

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.

Mary Blackstock
Barb Camm


Helen Horwood
Joan Norris

Sue Booker, Goodwill
Lorraine Warren
Elizabeth Wilson


Dr. Robert (Bob) Lamb

A life-long educator with the East York Board of Education, Bob became Secretary Treasurer of the Ontario Public School Men Teachers' Federation. He was a member of RTO/ERO Scarborough/East York and was recognized at Fall Senate, 2008.

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

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



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RTO/ERO Toronto Executive 2008 ~ 2009

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Political Action: Pat Carson

Social/Recreation: Carmelita Salazar


Travel: Ian Baird

Members-at-Large: Linda Grieve, Roy Harvey, Tom Lyons, Patricia McGregor, Mary El Milosh

From Your Editors

Although your editors put together the Toronto District Newsletter, we would be remiss if we did not acknowledge the contribution of **Arlene Freeman** and her mailing cadre in getting it delivered to our members. Arlene has retired from the Executive after eleven years as the Mailing Chair and 15 on the Toronto Executive. We extend our appreciation to her for her tireless efforts on behalf of Toronto retired educators.

Included in this Issue, on Page 13, is our point-of-view on the disclosure process for announcing changes in the RTO/ERO Health Benefits.

Reminder: We try to set up continuing articles on the same leaf for easy reading. 

Erratum

Did we finally get it right? 

Dates To Remember

We have been requested to consider putting our events in Date Order instead of our customary Alphabetical Order. Let us know what's best for you!

TSSAA/Neil Wilson Golf Tournament ~	Jun 26	(p32)
Blue Jay - RTO/ERO Baseball ~	Aug 19	(p27)
Newsletter Deadlines ~	Sep 1, Nov 1, Jan 1	
Scholarship Deadline ~	Sep 8	(p30)
'Screw-the-Bell' Golf Tournament ~	Sep 8	(p10)
'Freedom~From~Bells' Luncheon ~	Sep 8	(p26)
Executive Meetings ~	Sep 10, Oct 8, Nov 12	
Newsletter Mailings ~	Sep 24, Nov 26, Jan 28	
New Member Breakfast ~	Oct 20	
Fall Senate ~	Oct 27, 28	
STO/Service-to-Others Award Deadline ~	Nov 1	(p28)
Craft/Artisans' Show ~	Nov 18	(p20)
Fall Luncheon ~	Nov 18	

Please see bottom of Page 24 regarding this issue. Editors

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.

Welcome to New Members




Welcome to new members who have joined us from February to April. 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


Russell C Adams	Patricia Hunter	Sheelagh O'Donovan-
Filippo Barbieri	Brenda Joynt	Polten
Mohinder K S Baweja	Judith Knibb	Brenda Pinder
Louise Bourdon	Carol Larkin	Anya Poesiat
Mary Cahill	Tamara Laszio	Brenda E Posner
Christine Calhoun	Michael Leahy	L Mark Riley
Ruth Oilman	C Ronald Lee	Maria T Rinella
Lidiko Chapman	Marina Levy	Enid Roitman
Heather Cirulis	Gillian Lloyd-Jones	W Randy Saylor
Julia A Colella	James H Love	Trudy J Stanfel
Janice Coles	Kim S E MacDonald	Susan Stroud
Marie Deans	Pauline MacDonald	Tony Suigu
Maria Drost	Pansy MacInnes	Diane Sullivan
Joan E Fadare	Agnes Makai	Sheila Tait
John Fallis	Carmela Martone	Josephine Van Dusen
Michael Farewell	Wayne McIlmoyl	Heinrich von Fintel
Jessie Ferrier	Sandra Moskowitz	Robert Wychers
Susan Freeman	Leslie Nelson	Ted Wyka
Sheila Fruitman	Pat O'Dell	Robert Wylie
Sharon Goodier		Kimiyo Yano 

Next Mailing ~ Thursday, September 28, 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 

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. 

Renaissance Reborn

Highlights from the Spring '09 Issue

Themed Issues (p7): This Issue highlighted Travel Issues. The Fall and Winter Issues will emphasize *Authorship/Publishing* and *Community Grassroot Action* respectively. See the Spring Issue for details on how to contribute. Note that suggestions for future Themed Issues are encouraged.


RTO/ERO Passport Covers (p19): Just as police officers like to check your license removed from your wallet, customs officers would like to see your passports unencumbered with any protective cover. Removing it from any cover (including your RTO/ERO 'gift') will speed up custom procedures.

Saluting Senior Seniors (p18/19): If you know of a Toronto Member over the age of 90 who has had a particularly eventful career, consider a vignette that might be of interest to fellow retirees.

Ontario College of Teachers (OCT) (p30): Have you retired but NOT removed your name from their database, you will be marked as a suspended member for non-payment of fees. If this designation haunts you, go to the following website and download the PDF file to officially acknowledge your retirement (only if you never wish to teach again).

www.oct.ca/publications/pdf/forms/notice_of_retirement_e.pdf

Classifieds (p40): note this set of pages should you have an item of interest for teacher retirees.



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, 2009

many different 5 day and 2 day courses are offered with maritime artists for your enjoyment. Small classes, quality arts program, social activities, inspiring environment and great people make this a rich and rewarding arts get away. Participants come from all over North America with several from Toronto each year. Beginners to intermediates will find a course suited to them. Choose acrylics, watercolour, transformational journal writing, Raku pottery, painted canvas floorcloths, glass mosaics, pen and ink (with colour) or UPEI credit course for teachers in arts methods. PEI School of the Arts is organized by an RTO/ERO District 16 member. Check it out: 902.886.2369 / www.peischoolofthearts.com or info@peischoolofthearts.com.

Reasonable accommodation available. Check Rustico/Cavendish area in the tourist guide: www.gentleisland.com. **Suzanne Hastings-James** 🙌

President's Column ~ Valerie Mah

Contact: 416.533.0445 / vmah@ican.net

Our AGM was held at the Old Mill on May 5 and we were delighted to have Provincial President **Brian Kenny**; Etobicoke/York District 22 President **Sil Sauro**; Scarborough/East York District 24 President **Bill Sparks**; and, first and second vice presidents **Luciana Soncin** and **Marisa Celenza** from North York. All four districts work together under the chair of **David Shanoff**.

Our guest speaker was **Jim Leech**, Executive Director of the Ontario Teachers' Pension Plan (See Page 15 for his presentation notes.).

Lori MacDonald Blundon, Senior Consultant Plan Benefits, Johnson Inc., **Tony Sawinski**, RTO/ERO Pension and Benefits Officer who helps us with our Retirement Planning Workshops and **Lori Copeland** Manager of Program Development from Merit Travel were also available to answer questions. We were happy to also have **David Lomow**, who helped us organize our Financial Wellness Series attend.

For the more serious business, we have two members of the executive moving on, **Arlene Freeman** and **Ian Baird**. They have each given 15 years of service. Arlene started in the role of third vice president and moved through the ranks to president and then took on the responsibility of the Mailing. She says it is time to move on and is looking for a new challenge in her volunteering but

will continue to return and help. **Ian Baird** relinquishes his current role as Travel Chair. He has also been Communications Chair and Member-at-Large. He will continue to serve on the Newsletter Committee - a function performed since 1993/1994. On your behalf, we thank them for their dedicated service to District 16. Its such a great team that after members have

finished terms in Executive positions, they stay on to lend their support elsewhere.

