



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

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SUPPLEMENT

Questions & Answers on
RTO/ERO Benefits Plans

RTO/ERO Toronto Executive 2008 ~ 2009

| | |
|-------------------------------------|---------------------------------------|
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| 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

Our *March Issue* will contain material to be discussed/determined at our Annual General Meeting in May. Should there be items you wish to present that require a weighted vote (typically Constitution, By-Laws, Policy), please inform **John Bratton** (see page 22) so they can be placed as *Notice-of-Motion* in this Newsletter. Motions can be considered from the floor of the meeting but may require an enhanced vote in order to be approved. Also, it is fair to members that they know most of the business to be determined so that they can better prepare, attend and participate as they see fit. Also, pardon us while we play with our front page. We're trying to take advantage of colour while keeping the Table of Contents readable. 

Erratum

In our November issue, we made a real mess of **Jack DeGroot's** announcement about his Daytrips. Not only did we spell his name incorrectly, we gave the wrong address to which payment was to be sent. We apologize to Jack and his Daytrip participants for any inconvenience. 

Dates To Remember ~ 2009

Annual General Meeting ~ May 5
Guest: **Jim Leech**, CEO, Ontario Teachers' Pension Plan
Choristers' Spring Concert ~ May 27
Executive Meetings ~ Feb 12, Mar 12, Apr 9
Newsletter Deadlines ~ Mar 1, May 1, Sep 1
Newsletter Mailings ~ Mar 26, May 28, Sep 24
Spring Luncheon ~ May 5
Guest: **Honourable David Onley**, Lieutenant Governor of Ontario
Entertainment: **The Queensmen**
Spring Senate ~ May 26, 27
TEOF Chinese New Year Event ~ February 6
TPSPA Reunion Luncheon ~ May 11
Trio Brava Concert ~ Feb 1, May 3 (p26)
Travelogues ~ Feb 25, Mar 25 (p23, 25)
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

Whether by the Gregorian calendar on January 1 or the Asian Lunar calendar with the start of the Year of the Ox on January 26. I hope the holiday season was a happy one for all of you and that it gave you a chance to be with family and friends bringing or sharing good cheer.

For the 106 members of *The Toronto Choristers*, just after singing our Christmas Concert led by choir member **Eleanor Gooday** and assistant conductor **Doug Skilling** with **Marg Deeth** accompanying us at the piano, we learned of the passing of our beloved conductor **Bruce Snell**. Some of you may have worked with or been taught by Bruce when he started as a music teacher at Oakwood Collegiate. His career took him to Humberside, North Toronto, back to Humberside then on to superintendent and finishing as Associate Director of Education. In retirement, he became a passionate watercolour artist and spent his summers arranging our music and attending choral workshops. In spite of the poor weather, almost 90 of the choir were present and sang for *A Service to Celebrate His Life* along with a packed church, a tribute to a wonderful leader. We were led by former conductor, **Jim Maben**. Our thanks to his wife Cindy and his children Megan, Andrew and

Stephen and their families for sharing Bruce with us. He was one of the first dozen or so founding singers in 1992, became Assistant Conductor in 1994 and Conductor in 2007.

Members of your Executive work very hard for RTO/ERO District 16 answering specific questions in health and benefits, pension issues, provide leadership for more social aspects of our retirement etc., etc. As your president, my name and contact is in the front of this newsletter which leads to some very interesting phone calls. One came from the family of a former member who called when they wanted some help disposing of some of their parents' belongings. It must be the sign of an excellent teacher because **Israel Gang** had carefully documented the names of all his students and his fellow teachers in class and staff photos from his career at King Edward School from October, 1936 to June, 1967 and Osler School from September, 1967 to December, 1977. As an historian, I know how valuable these photos will be for school reunions for either of these schools. In addition, there were 10 hard-cover *Ontario Teachers' Manuals* authorized by the Minister of Education. The one for Grammar dated 1926 and cost 27 cents. A box of these memorabilia has been handed over to the Sesquicentennial Museum. The family also had

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President continued from Page 3

wonderful paintings of lake boats painted by their father and some of these as well as family dishes were donated to TEOF (Toronto Educational Opportunity Fund) for their fall auction. The money raised from the auction goes to support nutrition programs in our Toronto inner city schools. So if 2009 is the year that you are going to finally get to those papers or downsize your belongings, keep the Museum and organizations like TEOF in mind. Your collectibles may be someone else's treasures.

On Saturday, December 20, 2008, I was attracted to a headline in the *Greater Toronto Section of the Toronto Star*. It said, "Open house invites spirit of giving" and continued, "But instead of gifts, retired teacher suggests guests make donations to Santa Fund at her annual party." Congratulations to **Norah Schraivogel**, one of our members, who along with her friends, raised \$450 for the Santa Claus Fund this year. As retired teachers, your skills and dedication are still benefiting the population. You continue to make a big difference and as volunteers, provide so much to your fellow mankind. Keep up the good work.

If 2009 is the year that you are going to get those papers in order and in view of the current economic situation, then running a Financial Wellness Series in February was a good move. We were totally booked with a waiting list by the end of

December. **David Shanoff**, our first vice president, **John Bratton**, our past president who is also an Investment Advisor, and I, have been working with **David Lomow**, Investment Advisor and Canadian Investment Manager for BMO Nesbitt Burns Inc. and **Lori MacDonald Blundon**, Sr. Consultant Plan Benefits Johnson Inc., to bring you four seminars which we hope will bring a plan of action and a greater peace of mind.

Please save Tuesday, May 5 for our Annual General Meeting when we have **Jim Leech**, CEO Ontario Teachers' Pension Fund as our guest speaker. We have also invited the Hon. **David C. Onley**, Lieutenant Governor of Ontario and *the Queensmen*, who will be singing, to our Spring Luncheon immediately following. It will be a day you will not want to miss.

If you have adopted grandchildren of Chinese descent or you just love celebrations, you may wish to join me at the Scarborough Civic Centre on Sunday, February 1. I shall be again co-emceeding a colourful free New Year Celebration with the Chi Ping Dance Group starting at 2:00pm to celebrate the Year of the Ox.

If you or a significant other is turning 48, 60 or 72 this year, you could be an Ox and if you like Chinese food, you may wish to join us at the *Annual TEOF Lunar New Year Banquet* at the Bright Pearl on Friday, February 6. We have improved the menu to include Peking

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Recreation/Social ~ Carmelita Salazar



Contact: 416.927.0416 / csalazar8@sympatico.ca

Wishing you happiness, prosperity, and good health. All the best for the year 2009! The winter months are here and it is a wonderful time to get together with friends and colleagues. So please find time to join us for some of our social activities planned for you. If you are interested in those activities please let us know! Or, if you wish we can set up additional ones of interest to you. You can bring a friend to our events and there is no charge for most of the events aside from third party fees.

For events at St. Margaret's Anglican Church (Avenue Road and Burnaby – one block north of Eglinton), there is parking one block west of Avenue Road just north of Eglinton on Castlenock. Contact the convener for the location of the other programs.

Below is the schedule for the groups meeting at St. Margaret's:

| Program | Date | Day /Time | Convenor/Phone |
|---|----------------|-------------|--------------------------|
| February | | | |
| Bridge | February 3, 17 | Tues/1:00pm | John Lane/416.486.0697 |
| Travelogue | February 25 | Wed/1:30pm | The Holyers/416.929.8512 |
| Harold Lass presenting "My Trek to Everest". (See Page 23) | | | |
| March | | | |
| Bridge | Mar 3, 17, 31 | Tues/1:00pm | John Lane/416.486.0697 |
| Travelogue | Mar. 25 | Wed/1:30pm | The Holyers/416.929.8512 |
| Patricia McGregor presenting "Arabian Nights (and Days) in the Saudi Kingdom". (See Page 25) | | | |
| April | | | |
| Bridge | April 7, 21 | Tues/1:00pm | John Lane/416.486.0697 |
| Travelogue | April 29 | Wed/1:30pm | The Holyers/416.929.8512 |



Bridge - John Lane, who is accommodating, pleasant and versatile, awaits your participation. They have a very friendly game with three or four tables. Starting start at 1:00pm, they play the 1st, 3rd and 5th Tuesdays. Afternoon tea is provided. Call John at 416.486.0697.



Crafts - We take this opportunity to thank **Bernice Iles** for her faithful service to our Craft Group. Sadly, participation has dropped over the years and the Executive has decided to suspend this activity.

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Social continued from Page 5



Travelogue - Dynamic duo **Dick and Marilyn Holyer's** presentations are very popular. This event is well-attended and the afternoon snacks are just out of this world... not only are they interesting but the pictures and slides are just incredible and fabulous. For details, call them at 416.929.8512.

