exceed the offerings of our competitors?
- 3 What would be the cost to the plan members if the proposed changes were adopted?

Our group health insurance plans are the best available to retired teachers anywhere in Canada. We are justifiably proud that our plans are owned and managed by RTO/ERO. Our plans are also the largest retired teachers plan in Canada. There are more than 42,000 members enrolled in our plans. When dependents are included more than 62,000 people have chosen RTO/ERO as their health care insurance provider. In 2008 the total premiums paid will exceed \$85,000,000. As of the end of August our plan administrator, Johnson Inc., had adjudicated and settled more than 1.3 million claims.

A practice has developed whereby competitive health plan providers watch the RTO/ERO group health insurance plans for changes in coverage and premiums and then try to match them. **Following considerable discussion, the HSIC has decided for proprietary and competitive reasons to announce premium changes and plan changes at the end of November.** These changes will be made known via the annual renewal statements that are mailed to each health plan participant as well as through Liaison and the "Members Only" area of the RTO/ERO Website. Consistent with past practice, *plan changes will be effective on January 1, 2009 and premium changes will be effective February 1, 2009.* The Committee hopes that Senators will appreciate this need to change the timing of the announcement of plan changes from previous practice of announcing specific changes at Senate. When the changes for 2009 are announced the RTO/ERO group health insurance plans will remain the leading plans available for retired teachers.

Listed below is a chronology of changes made to the Extended Health Care Plan since January 1, 2004:

In 2006, after 4 years without a rate adjustment, a 15% rate increase was implemented, followed by a 9% rate increase in 2007 and a 2% rate increase in 2008.

Continued on Page 14

For your information, the **Top 20 Drugs** paid by our Extended Health Care Plan are listed below for the period of August 1, 2007 to July 31, 2008:

Rank	Last Year	% +/-	Brand Name (Generic)	Description
1	1	4.0%	Lipitor	Cholesterol Reducer
2	2	15.9%	Nexium	Proton-Pump Inhibitor
3	4	25.8%	Crestor	Cholesterol Reducer
4	6	12.5%	Norvasc	Beta Blocker
5	7	16.5%	Plavix	Anti-Coagulant
6	3	-17.5%	Altace (Ramipril)	Cardiovascular Agent
7	5	-4.7%	Actonel	Osteoporosis Agent
8	8	1.5%	Losec (Omeprazole)	Anti-Ulcer
9	10	7.5%	Pantoloc	Gastrointestinal
10	9	18.6%	Fosomax (Alendronate)	Osteoporosis Agent
11	15	15.1%	Singulair	Anti-Asthmatic
12	14	10.7%	Celebrex	Anti-Inflammatory
13	12	-3.2%	Effexor (Venlafaxine)	Psychotherapeutic Agent
14	19	23.3%	Ezetrol	Cholesterol Reducer
15	-	29.0%	Viagra	Erectile Dysfunction
16	-	75.7%	Lyrica	Diabetic Peripheral Neuropathy
17	20	15.6%	Prevacid	Anti-Ulcer
18	-	32.8%	Nasonex	Corticosteroid
19	18	13.4%	Twinrix	Vaccine (Hep A/B)
20	-	59.3%	Cialis	Erectile Dysfunction

Supplemental Plan Changes:

The Supplemental Plan is available on an individual basis to Extended Health Care participants who travel outside of their province of residence for more than 62 continuous days. This plan was renewed as of September 1 with a 10% reduction in premiums. The

plan has been altered this year to *permit purchase of one five-day unit of coverage*. The negotiated rates are as follows:

single - \$ 65
 couple - \$130
 family - \$143

All other coverage must be purchased in 15 day units.

RTO/ERO Group Benefits Plan Change Requests October 2007 - September 2008

As noted on Page S10, approved items are not available at time of printing.

EXTENDED HEALTH CARE

Section	Requested Amendment
Administrative	Doctors' Notes, Phone Calls (etc.) - Include Coverage Fees
Private Duty	Increase Maximum
Nursing	Non-professionals (i.e. custodial) - Include Coverage
Educational Benefit	Increase Maximum
CAREpath	Added benefit
Convalescent Homecare	Merge with SPH benefit (added benefit)
Aids & Appliances	Air Mattresses - Increase in coverage Ceiling Lifts - Increase coverage Electric Hospital Beds - Increase in coverage Hearing Aids - Increase maximum for two (2) Hearing Aids - Increase maximum for one (1) Orthotics - Decrease frequency of coverage Colostomy Supplies - Move from Prescription Drug Benefit
Out-of-Province/Canada	Luggage Insurance - Coverage as supplementary benefit Supplemental Insurance - Decrease rates Trip Maximum - Increase number of days Medical Stability Clause - Replace with Doctors' Note
Paramedical Practitioners	Annual Maximum - Increase Herbal Remedies as prescribed by Homeopath, Naturopath or Herbalist - Include Coverage Occupational Therapists - Include Coverage Reflexology - Include Coverage Kinesiologists - Include Coverage Health Club Membership - Include Coverage