John Bratton introduced the new slate which includes **Heleen Milton** as a Member-at-

Large. She has worked hard with the Mailings and Travelogues.

We welcomed our members who were turning 75 at our following luncheon. We did not make them stand up but acknowledged their presence and their contributions.

President **Brian Kenny** presented certificates to: **Shirley Young** for

Continued on Page 4 🗨️



President continued from Page 3

her five terms as Member-at-Large; **Paul Rowney** for his nine terms as Member-at-Large and Communications Chair (he continues as a member of the Newsletter Committee); **Chuck Carr** for ten years as a Member-at-Large, Table Officer and Membership Chair. He continues to write articles on *Money Matters* for our Newsletter.

A \$1,000 cheque was presented to **Gord Jarvis**, the president of the *Queensmen of Toronto Male Chorus* for their continuing work in fostering male choral singing in public schools. 22 chorus members thrilled us at our Spring Luncheon.

Many thanks to **Kay Jeffrey** for making the Luncheon arrangements with the Old Mill, **Barb and Bob Putnam** for making the name tags and providing such a warm reception at the door, and **Bill Menagh** for the preparation of the Program and File of Reports for our AGM.

RTO/ERO provides scholarships to students who are relatives of members and actively enrolled in a teaching institute. This year we had three: **Meghan Chambers**, **Mischa Levine** and **Katherine Tittel**. *Remember, you too can nominate a relative. See Page 30 for information.*

David Shanoff, **Roy Harvey**, **Marjorie Blake** and I represented District 16 at Spring Senate. Marjorie set up a display of photos, clothes and

school supplies typical of the boxes which her group shipped to Sister Rosemary Fry and her Children's Nutrition Program in Haiti with the STO-Grant funds received in 2008. *Remember, if you are part of or associated with a worthy group which meets our criteria, you can nominate them for an RTO/ERO STO-Grant. See Page 28 for information or check our web site.* The deadline for submissions to **Tom Lyons** is November 1, 2009.

Phyllis Walker has assumed the leadership of the Walking Group. New member **Lone Smith**, who attended our Financial Wellness Group, has been convening a group of people learning about the world of investing. See more details in **Carmelita Salazar's** Social/Recreation Report.

Speaking of new members of the Movie groups approached me to consider an event on the first day of school. Since some of our members do not play golf, you can join other retired teachers and celebrate *Freedom From Bells*. If you are interested in meeting new friends or getting acquainted with former teachers, join **John Cox**, **Anne Ludwigsen** and I at an RTO/ERO Toronto District luncheon at the Mandarin at Yonge/Eglinton. To make matters simple we will collect \$15 per person at the door (please have exact change ready) which

Continued on Page 8 ☞

Activities Report

DOWNTOWN WALK - CITY HALL & ENVIRONS

by Phyllis [Broom] Walker

'It was a sunny day, not a cloud was in the sky, not a negative word was heard from the people passing by.'

So sings Jimmy Cliff and, yes, we agreed as we met at City Hall to do a tour and celebrate the 175th anniversary of our city.

Our walking group has one focus and it is learning the history of Toronto. There are many hiking & speed-walking groups but this is not that type of group. *History buffs stroll. History buffs look at architecture. History buffs want to pause and talk to someone who is usually a repository of information because of a long work history with a building.* Ask and you will learn.

Our final destination was to visit BCE Place, spectacular and reminiscent of a forest, yet built from soaring steel and glass it graces Bay Street with a vision of light even on the darkest winter's day. We found out that BCE Place had been sold to Brookfield Place last year! None of this was mentioned in the research that I did on the internet. It was a worker who shared this information with us. He also told us that there was no more main post office downtown at Front Street. I had no idea that this change had occurred. We had a wonderful morning and pinned on our buttons commemorating the 175th anniversary of Toronto.

There are many exciting places to investigate in Toronto if you are a history buff and ready to do a leisurely walk to admire/criticize the splendid architecture of bygone days or new additions. Do you like the addition to the ROM? Lots to discuss in a pleasant manner. We meet on the last Friday of each month at 10:00am for a two hour adventure. Call me: 416.653.3521 or e-mail: l1anoka@aol.com.

Leonardo da Vinci said: *Learning is the only thing the mind never exhausts, never fears and never regrets!*




Social continued from Page 31

It's a great exercise. Our first golf session was on Thursday, May 28 at Scarlett Woods.



Walking Group ~

Convenor: **Phyllis Walker** / 416.653.3521 / llanoka@aol.com
Friday, June 26 - our final historical walkabout celebrates the 175th anniversary of our city as we retrace the outlines of 1834 Toronto and marvel at how the city has grown. We could walk on the Saturday June 27 if the group wishes. Please send me your choice at least two weeks before June 26. We meet at the Bay station, south platform at 10:00am. See our report on Page 33. 

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 or email csalazar8@sympatico.ca and we'll help you get started. Possibilities: bowling, billiards, dining, photography, dancercize, photography.



Friday June 26, 2009

Location: *Rolling Hills Golf Club ~ The Championship Course (par 72)*
Maps available. 12808 Warden Avenue, Gormley, Ontario
http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF_COURSE_ID=0530

Time: Golf: Registration: 11:30am
Tee Off: 1:00pm
Shotgun Start, Scramble Format, Golf Carts Mandatory
Social: 6:30pm
Roast Beef Buffet Dinner, at the golf course

Cost: Golf and Social: \$100.00 (includes cart, taxes and service charges)
Social only: \$40.00 (all inclusive)

Register by June 19

For information on how to register, go to our web site: www.ntci.on.ca and click on "TSSAA Golf".

Or contact **George Shepherd** at 416.231.5738

Open to all RTO members 

Recreation/Social ~ Carmelita Salazar



Contact: 416.927.0416 / csalazar8@sympatico.ca

Summer is just around the corner. We survived the year with a few changes. Now it is time to be out to enjoy the warm sunshine, green grass, flowering fruit trees, and beautiful gardens..swimming, canoeing, fishing, or golfing?! Perhaps you may even consider traveling to different countries or just spending time at the cottage, country side, or the staying cool in the city.. what ever you do please do enjoy and be happy!

I just came back from a brief holiday in Pattaya City in Bangkok, Thailand, and whisked by to my home country by visiting Manila, Philippines for a few days before and after Bangkok and my, was it hot! The warm weather does take much of you! It is wonderful though to visit the old country and reconnect with family and friends. Exotic food, camaraderie, and delightful sceneries in the presence of family and friends you have not seen for ages.

I wish to take this opportunity to thank you all especially the conveners of our different groups for making this year exceptionally busy with several activities for our members.

We have now added several new groups and are actively participating in new ventures such as an investment group, walking-talking group, a reconstituted art group; golf will be resuming soon. If you have any other group you want to start, do let me know and we will help you organize it.

The winter session of financial wellness brought us many interested members. Thanks to **Lone Smith** for convening this group. We welcome new members who might be interested in joining this new group. They had their initial meeting and had planned subsequent ones. So if you are interested please do not hesitate to call.