The following groups meet at different sites:



Art & Sketch - January was the last time this group met with Anita Davies. Anita has decided to pursue other things. On behalf of RTO/ERO Toronto, I want to take this opportunity to thank Anita for her many years of service. We will surely miss you, Anita! If anyone is interested in heading this group so that it can continue, please give me a call.



Book Club - meetings are held on the first Monday of each month from 1:00 - 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** (416.691.6368) or **Elaine MacIntosh** (416.463.2637).



February ~ *The Book of Negroes* by Lawrence Hill



March ~ *Plague: A Story of Small Pox in Montreal* by Michael Bliss



April ~ *Black Swan Green* by David Mitchell



Friday Night Movie - This group attends the evening movie around 7:00pm at a central theatre on the second Friday of the month from September to June and meet for coffee afterwards. Participants are notified by phone or email a day or two before the event. The movie dates for the next two months will be on February 13 and March 13. Please contact **Mary Malcolm** (formerly Smith) at 905.509.9511 or a.malcolm@sympatico.ca.



Monday Matinee Movie - This group meets in the afternoon on the third Monday of the months September to June at a central theatre usually on a subway line. Each month a different volunteer selects

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Ontario Teachers' Pension Plan (OTPP) News



We reported in our last Newsletter on the changes to the Ontario Teachers Pension Plan that, for those retiring beginning in 2010, there will be reductions in their pension Cost-of-Living (COLA) increases pro-rated according to their years of contribution (i.e. the more years of credit, the less the reduction in COLA).

This is not a matter of direct concern to those retiring up to the end of 2009, however, there are potential difficulties into the future. We quote, in part, from the Elementary Teachers' Federation's December, 2008 issue of *Voice* (article by Hilda Watkins on Page 37):

ETFO was the only Ontario teacher federation opposed to the pension proposal... in that:

- *it ends the promise to provide fully indexed pensions to all retired teachers;*
- *it creates two classes of retirees...*
- *it creates a conflict between active teachers and retirees.*

There is an ever-growing number of retirees compared with the number of active teachers [changing demographics/improved mortality rates].

Pension matters tend to be complex and you should remember that:

- *your pension will not decrease during your retirement;*

- *you should not alter your retirement plans based on this information.*

We thank the author for her candid thoughts on this matter and would suggest that potential conflict be reduced by:

a while recognizing that current retirees have fully paid for their pension via substantial contributions, appreciate the fact that as the differential widens between those receiving full and partial indexing there may be antagonisms created that may pressure changes to the whole OTPP structure (we recall some retirees in the '70s bragging about their guaranteed pension COLA increases during those high-inflation times while active teachers suffered low wage increases/freezes and staffing cutbacks);

b stop all retirees from going back into the classroom without contributing to the OTPP and encourage the hiring of only non-retired educators who would contribute to the OTPP;

c be supportive of active teachers in today's ever-changing education climate.

Remember, Jim Leach, CEO of the OTPP is our guest speaker at our District AGM in May. Ed. 

The *RTO/ERO 2008 Tax Tips* should be available near the time this newsletter arrives. Our email service will inform you when/how you can order. 

RTO/ERO Developments



At its November meeting, your executive: received a report from David Shanoff's attendance at the RTO/ERO Presidents' Conference regarding the need for districts to *plan 'succession' routines* for those leaving key District positions;

- established a committee to examine the process for *preparing the Newsletter for mailing* for possible change for 2009/10 (currently a cadre of 30-40 members stuffing, sealing 4000 items);
- agreed that *Craft Show tables would be made available for \$25* to off-set site room rental and that each renter receive one luncheon ticket;
- agreed that a *communication be sent to the finance ministers* for Ontario and Canada regarding changes to RIFF requirements requiring seniors to sell assets in today's market (**Note:** RTO/ERO has supported the CARP position that there be no age requirement to withdraw funds from RIFFs; and, for 2008, the Federal Government has reduced the amount that must be taken from RIFFs);
- agreed that there be a *review of current social activities* for possible change in 2009/10 and that the activities of the Craft Group be suspended until its viability can be determined;
- agreed to host a *charity 'Screw-the-Bell' Golf Tournament* to be budgeted at \$2000 and organized by a committee chaired by Bob Neal;
- authorized the *purchase of 500 pens* for distribution to members participating in our activities;
- authorized *donations* to The Daily Bread Food Bank, TEOF, and the Angel Fund in the amounts of \$1000, \$500 and \$500 respectively. 



Please inform current educators who may be thinking of retirement that the four RTO/ERO Toronto Districts will be hosting one-session Retirement Planning Workshops (RPWs) on March 28 at the TCDSB Office at Sheppard and Yonge on March 28 and at the TDSB Etobicoke Office on April 23. More details regarding these RPWs can be found on our website (bottom of this page) as well as details regarding a more in-depth RPW series that is also available. 



At Fall Senate, 2008, amongst other things, approved:
• a \$5 million **2009 budget**;
• a new *Charitable Donations Policy* was budgeted at \$10 000;
• the *active recruitment* of both Full and Associate members.

Continued on the middle of Page 22 



The following 2009 update to the RTO/ERO Health Plans is reproduced here.

Extended Health Care Plan

- **Hearing Aid** benefit will increase to \$1,000 overall every three consecutive calendar years.
- **Orthotics** benefit will change to \$500 every two consecutive calendar years.
- **Prescription Drug** benefit maximum will increase to \$2,300 per calendar year.

- **Vision Care** benefit for eyewear (eyeglasses, contacts and laser eye surgery) will increase to \$300 every two consecutive calendar years.

- **Vision Care** benefit for eye exams will increase to \$75 every two consecutive calendar years.

Dental Plan

- **Dental Care** benefit will change to reimbursement based on the 2009 Fee Guide for General Practitioners.

| Benefit Premiums Effective January 2009 | Monthly Deduction in Ontario |
|--|--|
| Semi-Private Hospital Manulife Financial Policy 983429 (10% less than 2008) | Single \$16.26 (with Tax) \$17.56 |
| | Couple \$32.49 (with Tax) \$35.09 |
| | Family \$38.18 (with Tax) \$41.23 |
| Extended Health Manulife Financial Policy 983430 (2% increase from 2008) | Single \$67.46 (with Tax) \$72.86 |
| | Couple \$134.94 (with Tax) \$145.74 |
| | Family \$161.94 (with Tax) \$174.90 |
| Dental Manulife Financial Policy 983431 (2% increase from 2008) | Single \$50.46 (with Tax) \$54.50 |
| | Couple \$99.50 (with Tax) \$107.46 |
| | Family \$124.08 (with Tax) \$134.01 |

Rates are effective February 1, 2009. Where required by law, Retail Sales Tax will be added to these monthly premium rates (currently 8% in Ontario and 9% in Quebec).

Note 1: Booklets are revised and reprinted every three years. The next distribution is scheduled for early 2011. Please keep this newsletter with your booklet.

Note 2. The deadline for the submission of claims is the end of the calendar year following the year in which the expense was incurred.

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Health continued from Page 10

Premiums are deducted one month in advance.

*Supplemental Travel Plan
New Option and Rates*

Rate Decrease

Effective September 1, 2008, the monthly premium rates for the RTO/ERO Supplemental Travel Plan decreased by 10%. See chart below.

New Trip Option

RTO/ERO is pleased to announce a new option under the Supplemental Travel Plan. You can purchase an additional 5 days, exclusively following the 62 days of travel coverage provided under the Extended Health Care Plan, for a total trip duration of 67 days.

Reminder

All Out-of-Province/Canada claims, including cancellation/interruption claims, should be submitted directly to Mondial Assistance. (See our September and this Supplement for contact information.)

If you have a claims or service experience that you would like to communicate to the RTO/ERO Provincial Office, please contact:

Melanie CC Johnson,
RTO/ERO Administrative Assistant
Health Benefits; or,

Tony Sawinski,
RTO/ERO Pension and Benefits
Officer
at 1.800.361.9888 or 416.962.9463.

| Supplemental Travel Trip Options | Total Days Covered | Trip Option Premium* | | |
|----------------------------------|--------------------|----------------------|---------|---------|
| | | Single | Couple | Family |
| 5 Extra Days | 67 Days | \$65 | \$130 | \$143 |
| 15 Extra Days | 77 Days | \$194 | \$388 | \$428 |
| 30 Extra Days | 92 Days | \$389 | \$778 | \$855 |
| 45 Extra Days | 107 Days | \$524 | \$1,048 | \$1,152 |
| 60 Extra Days | 122 Days | \$686 | \$1,372 | \$1,508 |
| 75 Extra Days | 137 Days | \$804 | \$1,608 | \$1,769 |
| 90 Extra Days | 152 Days | \$928 | \$1,856 | \$2,041 |
| 105 Extra Days | 167 Days | \$1,067 | \$2,134 | \$2,346 |
| 120 Extra Days | 182 Days | \$1,207 | \$2,414 | \$2,655 |
| 135 Extra Days | 197 Days | \$1,352 | \$2,704 | \$2,974 |
| 150 Extra Days | 212 Days | \$1,500 | \$3,000 | \$3,300 |

*Retail Sales Tax will be added where required by law.