Plan Change Requests continued on Page 13

Prescription Drugs	Catastrophic Drug Coverage - Include coverage Allow prescriptions to be claimed in the year they are to be used, rather than date of purchase Avastin (macular degeneration) - Include coverage Dispensing Fees - Include Coverage Implement cap of best available price + % Increase in prescription drug renewal to 110 days Increase prescription drug maximum Reimbursement Rate - Increase percentage Diabetic Supplies - Coverage for all supplies
Vision	Eye Glasses - Increase maximum Eye Test - Increase maximum Eye Test - Increase frequency for 18-65 age band Lens Implants - Coverage within Eye Glasses benefit
DENTAL Section	Requested Amendment Reimburse based on 2009 Fee Guide Offer supplementary (enhanced) Dental Plan coverage
Basic	Cap fillings on same tooth & surface to every 12 months Percent Reimbursement - Increase White Fillings - Include coverage for
Endodontic/ Periodontic	Annual Maximum - Increase Periosteal Cleaning - Increase # of units allowed
Major Restorative	Complete Dentures - Include coverage (every 5 years) Dental Implants - Include Coverage Bridges - Increase maximum Crowns - Increase maximum Crowns - Increase reimbursement percentage
SEMI PRIVATE HOSPITAL	
Section	Requested Amendment
Convalescent Homecare	Increase daily maximum Remove once/calendar year restriction Remove 24H Restriction
Semi-Private Room	Percent Reimbursement Private Room - Include Coverage

Health continued from Page 10

2004

- Annual drug maximum increased to \$1,800.
- Per paramedical practitioner limits removed, subject to an overall maximum of \$700.
- Hearing aid maximum increased to \$600 for one and \$750 for two.
- Participants qualifying for a geriatric chair able to choose a lift chair.

2005

- ODB deductible reimbursement based on ingredient costs only (not dispensing fees).

2006

- Annual drug maximum increased to \$1,900.
- Educational benefit increased to \$200.
- Post-surgical convenience items increased to \$100.
- Out-of-Province/Canada maximum increased to \$1,000,000 per trip.
- Out-of-Province/Canada repatriation of remains improved to include burial at place of death.
- Out-of-Province/Canada “sudden and unforeseen” definition replaced

with a limited medical stability clause referring only to cancer, heart and lung conditions.

2007

- All types of eye examinations covered to a maximum of \$50 for one eye exam every two consecutive years.
- Laser eye surgery covered as an eligible vision care expense, subject to existing limitations. The post surgical eyeglass benefit was excluded for laser eye surgery.

2008

- Annual drug maximum increased to \$2,100.
- Treatment of erectile dysfunction increased to \$350.
- Surgical support stockings increased to \$300.
- Post-surgical eyeglass restriction for laser eye surgery removed.
- Out-of-Province/Canada “sudden and unforeseen” definition revised to exclude any condition where the insured person was hospitalized for at least 24 hours in the 90 days prior.


Doug Carter, Ottawa-Carlton 

Member Services Committee Report

Emergency Assistance Program: Since the last report to Senate we received 12 applications for assistance. Districts are reminded that if they suggest to someone to apply for the Emergency Assistance Program, that assistance must be for the RTO/ERO member.

Merit Travel:

There has been continuous dialogue between RTO/ERO and Merit Travel. Representatives from Merit Travel attended a Committee meeting providing us with an update about the RTO/ERO Travel Program.

Margaret Clarke, Windsor-Essex 

Nominating Committee Report

This year saw a record number of applications for a position on a Provincial Committee. To provide the maximum opportunity for members to experience RTO/ERO at the provincial level, it was agreed that extensions and reappointments to other committees by incumbents would be considered only if warranted by extenuating circumstances.

The following criteria were used by the Nominating Committee in its selection process:

- expertise/qualifications/experience and interest,
- involvement of new members,
- gender balance,
- language representation, and
- geographical distribution.

Central: 6, 10, 17, 18, 30, 43, 44, 45, 46
East: 19, 20, 21, 25, 27, 29, 32, 36
Metro: 16, 22, 23, 24, 28, 34, 3, 9
Northeast, Northwest, B.C.:

1, 2, 3, 4, 5, 26, 35, 42, 47
Southwest: 7, 8, 9, 33, 37, 38, 41

Ron Poste, Hastings/Prince Edward



Political Action Committee Report

Introduction:

At its meetings, the Committee produced papers on important health care issues - Wait Times, LHINs, and Long Term Care, and developed lobbying questions for Long Term Care and Property Assessment. Committee members daily reviewed issues, comments, editorials and viewpoints raised in the media and responded immediately to any questions or concerns of members.