Our day trips led by **Jack de Groot** continue to be very popular. The delightful shows complete with a sumptuous lunch and exotic dinner are unbeatable. If you have not gone to one of these trips, please do so!

As well, thanks to our Travelogue coordinators, **Dick and Marilyn Holyer**, for the many interesting presentations around the world highlighting the travels by our very own members! Please check our newsletter for schedules for these presentations. A sumptuous afternoon tea or coffee with decadent treats highlights the afternoon presentations, prepared by our members **Helen Milton, Vera Shevchuk, Vi Piccinnini** and myself, highlights the afternoon presentations.

For those who have talents and able to share their crafts to show and sell to others, it's time to reserve your space for the next RTO Craft Show in November!

Have a great summer.

Continued on Page 6 

Social Activities continued from Page 5

The following events are held at *St. Margaret's Anglican Church* (Avenue Road, one block north of Eglinton on Castleknock. Here is the schedule:



Bridge ~ Convenor: **John Lane** / 416. 486. 0697

1st, 3rd and 5th Tuesday of the month starting October through June.

We run three to four tables. New people are always welcome. They play a friendly game and would be happy to have more. Tea and cookies are served.



Travelogues ~ Convenors: **Dick & Marilyn Holyer** / 416. 929.8512

These are held on the last Wednesday of the month beginning in October. The schedule will be posted in this newsletter. There are always treats after the presentation. We average about 40 or so in attendance. Come and meet your colleagues and enjoy the camaraderie!

The following groups meet at various sites:



Art & Sketch ~ Convenor: **Dahlia Day Bramfield** / 905.882.8662

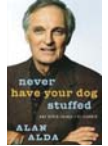
Let her know your preferences!



Book Club ~ Conveners: **Joan Johnston** / 416.691.5368; **Elaine MacIntosh** / 416.463.2637

The group meets on the first Monday of each month from 1:00-3:00pm (unless it's a holiday). They are very avid readers and such a wonderful group. They have a social following the discussion. The selections are easily available in the Toronto Public Libraries.

Book selections:



← **June - Never Get your Dog Stuffed** by **Alan Alda**

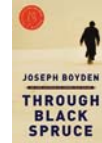
September - The White Tiger by **Adiga Aravind** →



← **October - Look Me in The Eye, My Life with Asperger's**
by **John Elder Robison**

Continued on Page 31 ↗

Social continued from Page 6



← **November - Through Black Spruce**

by **Joseph Boyden**

Friday Night Movie Group ~



Convenor: **Mary Malcolm** / 905.509.9511



The Friday Night Movie group attends the early evening movie at a centrally located theatre on the 2nd Friday of the month from September to June, usually around 7:00pm and meet for coffee afterwards. Participants are notified by phone or email a day or so before the movie. Join us on May 8.



Investment Club ~ Convenor: **Lone Smith** / 416.234.1969

The group had their initial meeting in April attended by a half-dozen members. They discussed the book "The Naked Investor" by John Reynolds. Some of the questions were: "What is the investment strategy of the fund and how does it fit me? What are the DSC, MER and Trailing fees?" Bombardier and Stirling Shoes Income Funds were also presented. Ryerson Life Institute calendars were distributed concerning some great courses.

The next meeting will be on May 28 at 4:30 - 6:00pm at 3 Lynngrove. Please call Lone if you plan to attend. Coffee will be served.



Monday Matinee Movie Group ~

Convenor: **Ann Ludwigsen** / 416.324.0909

/ acludwigsen@rogers.com

The Monday Afternoon Movie Club meets on the third Monday of the month from September to June. We get together for a movie at a downtown cinema on the subway line (the Varsity, Carlton or Cumberland) with early matinees around 1:00 or 1:30. That gives us plenty of time for coffee and a catch-up afterwards at a favourite café like Quasi Quasi or the Coffee Mill.

Contact Ann Ludwigsen to be added to the group email. You will get a message or a call, probably the Friday evening or over the week-end before the third Monday of the month, telling you which movie we are going to see.

Some members join because they are movie buffs and want to see all the good movies that come out. Others join because they never get around to going to the movies on their own. Either way, we find it a good way of meeting new people and making friends.



Super Tees Golf ~ Convenor: **Rosalie Parente** / 905.856.8936

All levels of players are welcome to join us. We socialize after the game. Come and join the fun.

Continued Page 32 ↗

REMINDER: RTO/ERO Scholarships ~ 2009

DEADLINE: September 8, 2009

The RTO/ERO Scholarship Program awards up to 25 scholarships annually of \$1,000 each to provide financial assistance to those pursuing careers in teaching. Details here are edited for space. See website for complete information.

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 child, grand-child, niece, nephew, grandniece, grandnephew, son-in-

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

Application Process

- **Apply on line** by completing the 2009 Scholarship Application.
- **Applications only available at the RTO/ERO website - www.rto-ero.org.**
- **Applications received after the close of business on Tuesday, September 8, 2009 will be considered late.**
- The decision of the Project - STO Committee is final.



Assorted Communiqués

Guildwood Junior Public School 50th Anniversary

Saturday, October 17, 2009

11:00 to 12:00 ~ Staff and Former Staff Meet

12:00 to 4:00 ~ Open House

1:30 ~ Ceremony/Speeches in Gym

Contact: **Wendy Solsky**, Office Administrator

Guildwood Jr. Public School

225 Livingston Road

Scarborough, ON M1E 1L8 / 416.396.6295



Ossington Old Orchard Public School

50th Anniversary

Friday, 19 June 2009

All former teachers and staff are invited to attend the school reunion in the afternoon. We anticipate that many former students will be there. Please confirm your presence through the following email: ooops50th@sympatico.ca. We would be displaying old photos, artifacts and memories in the weeks leading up to the event, and would welcome all contributions.



*Always remember that you're unique.
Just like everyone else.*

Ontario Teachers' Pension Plan (OTPP) News

Assorted Q & A



Are pensions safe given the size of the 2008 loss?

Members' pensions are defined by a formula based on their years of service and average earnings and are not dependent on any one year's investment results. In addition, the law protects pension benefits members have already earned. If you are retired, legislation protects your lifetime pension

The ONLY source of accurate information regarding retirees and their pension is the OTTP

otpp.ca

416.226.2700 / 1.800.668.0105

Do not get confused by the media or others!

benefits. If you are working, the pension credit you have already earned is also protected by legislation so that your accrued pension cannot be reduced retroactively. Contribution rates and pension benefits to be earned in future years, however, can be adjusted by the plan sponsors - the Ontario Teachers' Federation (OTF) and the Ontario government - during a teacher's career in response to funding surpluses or shortfalls. Also keep in mind that the pension fund is still worth more than \$87 billion and we pay out approximately \$4 billion a year in pension benefits.

Source: www.otpp.com

How much does the pension plan need to pay pensions?