Annual Tax Tips for 2008

File It Or Lose It!

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

Income Splitting

Income splitting (including tax credit transfers) is probably the most fertile area for tax reduction. You will be amazed at the number of items that may be transferred among family members, after they are no longer needed to reduce the lower-income taxpayer's Tax Payable (Line 435) to zero. Such transferable items include: Age Amount, Attendant Costs, Charitable Donations, Child Tax Credit, CPP, Disability Amount, Education Amount, GST Credit, Medical Expenses, Pension Amount, Political Donations, Provincial Credits, Spousal Amount, Tuition Fees and Canadian Taxable Dividends Credit.

Lending money to a family member is an excellent way of splitting income. However, it must be done very carefully with meticulous records kept or CRA might disallow the loan and attribute the income earned back to the lender. Said simply, a family member, usually the highest income earner, may lend money to another family member to invest. A formal contract must be drawn up and the CRA prescribed rate of interest charged. The income from investing the money received as a loan is reported and taxes paid on that amount by the family member who received the loan. The interest received from the loan must be reported by the lender. The reference for this tax strategy is CRA Interpretation Bulletin IT-510 and IT 511.

Charitable Donations

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

For people who are single with no relatives or dependants and who

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Money continued from Page 10

would like to sponsor a charity of their choice, contact the Canadian Association of Gift Planners at www.cagptoronto.org or for more details. The issue here is donating to charity and gaining a 100% of taxable income deduction. This significantly reduces Ontario probate fees as well as taxes.

Medical Expenses

Medical expenses may be claimed for any 12 month period ending in the tax year. This allows taxpayers to choose the most costly 12 months to claim expenses, e.g. If a taxpayer experienced large medical expenses from July to September in 2XXX, he/she could designate July 1, 2XXX to June 30, 2XXY as the fiscal year for medical expenses. Note: Only expenses that have not been reimbursed are eligible, and the total of such expenses must exceed the 3% of Net Income to generate a credit. Eligible expenses include premiums paid to non-governmental, medical or hospital care plans in 2006, e.g. your portion of your Health Benefits plan and any travel insurance that you have paid. Don't forget the \$100 deductible you pay if you are 65 or over and the deductible portion of all prescriptions. Johnson Inc. provides RTO members with a totaled summary of all deductibles.

Claiming Tuition Fees

Students attending post secondary education and students who have

been IPRCed may claim tuition/tutoring fees on their income tax returns. In each case you will need to submit either a T2202A from the educational institution or a copy of the IPRC letter that confirms that your child is exceptional. For students attending university outside Canada, obtain form TL11A – University Outside Canada. Be sure to instruct the university to complete column C (Number of months for full time credit). In all cases, the children must submit their own tax returns and complete the back of the T 2202A/TL11A form to transfer their unused tuition fee and education amount to the higher earning taxpayer.

Disability Credit

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

Attendant Care Credit

Retirement home residents, who have

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RTO/ERO Scholarships ~ 2009

The RTO/ERO 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, daughter-in-law or step child of an RTO/ERO member.

Application Process

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

- apply on line by completing the 2009 Scholarship Application. Applications are only available at the RTO/ERO website - <http://www.rto-ero.org/>. On-line applications will not be electronically forwarded to Provincial Office if all requested information is not provided.
- provide evidence of enrollment in a program which will lead directly to a full or part-time career

in teaching in Canada must be included. An Offer of Enrollment is not sufficient. Please provide documentation that supports acceptance such as, but not limited to: Letter of Acceptance, Letter from Registrar confirming enrollment, copy of tuition payment, etc.

- Proof of Enrollment.
- tell us more about yourself
 - a why you are pursuing a career in teaching;
 - b how your volunteer activities and/or experiences have prepared you for a career in teaching;
 - c whatever else you would like to tell about yourself.

Selection Process

The Scholarship Committee will review all eligible applications on or before September 30, 2009 and select up to twenty-five applicants to receive scholarships for \$1,000 each. Successful applicants will be notified in late Fall.

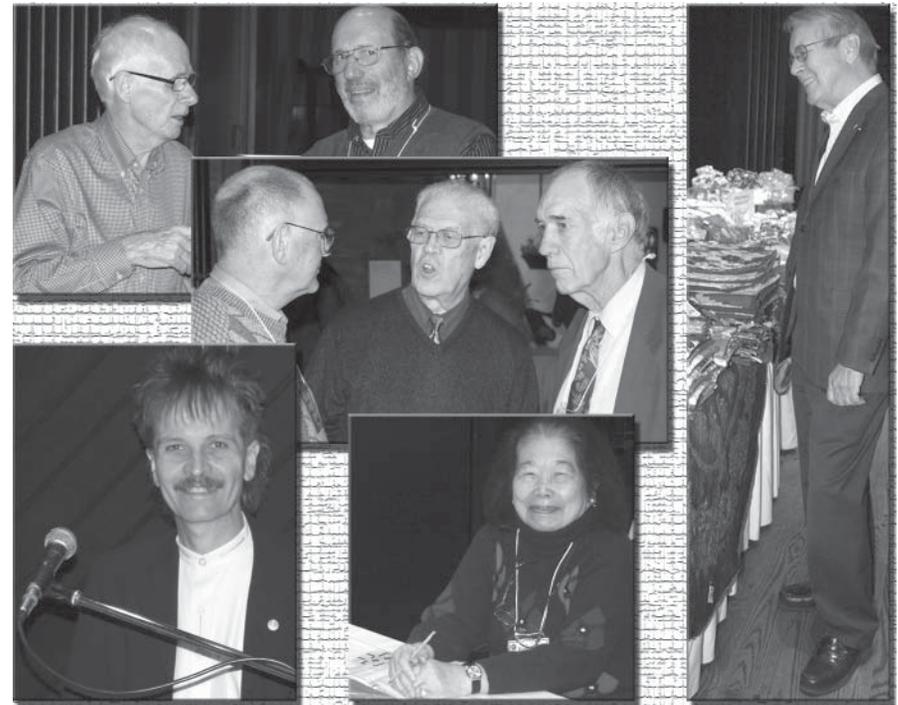
Consent

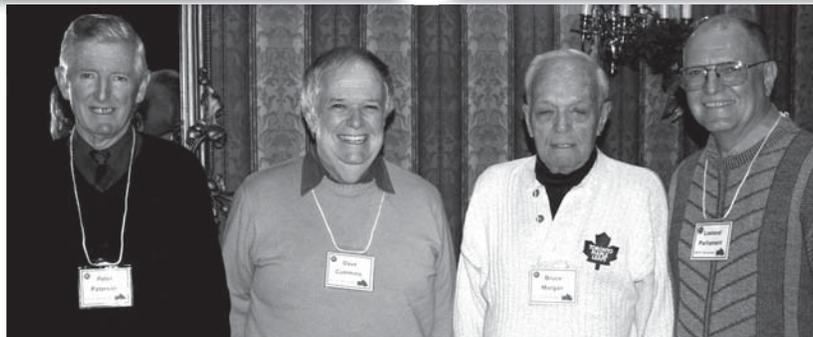
If successful, RTO/ERO will contact both the applicant and the RTO/ERO sponsoring member to obtain their written consent for RTO/ERO to announce the name of the successful Scholarship Applicant and the name of the sponsoring RTO/ERO member. 

Editor: Meghan Chambers, Mischa Levine, and Katherine Tittel were Toronto District beneficiaries of the 2008 RTO/ERO Scholarships.



Ned McKeown/TEOF, Sara Camilleri/Angel Fund and Norman Wiggett/Daily Bread Food Bank receive RTO/ERO Toronto donations in the amounts of \$500/\$500/\$1,000 respectively from **Valerie Mah**, District President. The photos below and on page 15 show Craft Show and Luncheon guests.





Member Milestone

RTO/ERO Toronto District 16 has five members who were 100 years older (or more) in 2008. One of them, **Harry McQueen** celebrated his 100th year on December 13, 2008. In October with over 100 family (including 3 daughters (Marilyn, Judy and Susan), 7 grandchildren and 13 great-grandchildren) and friends, Harry celebrated this milestone event..