2008 Priorities

Health Care:

Health Care is a major ongoing priority of the Committee.

Property Tax Reform (Market Value Assessment):

As a member of CAPTR (Coalition

After Property Tax Reform), we continue to monitor what effect the new assessments will have on seniors and what actions the government will take to ensure an equitable and fair assessment model.

Issues to Actively Lobby

Elder Care/Child Care:

The Committee is considering preparing a list of markers for proper home care, will continue to support the Canadian Association of Retired Teachers (ACER-CART) in its belief for harsher penalties for elder abuse, and share information with like-minded groups i.e. Federations (Children's issues).

Continued on Page S16

Political continued from Page S15

Support for Northern Affairs:

The Committee and Provincial Executive supported Trans-Canada Highway needs and applauded the initiatives and lobbying efforts of District 2 in this regard.

Environment:

Environmental factors are discussed at every meeting.

Liaison Activities:

The Committee continues to liaise with external organizations with similar issues i.e. CAPTR, The

Ontario Network for the Prevention of Elder Abuse, Ontario Community Support Association, ACER-CART, Ontario Health Coalition, and receive reports at each meeting. The Committee also worked closely with two other Standing Committees, HSIC and PRCC. The Committee supports the Health Services and Insurance Committee in its effort to lobby the Provincial Government to have PET (Positron Emission Tomography) scans made available in Ontario as they are in other parts of Canada.

James Sparrow, Windsor-Essex



Pension & Retirement Concerns Ctte Report

Pension:

1 The Committee monitored the Ontario Teachers' Pension Plan (OTPP) through:

- attending the OTPP Annual Meeting;
- holding a Committee Meeting at the OTPP office;
- studying OTPP communications; and,
- reviewing pertinent news articles.

2 The Committee monitored actions of the Provincial and Federal Governments and the Ontario Teachers' Federation (OTF) relating to pension matters. This included the Committee's attendance at the OTF Pension Forum.

3 The Committee continued to work with other RTO/ERO Standing

Committees, notably the Political Action Committee, on identified pension issues.

Retirement Concerns:

In addition to producing new Fact Sheets about retirement concerns for our members, the Committee undertook a review of existing Fact Sheets examining them for accuracy and relevancy. Other Standing Committees agreed that the PRCC would take the lead in producing future Fact Sheets. They will forward topics and background material as appropriate.

The PRCC keeps current on retirement issues through the publications of other seniors' organizations, such as the Advocacy

Continued on Page S18

**Table 1:
Number of 2008 Scholarship Applicants By District By Region**

#	District	Region	Members @ 31 Dec 07	Applicants
1	Rainy River	North	217	2
2	Thunder Bay	North	1,255	2
3	Algoma	North	886	1
4	Sudbury/Manitoulin	North.	1,442	0
5	Cochrane/Timiskaming	North	858	2
6	Parry Sound	Mid-North	360	0
7	Windsor-Essex	Southwest	2,006	4
8	London-Middlesex	Southwest	2,226	5
9	Huron/Perth	Southwest	1,032	3
10	Bruce/Grey/Dufferin	Mid-West	1,600	11
11	Waterloo	Mid-West	2,088	4
12	Norfolk	Mid-West	551	2
13	Hamilton-Wentworth	Mid-West	2,634	1
14	Niagara	Mid-West	2,801	5
15	Halton	GTA	1,990	4
16	Toronto	GTA	3,878	7
17	Simcoe	Mid-West	2,011	2
18	Haliburton/Kawartha Lakes	Mid-North	664	1
19	Hastings/Prince Edward	East	956	2
20	Lennox/Addington/Frontenac/ Leeds/Grenville	East	1,666	0
21	Renfrew	East	867	2
22	Etobicoke & York	GTA	1,944	3
23	North York	GTA	2,157	2
24	Scarborough & East York	GTA	2,108	0
25	Stormont/Dundas/Glengarry	East	792	1
26	Kenora	North	223	1
27	Ottawa-Carleton	East	3,578	4
28	Durham	GTA	1,391	4
29	Lanark	East	411	1