More than \$4 billion is required to pay

pensions every year. To determine how much is required to pay future benefits promised to all current members, the pension plan hires an independent actuary to conduct a funding valuation. The valuation uses a number of assumptions to compare the value of pension plan assets (such as stocks, bonds and future contributions) to the value of pension plan liabilities (the amount required to pay pension

benefits to all current and retired members). The valuation is a good measure of the pension plan's bottom line because it looks ahead more than 70 years, which is how long the plan is expected to pay future benefits promised to all current members.

Source: Pension News | Spring 2009

iAccess Web

For those with internet access, we cannot emphasize enough the usefulness of this OTTP service. It is a secure member website giving access to your personal pension records at any time and place. To register: call 416.226.2700 / 1.800.668.0105 or log on to www.otpp.com to download and complete the Registration Form.

Continued on Page 8

Pension continued from Page 7

Top 10 reasons to register with iAccess

(Italicized items may be of greater interest to retirees)

1. Create customized pension estimates
2. Compare your retirement options
3. Apply for your pension online
4. Calculate the cost to buyback an absence
5. *Update your address and other personal information*
6. *Review the details of your monthly pension*
7. *Download and print a duplicate T4A*
8. *Watch presentations on popular pension topics*
9. *Change the 'extra' tax deducted from your pension*
10. Retrieve personal pension correspondence



President continued from Page 5 covers the buffet, beverage, tax and gratuity **but you must pre-register** by calling or connecting with one of us by Wednesday, August 25. There is wheel chair access through a special door on Yonge Street mid block by the taxi stands. A cash bar will also be available. **See Page 26 for Contact Details.**

We have had wonderful dedicated members serving on the Executive and convening social/recreation activities both past and present. Our sincere thanks to all of them. My thanks also to you the membership.

You are an amazing group of talented individuals who have given so much to the students of this province and continue to donate your time and energy to care-giving, leadership and the betterment of society through volunteering in all aspects of this city and in some cases the world. It has been a pleasure meeting many of you at numerous functions and thank you for the opportunity and privilege of serving as your president this past two years.

Have a safe and wonderful summer and stay healthy.

Valerie Mah

Screw~the~Bell Golf Tournament

Calling all golfers and pretenders! Start the first day of school on the golf course at our new venue. Our RTO/ERO Charity Tournament welcomes all RTO/ERO members and friends to enter a foursome (or join us and we will place you). We hope to see you at the Innisbrook Golf Course on September 8, 2009. See our ad on Page 10 for our Registration Form!

Bob Neal / 416.694.9683

*"I am" is reportedly the shortest sentence in the English language.
Could it be that "I do" is the longest sentence?*

Volunteers Appreciated



The On Your Mark Tutoring Program, offered to students of Portuguese/Spanish-speaking descent in grades 1-12, is looking for volunteer tutors for its 2009/2010 school year, its 9th year of service. Volunteer tutors would work on a weekly basis with students in the program who are having significant difficulties in their learning. Support and guidance is offered to students in their area of difficulty, as well as a concentrated focus on math and/or language arts and help with their homework and assignments. Tutoring is offered at 9 locations in the Metro Toronto Area Monday to Friday after-school and Saturday mornings.

Volunteer tutors must have excellent communication skills in English (knowledge of Portuguese and/or Spanish is an asset but NOT necessary) Volunteers must have an interest in the field of teaching/education and ideally possess some experience working with children at the elementary or high school level. Volunteer tutors should be positive role-models able to make a commitment to their student(s) for the length of the program.

If you would be interested contact Sonia Neves (ext. 34) or Mireya Arrechea (ext. 46) at 416.532.2824 or at sneves@workingwomenc.org / marrechea@workingwomenc.org. The continuation of the program is only possible with the dedication of its volunteer tutors.

Come 'n' See a Flick



People sometimes ask me what kind of movies we go to see with the Monday Afternoon Movie Club. The answer is that I look for movies of fairly wide general interest that have come out recently. So far in 2009, we have seen *Last Chance Harvey*, *He's Just Not That Into You*, *Confessions of a Shopaholic*, and *State of Play*.

If you feel we see too many chick flicks, we'd be very happy to have more men in the club, and any member can choose the movie in a given month, so long as they also do the emailing and make the telephone calls.

We are a very gregarious group and enjoy our discussion afterwards over coffee, wine, or beer, just as much as we enjoy the movie - maybe more!

Ann Ludwigen / 416.324.0909 / aludwigen@rogers.com

*It has been said that a black man would become president of the United States 'when pigs fly'. Behold! Within 100 days of Obama's presidency...
Swine Flu!*

Project ~ Service-to-Others Award: 2010

NOTE: The Submission Date to the Toronto Executive for the STO Award is November 1, 2009 through Tom Lyons. This permits your executive to select the proposal to be submitted by the required March 1 deadline. Applications are available at the provincial website.

Background Information

This award is intended to raise the profile of retired teachers by showing they care about their communities.

Goals

- financially assist education/community projects;
- facilitate participation in education/community projects;
- promote District participation in local, provincial, overseas projects;
- raise the profile of RTO/ERO;
- demonstrate that retired teachers continue to serve after retirement;
- demonstrate to potential members that we are a dynamic organization.

How Does It Work?

- *Through their Districts*, individuals or groups apply to the Provincial Project - STO Committee;
- A project is only funded once;
- A District receiving funding must submit an interim report by January 31 of the next year to be eligible to apply for the funding of future projects and a final report at the conclusion of the project;

The 2009 Project~STO Awards are now posted on our website.


- A District submits no more than one proposal in any year;
- *The maximum grant is \$4000;*
- In addition to the written report, a display at an RTO/ERO Senate may be arranged;
- The completed application document must be received, from the District, at the Provincial Office by the close of business (4:30 p.m., Eastern Standard Time) on March 1 to be considered.

What Kinds of Projects might Be Considered?

See our or the Provincial website for past awards; also published annually in our Newsletter.

What is The Application Process?


- *Members submit their proposed project to their District Executive* using the appropriate Application Form. The Application requires approval and support of the District Executive;
- At a meeting of the District Executive, the Executive will select one project for recommendation.
- The completed application document must be received at the Provincial Office by the close of business on March 1 to be considered by the Project – Service to Others Committee.

Editors: All material on this page has been edited for space; refer to master document for details. 


RTO/ERO Developments



Your Toronto District Executive:


- agreed to purchase RTO/ERO Toronto recyclable tote bags for distribution to members attending our Luncheons and New Member Breakfast;
- approved the support for the RTO/ERO Blue Jays baseball game;
- agreed that current district executive members would be ineligible for draw prizes available at district-sponsored events;
- authorized the expenditure of \$500 for promotional items for our Charity 'Screw-the-Bell' Golf Tournament;
- recommended that the local newspaper 'Snap' be contacted regarding district special events;
- approved the purchase of business cards for 2009/10 executive members upon request;
- approved support for Senate motions that extend membership to those who teach beyond the age of 65; and oppose the extension of the RTO/ERO Scholarship Program beyond those seeking to enter the teaching profession;
- heard that membership to the end of March was 4041;
- received the Treasurer's Report (See March Newsletter). 



We are pleased with the positive response to the RTO/ERO Toronto Districts three Retirement Planning Workshops to which almost 300 educators and support staff attended. Plans are now under way for the 2009/2010 series. 