Harry completed his 43-year career as principal of Gledhill School. Retiring in 1971, he remains active and in excellent health: enjoying music (still likes to sing); sports (keeps tabs on team standings); and current events.

Living in Belmont House (55 Belmont Street, Toronto, Ontario M5R 1R1), Harry loves to hear from former students, colleagues and friends.

Harry is pictured above and with his extended family below. (Editor: daughter, Susan (McQueen) Spence, began her teaching career at Runnymede Public and son-in-law, Don Spence, taught at Grace Street and Gladstone Public Schools before moving to Mississauga.)



 *P.E.I. School of the Arts*
Come to the beautiful fishing village of North Rustico on the shores of PEI and spend a week enjoying an “art experiential holiday”. July 6-10 many different 5-day and 2-courses with maritime artists are offered for your enjoyment. Check it out: www.peischoolofthearts.com or info@peischoolofthearts.com or 902.886.2369. *More details in our March Newsletter.*

Suzanne Hastings-James 

Money continued from Page 12
had a T2201, Disability Tax Credit form may claim up to an additional \$10,000 for attendant care credits on top of their medical expenses.

Tax Shelters

Tax shelters are investment vehicles that defer taxes until you withdraw money from the shelter. Common tax shelters include RRSPs, RRIFs and RESPs. A sheltered investment of \$10,000 returning 8% for 25 years will be worth \$68,485. An unsheltered investment of \$10,000 returning 8% for 25 years in a 40% tax bracket will be worth \$32,387. Maximize your RRSPs. Tell your children.

RRSPs

RRSPs represent the single most effective method of reducing taxes payable. RRSP contributions provide a dollar-for-dollar reduction in taxes payable. At the same time, RRSP investments compound exponentially because they are sheltered from taxation. It is a serious investment error not to maximize RRSP contributions. RRSPs defer income taxes until a later date when your marginal tax rate is lower. If you have unused RRSP contribution room, use it up before you turn 69 and are unable to contribute to an RRSP. If you have a friend or relative who will be retiring within the next five years, you should direct them to invest in TFSA's, (See below) not their RRSPs. They will have to have

unused RRSP contribution room to shelter the ineligible portion of their retirement gratuities.

Tax Free Savings Account (TFSA)

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 are already advertising such accounts. Each Canadian aged 18 or older 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. I recommend opening a self-directed TFSA and using a licenced financial advisor (CFA) to help you. Banks credit unions and trust companies will offer only their own proprietary securities. You should have access to the whole universe of investments.

RESPs

Registered Education Saving Plans (RESPs) provide excellent vehicles to shelter your investments while you are saving to help pay for the exorbitant, post-secondary tuition fees that your children, grandchildren, nieces or nephews will face in the near future. Each

Continued on Page 18 

Money continued from Page 17
year for each child for whom you contribute, the federal government provides a Canadian Education Saving Grant (CESG) of 25% on the first \$2,500 of the money that you contribute that year. This grant is invested in a fund of your choice. When RESP money is withdrawn, it is taxed in the hands of the beneficiary, who will have a much lower tax rate than the contributor. Not all RESPs are alike! Get professional advice. Grandparents reign supreme when it comes to RESPs. Only grandparents may set up a family RESP that includes children from different families. This is because there must be a direct blood relationship between the contributor and the beneficiary and only grandparents have that relationship. You may now contribute and claim the CESG credit for 1998 and later if you did not contribute before.

Tax Efficiency

CRA taxes different investment returns at different rates. Capital gains are taxed at 50% of reported value; as of 2006, dividends will be taxed at 46% of reported rate and interest income at 100%. Bonds, CSBs, GICs, T-Bills, etc. pay returns as interest, so are the least tax efficient

form of investing. The effective rate of return is more important than the published rate of return when investing in non-sheltered securities.

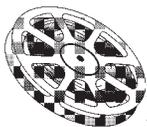
Trusts

Trusts are now a part of the annual tax tips column because people are receiving large inheritances and winning lotteries. Formal trusts are expensive to set up and benefit wealthy investors more than average ones. If your estate (excluding your primary residence) is worth \$1 million or more, then you might want to consider trusts as part of your tax saving strategies. There are many types of trusts, each set up for a specific purpose, e.g. testamentary trusts, which usually are set up via your will and are implemented after your death; and inter vivos trusts which may be set up and operated while you are alive. Contact an estate planning specialist lawyer for more information. Remember that a trust is merely the container that holds your assets. You still require the help of a licenced, independent financial advisor (CFA) to assist you in investing those assets.

Note: this issue's Consumer Corner contains an item regarding proposed changes to RIFF withdrawal for 2008. See Page 21. Ed. 

Editor's Note: Chuck is a certified income tax specialist, licensed 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.

Top 25 Movies of 2008 ~ John Borovilos



In a year of economic gloom and doom, my favourite movies reminded me of the power of things that are of far greater importance than money: free will combined with courage and determination can change one's life and even one's own ingrained personality. When those traits are combined with the power of love to overcome all hardships, psychological barriers, racism and intolerance, the human spirit simply soars and moves us into far better spheres. My first five films did all that and more. Although they had very different characters, locales, and styles, each of them revealed what can happen when we open our minds and hearts to new people, new relationships, new quests. From desperate orphans in India seeking a better life in *"Slumdog Millionaire"* and an old professor, embittered with life, opening his heart to immigrants and their music in *"The Visitor"*, to a kindly robot trying valiantly to revive our dying Earth in *"Wall-E"*, these movies were a welcome antidote to our worldwide pessimism.

Of special note along the same lines were the towering performances of Clint Eastwood (at 78!), Sean Penn, and Mickey Rourke. In *"Gran Torino"*, Eastwood's grizzled old Korean veteran learned even at his advanced age to stare down his own

toxic racism and see people for who they really are, thus transforming himself into a greater man and a real hero. In *"Milk"*, Penn's character of Harvey Milk, the first openly gay elected politician in the USA, showed us the poison of homophobia and how to go about defeating it, thus liberating ourselves. Mickey Rourke's almost painful performance of a broken down grappler in *"The Wrestler"* trying to defeat his inner demons was both repulsive and heart-breaking - an astonishing come-back role.

Of course, there were movies that demonstrated graphically the dark side of human nature, from the cosmic visions of *"The Dark Knight"*, *"Doubt"*, and *"Frost/Nixon"*, to the deluded, heart-wrenching interiors of the characters in *"Revolutionary Road"*, *"The Reader"*, and *"Boy A"*. Movies such as these, while moving us to tears, also helped us to understand the misery that our own negative and egocentric actions might cause to ourselves and to others, perhaps forcing us to rethink our attitudes and make better choices.

Beyond my five top choices, other movies made me smile: the irreverent satirical barbs against blind faith and outrageous religious hypocrisy in *"Religulous"*; the music of ABBA and the glowing Meryl Streep in

Continued on Page 20

Movies continued from Page 19

"Mama Mia!"; the almost wacky optimism of Sally Hawkins in *"Happy-Go-Lucky"*; the determined old people struggling and succeeding to sing rock and rap songs in the inspiring documentary *"Young at Heart"*; the bumbling crooks of *"In Bruges"*; the astonishing send-up of unsatisfying celebrity fame of *"JCVD"*. And what about that feisty and hilarious Penelope Cruz in *"Vicky Cristina Barcelona"*? What a glorious year!

Here for your consideration and viewing pleasure are my TOP 25 MOVIES OF 2008:

1. Slumdog Millionaire
2. Wall-E
3. The Visitor
4. The Curious Case of Benjamin Button
5. Gran Torino
6. Frost/Nixon
7. The Dark Knight
8. The Wrestler
9. Milk
10. Vicky Cristina Barcelona
11. Doubt
12. Revolutionary Road
13. Religulous
14. Young at Heart
15. In Bruges

16. Mama Mia!
17. Boy A
18. Tell No One
19. Happy-Go-Lucky
20. Changeling
21. JCVD
22. The Reader
23. Brideshead Revisited
24. I've Loved You So Long
25. Ben X

For your further consideration, here are five more fantastic films that were released in 2007, but which I saw early in 2008:

1. There Will Be Blood (Best Actor Oscar 2007 for Daniel Day Lewis)
2. Before the Devil Knows You're Dead
3. Ratatouille (Best Animated Film Oscar for 2007 - It's really for adults.)
4. Starting Out in the Evening
5. The Counterfeiters (2007 Oscar for Best Foreign Film!)

You have a lot of great viewing ahead of you on the Big Screen or on your DVD discs. Enjoy, and see you next year at the movies.