30	Northumberland	East	675	2
31	Wellington	Mid-West	1,069	4
32	Prescott-Russell	East	102	2
33	Chatham-Kent	Southwest	858	3
34	York	GTA	2,240	7
35	Dryden	North	200	0
36	Peterborough	East	1,009	1
37	Oxford	Southwest	558	1
38	Lambton	Southwest	1,008	2
39	Peel	GTA	2,655	5
40	Brant	Mid-West	828	2
41	Elgin	Southwest	488	0
42	Vancouver Mainland	North	262	0
43	Nipissing	Mid-North	573	1
44	Region du ciel bleu	Mid-North	291	0
45	EstariO	East	539	0
46	Muskoka	Mid-North	457	1
47	Vancouver Island	North	344	1
	Total		58,748	108

Political continued from Page S16

Center for the Elderly, the National Elder Law Section, Canadian Pensioners Concerned, the Canadian Snowbird Association, the Ontario Coalition of Senior Citizens' Organizations, the Canadian Association for the Fifty Plus and the

National Seniors Council.

Florence Keillor, Huron-Perth

[Editors: This committee makes recommendations regarding both Service to Others Awards and Scholarship Awards. The former are determined in the Spring; the latter in the Fall.]

Project - Service to Others Committee Report

Scholarship Program:

- Total applicants: 108 applicants
Males: 23/21.3%;
Females: 85/78.7%
- Applications received from 38 out of 47 Districts.

- Table 1 (Page S17): Number of 2008 Scholarship Applicants By District By Region
- Table 2 (Page S19): List of 2008 Successful Applicants by District by Gender Continued Page S20

**Table 2:
List of 2008 Successful Applicants by District by Gender**

	District	Applicant	Male	Female
5	Cochrane/Ti-miskaming	Kelly O'Donnell		1
7	Windsor-Essex	Pamela Lee-Shanok		1
8	London/Middlesex	John Alexander Craig Morwood	1	
8	London/Middlesex	Jennifer Nicole Lunau		1
9	Huron/Perth	Rachel Van Allen		1
10	Bruce/Grey/Duff	Breanne Card		1
11	Waterloo	Aaron Fewkes	1	
11	Waterloo	Vanessa Powell Cavell		1
11	Waterloo	Kailee DeMarco		1
12	Norfolk	Megan McNutt		1
13	Hamilton-Wentworth/Haldiman	Jennifer Thomson		1
16	Toronto	Meghan Chambers		1
16	Toronto	Mischa Levine	1	
16	Toronto	Katherine Tittel		1
18	Haliburton/Kawartha Lakes	Joyala Jane Lanktree		1
22	Etobicoke/York	Laura King		1
23	North York	Kristen Evers		1
28	Durham	Heather Hutchinson		1
28	Durham	Lisa Abbott		1
29	Lanark	Sarah Clyne-Sanchez		1
30	Northumberland	Kristina Kalisz		1
34	York Region	Ryan Alan	1	
38	Lambton	Tamara Eyre		1
39	Peel	Michael Twitchin	1	
39	Peel	Karen Gregson-Paul		1
	Total		5	20
	Percentage		20.0%	80.0%

Project continued from Page 18

In the event that any of the above candidates have changed their programs and thus are no longer eligible, the Committee chose five alternates.

The application for the 2009 scholarship year will be available on the RTO/ERO website by mid-November.

Projects' Program:

The following documents will be available at the RTO/ERO website:

- Project – Service to Others 2010 application.
- Sample Completed Application Form.
- Project Feedback Form

District Executive members are reminded that an interim or final report for 2008 project funding must be filed with Provincial Office before any new application for project funding will be considered in 2010.

In the event that any of the above candidates have changed their

programs and thus are no longer eligible, the Committee chose five alternates.

Methods of delivery, educational facilities and school populations are changing dramatically. The constant in the majority of applications was the passion of the applicants to work with students. Parents, grandparents and extended family members involved in education continue to influence young people in their chosen profession.

The application process is serving our members well and hopefully encouraging people interested in teaching to pursue their dream. Our Committee is studying the application form to ensure it provides applicants and members of the Project - Service To Others Committee with the most appropriate information for applicant acceptance. The application for the 2009 scholarship year will be available on the RTO/ERO website by mid-November.

Fran Wren, Elgin 

Approved Senate Business

Aside from the approval of all budget motions and receipt of committee reports, the following item regarding scholarships has been referred to Districts for study and debate at the Spring Senate, 2009. Let us know what you think! Your point of view can guide your Senators.

That the Provincial Scholarship Fund for members' relatives attending Teachers College be expanded to persons who are studying to be doctors or registered nurses, particularly those interested in a career in geriatrics.

[Editors: It is noticed that there is no reference to Senate approving any changes in the RTO/ERO Benefits for 2009. We hope this is a simple omission and not a usurping of Senate jurisdiction. We'll try to sort this out and report back in a future Newsletter.] 