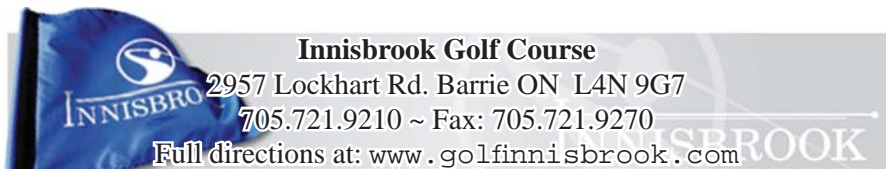


The Provincial Executive, aside from auditing and receiving reports on the business of RTO/ERO:

- reviewed, revised and committed to the following five goals:
 - a Maintaining Quality Service to Members
 - b Marketing RTO/ERO
 - c Maintaining, Strengthening & Expanding Relationships
 - d Enhancing Governance Structure
 - e Ensuring Financial Accountability
- recommended to Senate that the Associate Membership Category of the Constitution be amended with the addition of: "A retired teacher receiving a pension from a non-designated Ontario private school."
- recommended to Senate that the RTO/ERO charitable donation for 2009 be made to the James Bartleman Book Club - Club Amick.
- discussed the Pros and Cons of One Senate Meeting a Year
- was up-dated regarding the revised RTO/ERO Provincial Website (to be posted by the end of June) 

**“Screw~the~Bell”
RTO/ERO Toronto’s Annual Charity Golf
Tournament**

Tuesday, September 8, 2009 (the first day of school)



Cost: \$75.00 ~ includes green fees, prizes, lunch and golf cart
Time: 11:00am ~ “School Bell Start” (arrive by 10:00am)
Format: Scramble only
Registration: Remit **\$75.00** per person* before July 31 to:
Bob Neal (Make cheque payable to Bob Neal)
 1211-757 Victoria Park Avenue, Toronto ON M4C 5N8
bneal@sympatico.ca

*One cheque of \$300.00 per foursome would be very helpful.

- We will make up foursomes where necessary
- Please register early to ensure your participation
- Donations for the prize table will be greatly appreciated

A charitable donation will be made on behalf of RTO/ERO Toronto District.

Contact the members of the *Screw~the~Bell* Golf Tournament:

Bob Neal / 416.694.9683 **Bruce Godbold** / 416.425.2972
John Bratton / 416.782.2530 **Bob Rocks** / 705.737.2571
Jim Nightingale / 705.772.0054

✂ _____

REGISTRATION FORM

(also available from www.rtoerotorontodistricts.org)

List those participants in your foursome. Should a foursome not be submitted, the organizers will complete the foursomes as necessary.

Attached is a cheque in the amount of \$____ for the following Participants:

1. _____ Phone: _____
 (Contact Person) Address: _____

2. _____
3. _____
4. _____

RTO/ERO BLUE JAYS BASEBALL GAME!

This year’s RTO/ERO Blue Jays game is on *Saturday, August 22* against the *Los Angeles Angels*. Being on a Saturday and a “*Junior Jays*” game means special items and pre-game entertainment for youth under 14 and the opportunity to run the bases after the game ~ a great present for grandchildren!

The cost of the Field level, 3rd base-line tickets are \$39.

Prior to the game, there will be a special presentation by the Provincial Executive, on behalf of RTO/ERO, to a charitable organization to be chosen at the May Senate. A portion of each ticket sold will be donated to this charity as well.

NOTE: *Orders will be filled on a first-come, first-served basis based on Postal Dated envelope of submission. Twenty seats are guaranteed with additional requests ordered and filled pending availability.*

ORDER TICKETS NO LATER THAN JUNE 30, 2008

To place your order:

send your check (no postdates), payable to **RTO/ERO District 16** to:
Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5
 (416.488.3372 / bmenagh@eol.ca)

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

✂ _____
Name: _____

Email: (RTO/ERO purposes only) _____

Address: _____ **P-Code:** _____

Phone: _____

Number of Tickets Requested: _____

Amount Enclosed @ \$39/ticket: _____




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

This information also available on our website.

A BIG Thank-You from The Queensmen Male Chorus



We were honoured to perform for a wonderful audience at the recent RTO/ERO Toronto Spring Luncheon at the Old Mill. At this event, District President Valerie Mah, presented a grant of \$1,000.00 to the chorus to advance our extensive involvement in the promotion of youth in their musical and related artistic endeavours in our schools. Our commitment is to put the grant to good use and give value to the support of RTO/ERO as we continue our programs. In gratitude, **Roy Harvey**, for The Queensmen. 

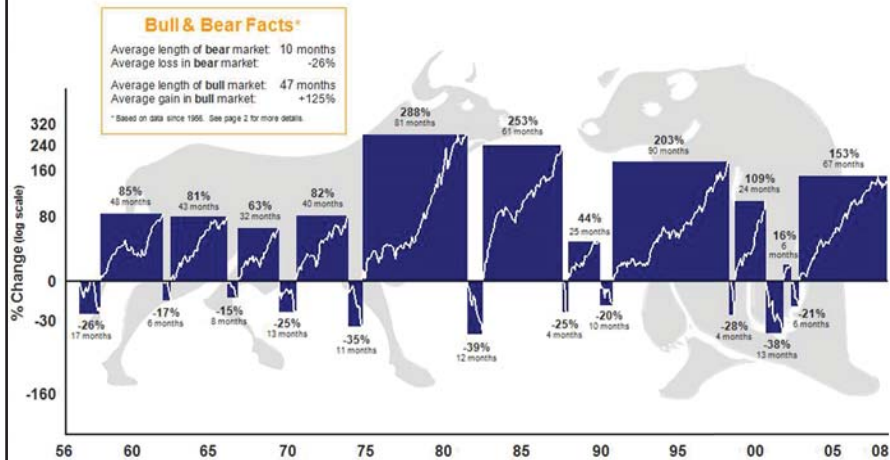
Freedom-From-Bells Luncheon

...as mentioned in our President's Message, for those interested in joining a group for lunch on the first day of school. Join us at the **Mandarin at Yonge/Eglinton**. \$15 per person at the door (exact change). Pre-Register by August 25 with one of the following giving name, phone number and email address to:

John Cox cox06@live.com
Anne Ludwigson 416.324.0909 / acludwigsen@rogers.com
Valerie Mah 416.533.0445 / vmah@ican.net

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

S&P/TSX



Source: Mackenzie Financial (Datastream: month-end data points as at April 30, 2008; total return, local currency)

Choose Wisely. 

Minding Your Money ~ Chuck Carr



Investing 101 ~ An Introduction

For years, readers have been asking for a simple guide to investing. (Note: This is a simple, beginner's guide. Experienced, sophisticated investors know far more than the information below.)

First Step: Before you consider investing, you must establish your net worth and risk tolerance. Your net worth is the sum of all your assets, minus all your liabilities, e.g. the market value of your home minus any mortgage; value of a cottage, if owned; paid up insurance policies, CPP, OAS and OTPP/OMERS pensions, etc. Can you afford to invest? If your liabilities exceed your assets, then you should be paying down debt not investing. Your risk tolerance is personal and is best determined by the "tummy test", i.e. how well will you sleep at night if the market drops and your portfolio is down. How well are you handling today's severe market depression?