Editors: We appreciate John's annual submission and look forward to many more yearly reports on the movie-scene.

What Works for Me: I fell twice this year and wondered why. Because I pride myself on being a problem solver I analyzed all that had occurred during the fall. I realized I was not paying attention; my lack of focus contributed to my fall. I have since started to count when I come to a set of steps and as I put my foot down I begin counting each step until the end. I have not fallen since. I hope that this tip will be useful to other seniors. **Phyllis Walker**

Consumer Corner



Drugs

The Ontario government has announced funding for new drugs to treat diabetes and colorectal cancer. The drugs include Lantus, an extended, long-acting insulin; and Vectibix, a new intravenous drug used for colorectal cancer patients when standard chemotherapy treatment is unsuccessful. Other drugs being added are Rasilez, for hypertension; Orenzia, for rheumatoid arthritis; and Enbrel and Raptiva, both for psoriasis. Ontario Public Drug Programs provides coverage for Ontarians aged 65 and over, residents of long-term care homes and homes for special care, and those who receive professional home-care services and social assistance. People who have high drug costs compared with their income and cancer patients are also covered.

Proposed Measure for Annuitants of Registered Retirement Income Funds (RRIF)

The Federal Government has proposed changes to the calculation of the 2008 required minimum withdrawal for registered retirement income funds (RRIFs). These changes propose to reduce the minimum amount that a RRIF

annuitant is required to withdraw by 25% for 2008. If a RRIF annuitant received the full minimum amount based on existing law in 2008, the proposed changes allow the annuitant to re-contribute up to 25% of the 2008 minimum amount. This amount can be re-contributed to any of the annuitant's RRIFs, life income funds or other locked-in RRIFs. RRIF annuitants who want to make a re-contribution should contact their financial institution.

The RRIF issuer (financial institution) will provide the annuitant with a T4RIF slip, Statement of Income From a Registered Retirement Income Fund, showing the full amount received in 2008. The full amount of the T4RIF is reported on line 115 of the 2008 income tax and benefits return.

If the annuitant received the full minimum amount based on existing law in 2008 and opts to re-contribute up to 25% of the minimum amount, his or her financial institution will issue a receipt for the amount of the re-contribution. The amount of the re-contribution is to be claimed as a deduction on line 232 on the 2008 income tax and benefit return.

Contact your financial institution for more information on these changes. Visit the Canada Revenue Agency Web site at www.cra.gc.ca for additional information. 

With dropping property values, aren't you glad you did not take out a Reverse Mortgage?

Volunteers Appreciated for Executive



Past President **John Bratton** is building a slate of 2009/10 Executive Members. At publication time, the **Mailing Chair** will be vacant as **Arlene Freeman** takes her leave after many years of faithful service in a number of positions. At least one **Member-at-Large** position is also available.

Check with John regarding other positions that may become available - he can be reached at 416.782.2530 / enorjay@rogers.com. Note that although these are elected positions, there is rarely a competition to be on the Executive. Thus there is a need to establish a slate for presentation to the Annual General Meeting.

While you agonize over your voluntarism, consider hosting a social activity that might attract a few members of similar interest: golf, local live theatre, investment club, billiards, bowling, lawn bowling, dangerous driving course, hot-air ballooning, 'koffee-klatching' (getting a group together in the morning at Tim's just for the 'halibut'), spelunking... to name a few. 

RTO/ERO Developments continued from Page 8

The November *Liaison* announced that *Renaissance* will entertain **proposals from Members for its 2009 themed issues**. If you think you can contribute, check details available on our or the Provincial website.

Finally, Spring Senate will be dealing with a couple of referred issues including:

- the **widening of opportunity to receive RTO/ERO Scholarships** to include those studying to be doctors or registered nurses particularly those interested in geriatrics (currently only those entering teaching);
- a **constitution change to Membership** to include an individual, *actively employed in education, who is not retired and is eligible upon retirement to be a Full or Associate member* (allows those still teaching past the age of 65 to have access to our Benefits, allows access to the Long Term Care Plan at a younger age when premiums are lower).

If you have a point of view on these matters, please contact our President.

[Note: one of the reasons RTO/ERO is seeking to widen the scope of membership is to negate the slow demographic skewing of Benefits participants to the older age set. As with any insurance plan, a wide demographic base helps maintain optimal premiums. Editors] 



"Gis To Laugh!" News Item: **Bank Robberies Up in the USA!** However, now that of the CEOs and money managers responsible for the current economic melt-down have been found out, the actual loss to the banks has been reduced by billions. 

Social continued from Page 22

the movie which is followed by coffee and discussion. Please call Anne Ludwigsen at 416.324.0909 for details.



Theatre Day Trips - See Page 24 for new trips led by **Jack DeGroot**.



Walking Group - It's walking to talking time. For January and February having a 'winter break'. Leader **Phyllis Walker** said 'her mouth is still going' so please bring your friends and family to the ROM and hear Phyllis' story-time celebrating *Black History Month*.

The schedule is: Saturday, February 7 at 2:00 and 4:00pm; Sunday February 8 at 12 noon; February 14 at 2:00 and at 4:00pm; February 15 at 12:00 noon and February 16 at 2:00 and 4:00pm. Listen to Anansi's stories of survival.

Our next walking tour will be on March 27. Please contact **Phyllis Walker** at 416.653.3521 or llanoka@aol.com for further details. 

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, 1:30pm

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.

*It's not whether you win or lose, but where you place the blame.
We have enough youth. How about a fountain of 'smart'?
When blondes have more fun, do they know it?*

Jack DeGroot's Daytrips



Six theatre Daytrips have been added for 2009. Your outing includes your theatre ticket, 2 great meals and transportation by comfortable motor-coach. The cost includes all taxes and gratuities.

Reservations can be made by contacting the person listed for each booking beginning at 8:00am on Thursday, February 5, 2009.

Once your booking has been accepted, kindly forward a deposit of \$50.00 per ticket (*payable to Club 16*) to Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3. (Note: Please put the date(s) of each trip on the face of your cheque. For multiple bookings, only one cheque is required.)

SHAW (Niagara-on-the-Lake)

Cost \$115.00/person/show

Friday, April 3 'Sunday in the Park With George' ~ Royal George Theatre

An award winning musical from Stephen Sondheim, a compelling story about love, art and inspiration.

Tuesday, April 28 'A Moon for the Misbegotten' ~ Court House Theatre

This potent romantic drama by Eugene O'Neill has Josie Hogan, a struggling survivor, meeting up with her landlord, James Tyrone. A lyrical tale of hope and forgiveness ensues.

Wednesday, October 28 'Born Yesterday' ~ Festival Theatre

This classic comedy opened on Broadway in 1946 and held a record-setting run. "Few plays have been able to combine delicious romance with sharp political comment as successfully as this."

To reserve SHAW productions, call Jack DeGroot at 416.691.3046 at 8:00am on Thursday, February 5.

STRATFORD FESTIVAL

Cost: \$120.00/person/show

Monday, April 13 'West Side Story' ~ Festival Theatre

Two rival gangs wage a turf war on the streets of New York. This great musical has explosive dance numbers and an unforgettable score.

More on top of Page 25 

Wednesday, October 21 'West Side Story' ~ Festival Theatre

This is a repeat of the above production.

Friday, October 30 'A Funny Thing Happened on the Way to the Forum'

~ Avon Theatre

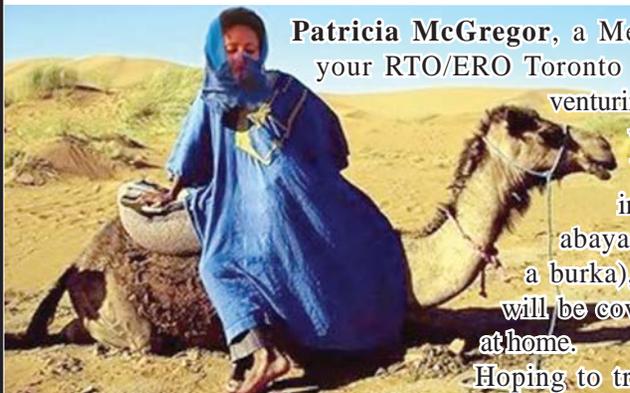
Mistaken identities, frantic chases, lascivious husbands, long lost children, mixed-up potions and more - they all add up to a very funny musical.

To reserve STRATFORD reservations, call Ian Baird at 416.491.8906 at 8:00am on Thursday, February 5. 

Our Travelogue ~ Wednesday, March 25, 1:30pm

Patricia McGregor presents

'Arabian Nights (and Days) in the Saudi Kingdom'



Patricia McGregor, a Member-at-Large on your RTO/ERO Toronto executive, will be venturing into Saudi Arabia with eyes wide open but prudently clothed in a full-length black abaya (sometimes called a burka), and even her toes will be covered... sandals left at home.