Investors are either lenders or owners. Lenders invest in debt. Debt takes many forms like, bonds, corporate paper, debentures, GICs, T Bills, mortgages, etc. Debt is sometimes referred to as a fixed asset because the amount of the investment and rate of return are printed (fixed) on the document, e.g. a \$100, 5% bond. Debt pays investment returns as interest - the least tax efficient

form of investment income. There is good debt and bad debt. Good debt leads to improved benefits in the future. Good debt includes student loans which lead to increased earning power, and mortgages which lead to higher value of the home over time. Bad debt includes car loans because the value of the investment decreases over time.

It is important to note that your OTPP pension is considered a fixed asset. (The OTPP owes you that money, i.e. It is in your debt.) Consequently, when you are designing your investment portfolio, (hopefully with the aid of a certified financial advisor), you may focus upon equities which tend to grow more quickly than fixed instruments. Your OTPP pension is guaranteed, by the Ontario government, and so will always be there.

Owners invest in publicly traded shares of companies listed on stock exchanges like the S&P/TSX, (e.g. Google, IBM, Microsoft, TD Canada Trust bank) and actually own a fraction of those companies. These companies distribute their profits annually as dividends and/or capital gains. This income is much more tax efficient than interest income. Capital gains are taxed on 50% of their reported value. Therefore, if you earned \$1,000 in investment income as interest, you would pay

Continued on Page 12 

Money continued from Page 11

taxes on the whole \$1,000. If you earned \$1,000 investment income as a capital gain, you would pay taxes on only \$500 - 50% of the reported value.

Investment Terms:

- **Initial Investment (II):** This is the original amount of money that you invested.
- **Book Value (BY):** This is the initial investment plus profits that are distributed to you annually.
- **Market Value (MT):** This is the current value of the investments that you own as reported by stock exchanges and other media. Market values are still very depressed because of the current, global, market depression.
- **Capital Gains/Losses:** Investors incur a capital gain or loss when they sell investments. The capital gain/loss is the difference between the market value and book value of the investment. Capital gains are taxed at 50% of their reported value.
- **Unrealized Capital Gain/Loss:** The difference between the book value and current market value represents the "unrealized" capital gain or loss. Many investors have unrealized capital losses on their investments these days. These are temporary "paper" losses because there will be no actual gain or loss until the investments are sold. That is why financial advisors recommend holding onto

investments until the markets recover. That way, investors will not "realize" a loss.

Risk: Risk is a simple concept, yet one of the most misunderstood issues in investing. Said simply, risk is the propensity for an investment to change in market value over time. Some investments like bonds tend to change less over time and are purchased to reduce the overall volatility of a portfolio. Other securities like equities tend to vary more over time because equities tend to outperform fixed instruments over time. Since the goal of investing is to have your money grow, then upward volatility/risk is a good thing.

Risk is defined in the investment industry as the three-year, standard deviation (change in market value) of an investment. If you purchased an investment for \$100 three years ago and its market value today is \$120, then its standard deviation or risk ratio is 20%, i.e. there is a 20% chance that this investment will increase by 20% in the next three years. This is a gross oversimplification of risk, but it explains that the concept is arithmetical - not mystical.

The Investment Funds Institute of Canada (IFIC) has prepared a spectrum of "risk bands" to help investors understand risk or volatility. IFIC has plotted various investment "categories" against their historic changes in market value over three year periods. (See chart below.)

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Money continued from Page 12

Since investors hope that their investments will grow over time, investors should hope for a **positive**, average annual risk rating of about 7 or 8% per fund or a three-year-

standard deviation range of 21 to 24. A medium risk **portfolio** should have a positive, IFIC risk band range of from 12.0 to 19.0. Note that I specify "positive" risk band. Securities can decrease in value too.

Investment Funds Institute of Canada (IFIC) Fund Category Risk Bands	
IFIC Standard Deviation Bands	Fund Categories
Very Low: SD Band = 0 - 1.0	Canadian Money Market, US Money Market
Low: SD Band = 1.1 - 5.0	Canadian Bonds, Canadian Short-term Mortgage
Low to Moderate = 5.1 - 12.0	Foreign Bonds, High Yield Bonds, Canadian Balanced & Asset Allocation Funds, Global Balanced & Asset Allocation Funds
Moderate = 12.1 - 19.0	Canadian Dividend & Equity Funds, Canadian Income Trusts, European, US, Global & International Equity Funds
Moderate to High = 19.1 - 23.0	Canadian Small Cap Funds, Healthcare, Asia/Pacific Rim Equity, Financial Services, US Small & Mid Cap Funds, Natural Resources, Precious Metals Funds
High = >23.0	Emerging Markets, Asia ex Japan, Science & Technology, Real Estate Capital, Alternative Strategies, Specialty Funds, Labour Sponsored Venture Capital

Market Cycles: Market cycles are natural, normal and have been with us since biblical times. (Remember Joseph predicting the seven good years followed by seven bad years.) In today's economy, we tend to experience a "market correction" about every five years. We are in the midst of one of the most severe and enduring recession/depressions in modern history. The chart found at the bottom of Page 26 traces the

actual performance of the S&P/TSX (formerly TSX) from 1956 to 2008. Note that "bear markets" (downturns) last for an average of 10 months and drop by about 26%, while "bull markets" (upturns) last almost 4 years and gain about 125%. That's why, over time, despite volatility in markets, you should make money. It is wise to invest long term a minimum of five years.



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.

What hair color do they put on the driver's licenses of bald men?

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that they just don't need one. Seven out of every 10 seniors report having a mobility or health issue that reduces their quality of life due to a physical limitation. Yet 46 per cent of those surveyed do not use a cane, walker, or scooter to help them get around.

Source: Canwest News Service

Editors: So... are you, one or someone you know, shunning a cane? Consider a Walking Stick from one of our members, **Terry Dockrill**, who has shown his unique creations at some of our Craft Shows. A sample of his canes are shown on Page 21 and below. Check our website for full-colour photos and see what you are missing. They'd make great gifts! 🙌

Walking Sticks by Terry

416.234.0332 / nt dockrill@yahoo.ca



EDITORS' NOTE: We have some good news and some bad news! First, the Bad News... our first printing was a product of a major computer malfunction. So... was not up to our normal standards. The Good News: this Second Printing has been put together after recovering lost computer files.

Owned & Managed by Members / An Editorial

In our November, 2008 Newsletter we expressed concern regarding the change in routine for amending RTO/ERO Health Benefits. Here is our report on the matter accompanied by our view.

Background: RTO/ERO has prided itself on ownership and management of its Benefits Plans.

The process for managing these Plans until 2008 had the Health Services and Insurance Committee (HS&I) invite suggestions for benefits changes from Members. These suggestions were costed and, if appropriate, recommended to Fall Senate for inclusion in those Plans with requisite premium changes. Senate approval of the changes was typically automatic. Disclosure of changes allowed Senators to closely audit the HS&I proposals and receive detail regarding the rationale for change.

Current Process: Members still have opportunity to submit requests for change to the HS&I. However, aside from the Provincial Executive and the HS&I Committee itself, nobody is informed of changes made to the Plans until they are announced through a general mailing to Benefits Participants only - about six weeks after Fall Senate. We believe this avoidance of Senate is inappropriate in an organization that prides itself on service to its members with open and full disclosure in all its operations.

How the Process Changed: It appears that the HS&I simply informed Senate regarding the change in process and the District Representatives easily gave up their more formal role. (Not being present, we have know knowledge of what type of debate took place at Senate, but there is some indication that some Senators did not fully understand the

ramifications of what they were told.)

Why the Changes (and Our Concerns)

In our pursuit of this matter, we came across a few excuses for the changes - none of which alone or together, in our view, provide justification for non-disclosure to Senate. They are:

- 1 protect the fiduciary/liability responsibilities of the HS&I and the Provincial Executive (We have no idea how this relates to taking Plan changes to Senate - even if just for information. In fact, we believe referral to Senate improves the committee's protection. *(Should they get another lawyer?)*)
- 2 communication to Senate would alert any competitors *(If our plans are as good as we are led to believe, full disclosure at Senate will not jeopardize our competitive standing. As an aside, it came to our attention that some RTO/ERO members were aware of our competitor's package before they knew of the RTO/ERO improvements.)*
- 3 the information can only be disclosed after first being communicated to actual Benefits Participants. *(The RTO/ERO Benefits are owned and managed by RTO/ERO Members - not just those who purchase RTO/ERO insurance.)*

Other Concerns: Plans changes are now only in the hands of five individuals - the Provincial Executive (we do not consider the HS&I to be independent since they are appointed by the Provincial Executive).

Solution: Return to full disclosure of Benefits changes to Fall Senate where Member representatives can seek detail regarding HS&I decisions - just as they can with all other RTO/ERO committees, management and Provincial Executive. 🙌

What Travel Writers Say ~ A Newsletter for Teachers ~

Greetings! I'm a retired teacher-librarian who has discovered the realm of travel writing. In the past few years, I've skydived in Florida; scuba dived in Grenada; rode a camel in Jordan, and have been invited to press trips all over North America, including a recent tour of the 2010 Winter Olympic venues in BC. I wish I had started this second career when I was teaching, given our blocks of travel time!

I am currently serving as Ontario Media Chair of the Travel Media Association of Canada (TMAC) and I serve on the National Board. At the TMAC 2009 AGM/Conference in Richmond, BC, I was awarded first place (\$3,000) in London, Ontario's travel writing contest. At the Calgary TMAC AGM/Conference, I was awarded second place (\$800) in Alberta's travel writing contest. Travel writing can be lucrative; I receive a yearly sum from Access Copyright.

You might be interested in this unique opportunity and can learn more at my website where you may subscribe to a free monthly newsletter. I'm running a teacher travel writing contest right now with the winner receiving a deluxe weekend in Toronto at the Sheraton Centre.

Mike Keenan (RTO/ERO Niagara)
64 Confederation Dr., Niagara-on-the-Lake, ON LOS 1J0
905.468.5517
mikekeenan@cogeco.net / www.whattravelwriterssay.com

Rendezvous Fall Entertainment

LET'S RENDEZVOUS!! Monday, September 28:
Elvis Tribute by Shane Jeffery
(winner Collingwood Elvis Festival)

Monday, October 26: *Members 'Craft Show*

Monday, November 30:
The Barons of Barber Shop
sing Festive Selections

Men are welcome to attend as guests of
Rendezvous members

For more information, call **Kay Jeffery**: 416.767.8179



RTO/ERO Toronto Health ~ Bill Tajer



Benefits Changes

Bill Tajer, our District Health Insurance Rep will be attending the annual Health Services and Insurance (HS&I) meeting in June. This meeting is another opportunity for members to let RTO/ERO the types of changes they might like in their benefits plans. One member suggested our insurer consider tooth-coloured fillings for all teeth. Other suggestions include increasing the eyeglass benefit; implant payment; and, payment for prescription drugs. Note that the HS&I costs all suggestions and evaluates them on the basis of greatest benefit for most members at the optimal cost. Should you make a suggestion for improved coverage, consider indicating what increase in premium you would be willing to pay.

RTO/ERO Travel Insurance

One of the specific benefits with RTO/ERO Insurance is the Travel and Trip Cancellation coverage. With the recent bankruptcy of a travel company and the onslaught of Swine Flu, we have asked RTO/ERO to describe the coverage in these types of circumstances. We had not received a response in time for this issue but will bring you up-to-date when available.

Most Seniors Shun Canes

Nearly half of seniors who could

benefit from using a cane or walker refuse to use one, according to a recent survey. And among those who have had a fall in the past year, the majority will not walk with a mobility aid even though they know it could prevent a future fall or injury.

“One in three seniors will have a serious fall each year,” said Christine Flegal, head researcher at the B.C. Institute of Technology Living Laboratory, which commissioned the Ipsos-Reid survey.

“And we know that when they do have a fall, and particularly if they break a hip, they have a 25 percent chance of dying in that year,” she said.

The survey found that 96 per cent of seniors believe canes and walkers are a good way to prevent falls, but of those who have had a fall in the past year, 63 per cent refuse to use one.

The survey said seniors have many reasons for not using a cane or walker, but one of the most common reasons is a perception that using a mobility aid increases vulnerability to crime.

Other reasons for not using a cane or walker, according to the survey, include cost, image,

functionality, and a common belief among seniors

Health cont'd on Page 24



Leech continued from Page 21


- o Presentations in response to Ontario's Arthur's Commission report and federal Finance Department's pension consultation paper; I won't go into details here, but our reports are posted on our website
- o Fed discussion paper and Alta/BC and Nova Scotia
- o With the backing of our Sponsors, we lobbied the Ontario government vigorously to amend the TPA to allow us to manage other parties' investment funds; opportunity to further build our assets and leverage our talent.
- o Thrilled to see it included in last month's budget
- o No details yet on what this will entail, and it will be some time before such changes can be adopted. It is an encouraging step forward towards pension reform for our members and thousands of other Ontarians. Rest assured that whatever additional responsibilities we take on, our members will always be our #1 priority. We would never allow our service to members to diminish.
- Pensions are a hot topic. Defined Benefit (DB) vs Defined Contribution (DC)
- Real problem has been stupid Income Tax and accounting rules that encourage companies to close down DB in favour of DC. Exactly the wrong decision;
 - o Cost - 2% versus 0.15%
 - o Professional management

- o Longevity risk
- o Asset mix stability
- All reports suggest that it takes half as much money in DB than DC for some benefit levels
- That is what our society needs
- My biggest issue is the millions of Canadians who are approaching retirement age without an adequate savings pool to be able to afford a decent standard of living. Let's face it, we would all love to be rich. But what we really do not want is to be poor.
- Political risk

Last Observation:

- Canada outperformed the world
- Canadian financial institutions are held up as the example of how best to do it
- We have built critical mass in TO
- How does that help - recruiting and innovative thinking
- You will see us pushing that theme

Conclusion:

- We have stabilized the fund with the asset mix change and fixed income strategy change and re-organization
- We are playing defense, but with our elbows up, staying on the look out for goal-scoring opportunities
- We've got the right team and strategy to earn our value back, but we won't be able to do so by the time the next valuation is determined in 7 or even 19 months
- You have a good team who is motivated to do the right thing for the teachers and their partners - the tax payers of Ontario. 