Hoping to travel by small bus, plane, train and possibly even by 4x4 (permit allowing), the group plans to visit Riyadh, the capital, and to proceed into less visited places, including Najran. This is a vast country: an area called the Empty Quarter is mostly unexplored, even by the Bedouins, who only skirt the edge. Do we detect a challenge here?

Since the country is tightly ruled by the Sharia Courts which have authority over everyone, including foreigners, Pat is quite aware that some may question her choice to explore the Kingdom of the Saudis. She, however, replies that her curiosity and passion to learn and love of adventure will sustain her.

Pat, we salute you: seize the day, as they say!

Dick and Marilyn Holyer



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

Concerts I & II: successfully held November 2, 2008 and February 1, 2009

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

President continued from Page 4

Duck and large jumbo shrimps and tickets are \$50 per person or \$500 for a Table for 10. Join us for an evening of fun and entertainment with proceeds to the Nutrition Programs in the TDSB. It's a great way to entertain friends. You can receive a charitable tax receipt for a portion of the ticket. To see if there are any tickets still available, you can call me at the above number.

Looking forward to seeing some of you at our regular events. Our marvelous convenors work tirelessly organizing travelogues, day trips, book clubs, movie groups, bridge, crafts and art and sketch groups. Your Executive meets monthly on your behalf.

Have a healthy, happy and joyous 2009. 

TPSPA Reunion Lunch

Tuesday, May 12, 11:30am - 2:30pm

Mandarin Restaurant at Yonge/Eglinton above the Subway Station

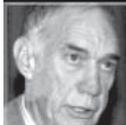
We accept your \$15 on arrival - please have exact amount ready so we can expedite the event quickly. 100 spaces are reserved but more are available if we are notified in time. Accordingly, we must have definite numbers by Monday, April 13. Please confirm via one of the following:

Arlene Freeman ...- 416.630.3672 or auntiear@sympatico.ca

Valerie Mah- 416.533.0445 or vmah@ican.net

Paul Rowney- 416.424.1298 or pcrowney@rogers.com

Welcome to New Members



Welcome to new members who have joined us from October to December. 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

Sharon R
Anderson-Alter
Maureen L Bell
Frank Benincasa
Sally Burkett
Candy Burnstein
Teresa Carleton
Greer Carter
Lina Difelice
A Kent Duncan
Rodolphe Fecteau
Yolande Franklin
John A Gerry
Victoria Golemba
Rocco Guerriero

Faye E Hart
Elizabeth Hollingsworth
Robert Howley
Joan Issajenko
Dorothy Jeans
Marsha Kagan
Eric Kauppine
Anne Kernohan
Grace Leliever
Louise Lundy
Edward Majchrowski
Olga V McKenzie
Joyce McLellan
Carol E Michelin

M Nadia Miller
Catherine M Sablatnig
Allan Scanton
Peter Seidman
Marilyn Shanoff
Stanley Shapiro
Lone Smith
Lynnette Suphal
Anna Taylor
Ila Vaculik
William G Watt
David Wells
Susanne Wilson



Next Mailing ~ Thursday, March 26, 2009



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 

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. 

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

Madeleine Attallah
Douglas A. Bell
Brian Cook
'Wally' Friesen
Oliver Grant
Grace L. Irwin

Ernest A. Jeans
Thelma M. Jeffery
Anne I. Lennox
David Maheu
Robert J. McKenzie
Julie J. Pearce

Bernadetta Romano
Mabel K. Slack
Bruce Snell
Andrew Stewart
Harold E. Suphal
Gwenyth Washburn



Waldemar "Wally" Friesen passed away at home on November 25, 2008. A member of the RTO/ERO Toronto Executive for three years, Wally, as Pensions/Benefits' Representative, provided valued assistance in the operation of a number of Retirement Planning Workshops to the benefit of many of our new members. He is fondly remembered. 

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 3

JANUARY, 2009

SUPPLEMENT

Questions & Answers on RTO/ERO Benefits Plans

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Information provided by **Bill Tajer**,
RTO/ERO Toronto Health/Insurance Chair

Source: *The RTO/ERO Group Benefits Program Manual*, June, 2008
available to each RTO/ERO District's Health Chair

Note: The RTO/ERO Health Benefits Plans Booklets are reprinted every three years (currently 2008; next in 2011). Provision is made only to provide booklets to new subscribers. Please keep your Benefit and Travel Booklets in a safe location along with the annual updates mailed in December of each year to all subscribers (Updates and Going Places).

If your booklets are misplaced, details can be downloaded from links at:

www.rto-ero.org / www.johnson.ca / www.rtoerotorontodistricts.org

You may be required to register on the Members' Only portion of these sites.

*Before a trip to an 'unusual' part of the world,
consider calling Mondial Assistance to confirm emergency services.*

Eligibility

Q I am currently covered under the School Board Retiree Plan for my Extended Health Care benefits. I would like to apply for the RTO/ERO Health Plans. When will my coverage commence?

A The RTO/ERO Extended Health Care benefits will commence the day after the termination of your previous coverage (your previous coverage can also be your spousal plan or another group insurance plan), provided you apply within 60 days of the termination. The termination date of your previous coverage must be included on your application at the time of applying for coverage. Note, to ensure there is no gap in your coverage, the group plan is effective the day following the termination of your other group plan regardless of when your application is received in the 60 day period.

Q My daughter is disabled and fully dependent on me. Is she eligible for coverage as my dependent under the Health Plans?

A Yes. She is eligible for coverage as your dependent provided she is an unmarried person who was insured as a dependent prior to becoming functionally impaired and who is wholly dependent on you for support and maintenance within the terms of the Income Tax Act.

Q Will coverage be continued for my spouse and dependent children upon my death?

A Yes. Coverage can be continued for your spouse and dependent children following your death, provided they are already enrolled at that time in the RTO/ERO Health Plans and premiums continue to be paid.

See page 10 of the RTO/ERO Health Insurance Plans booklet in Section 3.

Q I am the surviving spouse of a retired teacher who passed away. I have remarried and would like to know if I can have my new spouse and his children enrolled into my existing RTO/ERO Health Plans coverage?

A Yes. They can be enrolled provided they apply within the 60 day eligibility period. The 60 day eligibility period means the new spouse and dependent children have 60 days from the date the surviving spouse remarries to apply for coverage without needing to provide medical evidence of good health. If the new spouse and dependent children are enrolled after the 60 day eligibility period, they will be required to submit evidence of good health to the insurer for approval/declination under the Semi-Private Hospital and Extended Health Care Plans, and the maximum benefit payable per person under the Dental Plan during the first 12 months would be limited to \$100.

Q Can I cover my spouse and dependent(s) only? I have full dentures and do not want dental coverage for myself.

A As the retired member is the primary participant, coverage is not available to the spouse/dependent without the member being covered.

Q Are my premiums tax deductible?

A You are entitled to a federal tax credit for medical expenses exceeding either 3% of your net income or \$1,962, whichever is lower (2008 taxation year). Private health-plan premiums are considered medical expenses, as are expenses not reimbursed by your private plan (such as the deductible and co-insurance).

Claims

General

Q If my dentist or pharmacist submits a claim electronically to Johnson Inc., should I send a paper copy of the claim to Johnson Inc. as well?

A No. If dentists submit claims electronically to Johnson Inc., they do not require a paper claim form. When your dental office submits an electronic claim, they will receive a "claim acknowledgement" which tells them that Johnson Inc. successfully received your dental

claim, which will be processed within three business days. Please note that payments will be remitted to you. The settlement of your account with your dentist remains your responsibility.

Similarly, when your pharmacist submits your drug claim electronically, you should not mail the receipt for the dispensing fee or 15% co-pay. Your pharmacy will be paid directly for any eligible drug claims for which they have made electronic submission. The portion that the pharmacist asks you to pay is the balance after Johnson Inc. has paid the RTO/ERO portion of your drug claim.

Q How long do I have to submit a claim?

A All claims must normally be submitted no later than the end of the calendar year following the year in which the expenses were incurred. For example, all claims incurred in 2008 must be submitted by December 31, 2009.

However, when coverage terminates or your status changes, all claims must be submitted to Johnson Inc. Plan Benefits Claims within 90 days of the termination or status change.

Q Can my spouse/dependent children telephone Johnson Inc. Plan Benefits Claims for my specific claim payment information?

A Due to privacy legislation, confidential information, such as your claims history or claim payment information cannot be discussed with anyone other than you, without a Power of Attorney.

Q If the maximum for a benefit is not used by one participant for a particular coverage, can that maximum be transferred to another participant who is covered under that Plan? For example, if I do not use the full \$225 on my glasses can the difference be transferred to my spouse?

A No. Each eligible participant with benefit coverage is entitled to separate benefit maximums. Therefore, the claims that you submit to the RTO/ERO Health Plans are attributed to your Plan's maximums and the claims for your spouse and dependents are attributed to their Plan's maximums.

Q What are the criteria and process for the new Benefit Entitlement Review?

A Please refer to the following description of the criteria and process, including the flow chart.

Criteria

The new Benefit Entitlement Review has replaced the former Claims Appeal for claims processed by Johnson Inc. on or after April 1, 2007.

The criteria to adjudicate claims and review claims will be based solely on the following:

- 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 Johnson Inc. and World Access Canada to the members of RTO/ERO.

Process

Plan participants who contact RTO/ERO after a claim has been denied will be directed to a claims specialist from Johnson Inc. to discuss the rationale of the decision. If the participant is not in agreement with the reason from Johnson Inc. and contacts RTO/ERO again, the participant will receive an application letter from RTO/ERO. This letter will describe the process and contain a form that the plan participant must complete and submit to RTO/ERO in order for the claim to be reviewed. The plan participant would be required to specifically indicate that their claim should be approved based upon the fact that at least one of the three criteria is applicable. Forms are

returned when they do not clearly identify at least one of the three criteria.

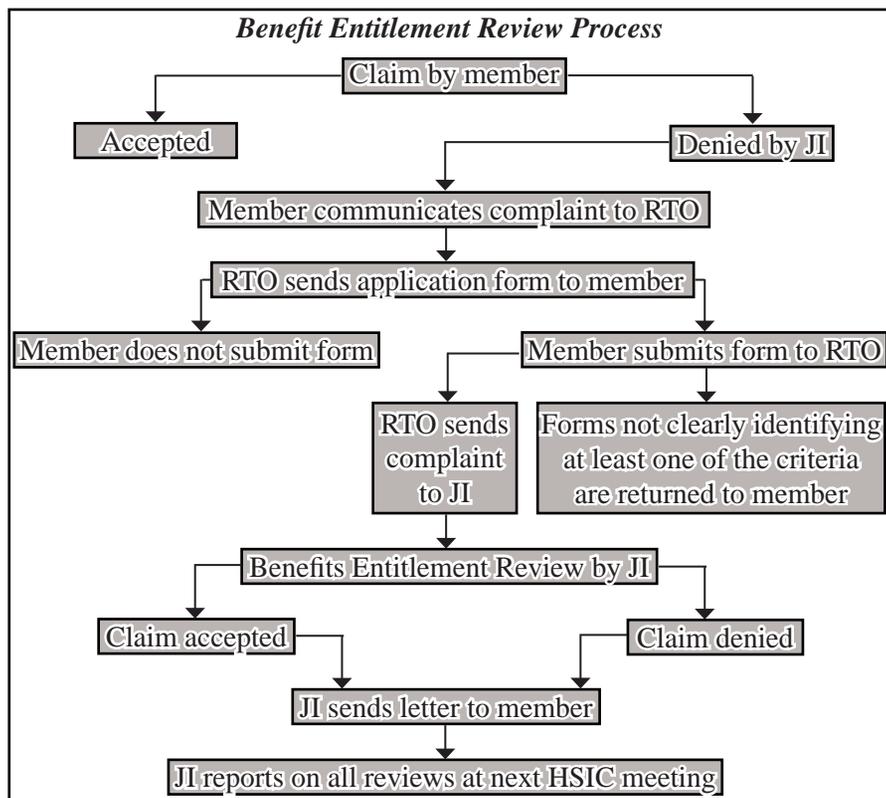
Upon receiving the form and any other pertinent information from the member, RTO/ERO will keep a copy and send the originals to Johnson Inc. Subsequently, Johnson Inc. will do an independent review of the claim. The adjudication of the benefit entitlement will be measured against the three criteria. Johnson Inc. will notify the member if the denial was upheld or overturned.

Johnson Inc. would report the

individual reviews and outcomes to each HSIC meeting. If the HSIC determines that a review was not handled as it should have been and that any of the three criteria applied, then HSIC would provide Johnson Inc. with the direction, which would apply to all future claims.

Extended Health Care

Q I'm turning 65 this year, so I'll be eligible for the provincial drug program. Do I need to maintain my Extended Health Care coverage?



A Yes. While the Ontario Drug Benefit (ODB) Program provides coverage for certain drugs, more than half of the drugs available in the Canadian market today are not covered by ODB. In addition, the RTO/ERO Extended Health Care Plan covers much more than prescription drugs. For example: vision care, 15 different paramedical practitioners, private duty nursing, and travel coverage (including trip cancellation and interruption/delay), just to name a few.

Q I am now over age 65 and have coverage from the government for some, but not all of my drugs. Why do I have to have an updated note from my doctor each year stating that I don't meet the "Limited Use" criteria under the Ontario Drug Benefit Program?

A The Ontario Drug Benefit (ODB) Program provided by the Ontario Government currently provides some form of coverage for less than half of the prescription drugs available in the marketplace today. There are an increasing number of drugs that are considered "Limited Use" and are only covered by the ODB Program if specific criteria are met. These specific criteria, as well as the list of approved "Limited Use" drugs, changes throughout the year. Johnson Inc. requires a doctor's note each year confirming that you do not meet the ODB eligibility criteria. The criteria under the ODB Program

may have changed; therefore, you may become eligible to have this drug covered under the RTO/ERO Extended Health Care Plan.

Q How do I know if the RTO/ERO Health Plans covers an aid or appliance?

A To determine if the aid or Appliance is a covered item under the RTO/ERO Health Plans, contact Johnson Inc. Plan Benefits Claims.

See Page S12 for contact information.

Q I ordered glasses in December 2007 and paid for them in January 2008. Why didn't they go towards my 2007 benefit maximum?

A Claims are adjudicated and applied to your coverage maximums based on the date they are paid in full. Therefore, you would need to have paid for your glasses in December 2007 to have the amount applied to your 2007 calendar year maximum.

Q I had to go to the hospital by ambulance and they sent me a bill for \$45. I thought it was all covered under the provincial plan.

A In Ontario, ambulance services are, generally, an eligible provincial expense for medically necessary transportation. Eligible ambulance services, when medically necessary for emergency treatment,

in excess of the amount paid by the provincial plan, are reimbursed under the RTO/ERO Extended Health Care Plan at 80%.

See Page 19 of the RTO/ERO Health Insurance Plans booklet.

Dental Care

Q Are Dental Specialist fees a covered expense?

A No. Under the RTO/ERO Dental Plan expenses are based on the current General Practitioners' fee guide. If you choose to receive treatment from a Specialist, the claim would be adjudicated based on the General Practitioners' fee guide in the province where the dental services are performed, and you would be responsible for the difference.

Johnson recommends that a pre-determination be submitted to Johnson Inc. Plan Benefits Claims prior to receiving treatment from a Specialist to determine the amount that would be eligible for reimbursement under the RTO/ERO Dental Plan.

Q When should I request a dental pre-determination?

A If the cost of proposed dental work is expected to exceed \$600, you should submit a detailed pre-determination plan to Johnson Inc. Plan Benefits Claims, who will then advise you, before the work begins,

of the amount payable under the Plan. For major restorative treatment, the pre-treatment radiograph will be requested.

See Page 24 of the RTO/ERO Health Insurance Plans booklet.

Out-of-Province/ Canada Travel Plans

Q When do I call Mondial Assistance Canada in a medical emergency?

A Mondial Assistance (MA) must be notified within 48 hours of an Out-of-Province/Canada medical emergency to provide for your medical expenses and effectively monitor your care. If MA is not contacted within 48 hours of the emergency, payments will be limited to \$2,000 per insured person per trip.

You can contact MA 24 hours a day, 365 days a year. If you are unable to do so because you are medically incapacitated, someone else should call on your behalf as soon as reasonably possible.

See Page S12 for contact information.

Q Should you carry travel insurance coverage even when travelling within Canada?

A Yes. Provinces have different Government Health Insurance Plans (GHIP). Although inter-provincial agreements are in place,

your provincial GHIP may not cover all the emergency medical expenses charged in the "host" province.

Q When and how should I purchase the Supplemental Travel Plan if my Out-of-Province/Canada trip exceeds 62 days?

A To apply for coverage under the Supplemental Travel Plan, please contact Johnson Inc., Plan Benefits Service at the contact numbers located Page 40. Applications for the Supplemental Travel Plan coverage must be received before the end of day 62 of your trip, which is covered under the RTO/ERO Extended Health Care Plan.

Q Who do I contact if I need to cancel my trip?

A Trip cancellation claims need to be reported to Mondial Assistance (MA) before the scheduled departure date from your province of residence.

Q What is the difference between a travel report and a travel warning?

A The Canadian government's Department of Foreign Affairs and International Trade issues travel reports for over 200 destinations around the world. The report provides much information including safety and security issues, local laws and customs, and assistance for

Canadians traveling abroad.

Travel warnings are an extension of the travel report. They alert Canadians to security and health issues, and will advise when not to travel to a particular country or region(s) within a country. They may also advise Canadians living in, or traveling to, the affected area(s) to leave.

Medical emergencies in these countries or affected area(s) are not covered under the RTO/ERO Travel Plans, if they result from the situation that has prompted the travel warning. If you book a trip to a particular area after a travel warning has been issued, the cost to cancel your trip is not covered under the RTO/ERO Out-of-Province/Canada Travel Plans. If a travel warning is issued after you book your trip, rest assured that the cancellation of your trip is covered, subject to a maximum of \$6,000 per insured person. If a travel warning is issued while you are away, you have coverage for the trip interruption, subject to the maximum benefit of \$6,000 per insured person.

Before you book your trip, and before you travel, you can obtain more information on travel reports and travel warnings from the Department's website at www.voyage.gc.ca or by calling toll-free at 1.800.267.6788 or you can contact Mondial Assistance for additional pre-trip assistance.

Q Long distance rates from abroad are expensive. What is the best way to call home?

A Canada Direct™ is an automated international access service that allows you to reach a bilingual Canadian operator and use Canadian international long-distance rates, and be billed in Canadian dollars. This service is offered in over 130 countries by Canada's major telecommunications companies in association with Teleglobe Canada. Depending on the country, there will be a different telephone number to call to reach the Canada Direct™ service.

To obtain more information on Canada Direct™, and to confirm whether your long distance service provider participates in the program, you can check the website at www.infocanadadirect.com or call them toll-free at 1.800.561.8868.

Q Why do I need to provide proof of departure and early return?

A You, your spouse and eligible dependent children each need to have proof as to when you were last in your province of residence. In the event of a claim, Mondial Assistance will require proof of the day prior to, or day of, your departure from your province of residence. There are two reasons you might need proof of departure and/or early return:

1 You have a claim.

2 You return earlier than expected on a Supplemental Travel Plan trip, no claim has been made, and you would like a refund of any unused 15 day blocks.

A few examples of proof of departure and/or proof of early return are:

- Purchase receipt from a Canadian duty-free store.
- Airline ticket or boarding pass.
- Signed credit card receipt.

Each person traveling must retain his/her own proof. The proof should:

- Identify you (by showing either your name or signature).
- Indicate that the transaction took place in your province of residence before your trip (or during your original trip dates in the case of early return).
- Specify the date.

See your RTO/ERO Out-of-Province/Canada Travel booklet for more information.

Q There's been no change in my heart condition in the 90 days prior to my trip, but my doctor has changed one of my heart medications. Will I have coverage for my heart condition while I'm traveling?

A Yes. Unlike the majority of travel plans in the market today, a change in medication, dosage or usage does not mean that the condition would be excluded from

coverage under the RTO/ERO Travel Plans.

Q I booked my trip in September 2007 for travel in February 2008. In December 2007, I was admitted to hospital for kidney surgery. As my surgery is within the 90 days prior to my departure date, would I have coverage for my kidney surgery while on my trip? Would I need to cancel my trip?

A You would not have medical coverage for your kidney surgery as you were admitted to hospital within 90 days prior to your departure date. You would however, have coverage for any eligible medical emergency that was unrelated to your kidney surgery. If you chose to cancel this trip, your eligible expenses would be reimbursed to a maximum of \$6,000 per person, per trip.

Q How can I pay for emergency medical doctor bills and other charges, when I am outside Canada? Is there a toll-free number to call for up-front payment from the insurance company?

A If you have a medical emergency outside your province of residence, contact Mondial Assistance immediately (or as soon as possible).

See Page S12 for contact information.

Mondial Assistance will confirm

your coverage, validate your claims for the area's reasonable and customary charges, translate any billings (as required), arrange payment to the provider on your behalf and coordinate recovery of eligible expenses from your Provincial Government Health Plan. *See Pages 11 and 12 of the RTO/ERO Out-of-Province/Canada Travel booklet for more details.*

Q Can I purchase glasses, hearing aids, etc. in another country and submit the receipt for reimbursement?

A Purchases can be made outside Canada; however, reimbursement would be made as if the expense were incurred in your province of residence subject to RTO/ERO Plans' maximums and limitations. All reimbursements are made in Canadian funds.

Q I live close to the U.S. border and go across the border for medical care. Am I covered for these expenses?

A No. Out-of-Canada elective services and resulting treatment are not eligible expenses under the RTO/ERO Health Plans.

Q What if my doctor refers me for treatment in the U.S.?

A Expenses for this referred treatment would be covered

only if the service was not available in Canada and the Government Health Insurance Plan agreed to pay its portion of the cost.

Approval should be obtained from the provincial plan before you obtain treatment. If treatment were available in Canada, expenses would not be paid by the RTO/ERO Plans.

Q I contacted Mondial Assistance (MA) when I was away and I was told they would look after everything, but I keep receiving bills and have now received a call from a collection agency. Why?

A Do not pay the bills. On occasion, providers (the medical professionals or organizations providing the care) will not deal directly with an organization such as Mondial Assistance (MA) or the insurance company, as their initial contact/dealing was with you, the patient. Forward those bills to Mondial Assistance with the case number for processing.

Also, some providers wish to speed up their payment, from either MA or the provincial plan, and routinely try to collect reimbursement directly from the claimant by calling and/or involving collection agencies. In these situations, you should direct them to MA for payment. MA will act on your behalf to ensure the account is handled appropriately and promptly.

Q How do I claim for expenses through Mondial Assistance?

A Call Mondial Assistance for assistance. They will confirm your coverage, validate your claims for the geographic area's reasonable and customary charges, translate any billings (as required), arrange payment on your behalf and coordinate the recovery of eligible expenses from your provincial plan.

Q If my dependents travel without me, can I apply for the Supplemental Travel Plan just for them?

A Yes. However that dependent must be covered as a 'dependent' under your Extended Health Care Plan.

Q My pension does not cover the premium for my Supplemental Travel Plan trip. Can I make monthly payments or must I pay the whole amount at once?

A Johnson Inc. does not require the annual payment in advance. Send a blank cheque marked "VOID" to establish automatic monthly bank deductions. The premiums will be divided into equal instalments for the remaining number of months until the end of the policy year, which is August 31. No service or interest charges are added.

Q Why is the Out-of-Province/Canada coverage limited to 62 days under the RTO/ERO Extended Health Care Plan and up to an additional 150 days under the Supplemental Travel Plan?

A The Supplemental Travel Plan was designed to provide travellers an option to purchase additional protection, over the Extended Health Plan's 62 days of coverage, at reasonable costs. To maintain OHIP coverage, you may not be outside of Canada for more than a 212 day period therefore, the maximum additional days of coverage available for purchase under the Supplemental Travel Plan is limited to 150 days.

Q If I bought 30 days (two units) of Supplemental Travel coverage, (in addition to my 62 days of coverage under the Extended Health Care Plan), but was away for 70 days instead of 92 days, can I get a refund for the 22 unused days?

A You would receive a refund only for whole unused 15 day units of coverage. You would, therefore, receive a refund for 15 unused days provided you had incurred no claims and provide the appropriate proof of departure and proof of early return.

Note: Details in this Q & A are subject to amendment from time to time. Plan participants will be notified when they occur.

Contact Information

Contact Mondial Assistance at the following telephone numbers:

From Canada or the U.S.....1.800.249.6556
Toll free from Mexico.....00.1.800.514.3702
Toll free from Dominican Republic.....1.888.751.4403
From other countries that participate
in Universal International Toll Free*800.9221.9221
Collect from anywhere else519.742.6683

*Argentina, Australia, Austria, Belgium, Canada, China, Columbia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom.

Remember: accessing Long Distance from other countries may be problematic in some countries. Check with Mondial Assistance before leaving.

Contact RTO/ERO through:

Melanie CC Johnson, RTO/ERO Administrative Assistant Health Benefits; or, **Tony Sawinski**, RTO/ERO Pension and Benefits Officer at: 1.800.361.9888 or 416.962.9463; or, healthcommittee@rto-ero.org.