Introduction:

- If anyone had told me when I joined Teachers' in 2001 that pensions would be front page news every day in national media around the world, I would have asked them what they were smoking! Today it's unusual not to see a pension story in your morning paper... and for good reason.
- The other question that I keep asking is 'What did Claude know that I didn't? His timing was impeccable!'
- But there are pension stories and there are pension stories: I can tell you it is an honour to lead the Teachers' Pension Plan. Let me give you an example of why:
 - o I was meeting with a former member of Trudeau's inner circle recently, and he remarked on how important this pension plan is because of who it represents: the people responsible for developing the minds that will define our future society. I couldn't agree with him more. That's what keeps all 750 of us motivated.
 - o We talked about not only what an incredibly influential membership we serve, but also how ubiquitous it is; there are teachers around the dinner tables of just about everyone I know! Including our family table (a son-in-law).
- Our team at Teachers' is singularly focused on one thing: providing the investment and administrative

service that will give our members - current and future - the best pension their contributions can buy.

- No easy feat in these markets, but that's the challenge we're all committed to delivering on. As our vision statement says: Outstanding Service Today... Retirement Security Tomorrow.

Impact of the Economy:

- As a retired teacher, you want to hear about the economy's impact on your pension plan and what that means to your pension security
- I'm sure you saw and heard the coverage of our rate of return announcement last month and by now have received our annual report and other communications. Let me try to put all of this in perspective for you.
- Yes, we're at \$87.4 billion, compared to \$108.5 billion a year ago. That's a negative 18% return, and it's the average that other large Canadian pension plans also returned. But some markets are down as much as 50%. Anyone with an RRSP or other personal investment portfolio knows what that means.
- It was a humbling year. We're used to finishing the year in the top decile, not at the median. And we certainly aren't used to virtually across-the-board negative returns. Our drop means that three years of value-add have effectively been

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- eliminated from the fund. We are back to mid- 2004.
- Some of the strategies that had paid off for years reversed and cost us dearly last year. Fortunately we were able to move quickly to stem the losses and ensure we were in a highly liquid position through the worst of the storm. Very important. And our main focus was minimizing losses, not making money. It does not make headlines and I don't expect anyone to get all excited, but I can tell you that the smart action of our investment staff, including the termination of some employees, saved us billions of dollars.
 - Still, this is very sobering for us. We are used to being a top decile performer, not median. We are not used to losing \$\$ and do not like it.
 - But we're a long term investor, which has certain consequences.
 - o A large portion of those 2008 losses are unrealized - they are only paper losses.
 - o Because we invest in high quality assets, like The Eaton Centre, Microsoft, TD Bank. Their value is solid, and we're confident their prices will come back up.
 - o We've got the team with the talent to earn the value back, but it will take a few years
 - o Just like it was investment strategies made a couple of years ago that hurt us this past year, new investments we make today will not pay off for a couple of years
 - Until stability returns to the market, we are playing defense.

Pension Security:

- The value of the fund as a whole may have fallen in 2008, but the value of members' pension did not.
- Your pension plan is a defined benefit. It's a formula of your years' service and your salary. It doesn't care what the TSX closed at on December 31 or any other day of the year. It only cares how many years you've been contributing and how much you made during those years.
- Not only that, but a member's accrued benefits - the pension credit you've already earned - is protected by legislation.
- I like to remind people that our net cash outflow to pay pensions is around \$2 billion per year, \$87 billion still pays a lot of pensions for a long time

Shortfall:

- We invest with a long time horizon of 70 to 80 years
- Short term challenge is more troubling because we face a three-year filing reality - we must file a balanced valuation at least once every three years
- The partners solved the 2008 shortfall with the decision to adopt conditional inflation protection
- Our goal always remains to earn enough to accommodate 100% inflation protection i.e. this has not been invoked
- That was the 2008 shortfall.
- I know that it was controversial but if you have been following the recent press, The Globe, National

Continued on Page 21 📄

Leech continued from Page 16

- Post, Star and CBC have each cited the adoption of CIP as a move that the smart pension plans have done to prepare for just this type of eventuality. So my hats off to the leadership in the government and the OTF for having the courage and foresight to make tough decisions for the benefit of their constituents.
- I must admit that I thought that I would never have to deal with another funding issue for the rest of my tenure. But unfortunately we are not out of the woods yet. Any 2009 shortfall also must be resolved
 - o currently only \$2.5 billion, but it will grow in the short term;
 - o \$19.5 billion in losses have been held back in our smoothing adjustment;
 - o those losses will be recognized over the next four years, i.e. about \$5 billion a year, so unless the investment climate turns sharply positive or interest rates move up sharply in the short term, the shortfall is guaranteed to grow.
 - Next valuation must be filed by September 30, 2011 with an effective date of January 1, 2011 i.e. 19 months from now - can do it earlier
 - The way I see it, the Sponsors have three choices:
 - 1 we file voluntarily now
 - 2 we file voluntarily next year
 - 3 we file because we have to in 2011
 - So the questions we will be working together to answer are:
 - o Do we file voluntarily now, based

on the January 1, 2009 valuation, knowing what the shortfall number is, and knowing that it will cost something minimal; probably a contribution rate increase of about one-half of 1% spread over three years - to bring it into balance,

- This would buy another year of time for the economy to improve, markets to rebound and fund to regain some value;
- Next required filing would not be until 2012.
 - o Or do we wait it out for a year and file voluntarily in 2010, based on the January 1, 2010 valuation to file - knowing that markets are at best flat so far this year, \$5 billion of additional losses will be recognized for valuation purposes and the recovery is not expected before 2010.
 - o Or do we really throw the dice and wait until we must file in 2011 knowing that we would only have 19 months all-in for recovery and have to absorb an additional \$10 billion of losses for valuation purposes
- We have yet to make a recommendation to the Sponsors. Our plan is to actively engage starting in June

Pension Reform (*Reform is in the air*)

- Doing everything we can to keep pensions affordable including getting rules changed that make it hard for us to earn as much as we need to and should be able to

Continued on Page 22 📄

RTO/ERO TORONTO ANNUAL CRAFT/ARTISANS' SHOW

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

This event will take place, at The Old Mill, on Wednesday, November 18 from 10:00am to 2:00pm Set up details will be sent to participants. There is a \$25.00 Table Fee (to help cover costs of room rental) and you will be provided with one Fall Luncheon Ticket to be used as you see fit.

There is room for 30 participants, so please register early. Space will be allocated on a first come, first served basis. Should multiple Registration forms arrive on the same date, post mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out.

Photos of previous Craft Shows are available on our website – www.rtoerotorontodistricts.org. A list of participant will be published in our September newsletter.

* * * * *

Name: _____ Phone: _____

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(used for RTO/ERO purposes only)

Product Description: _____

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Remember to enclose your \$25.00 Table Fee.
(payable to RTO/ERO District 16)

A table cannot be provided without the Table Fee.

Consumer Corner



Pills/Herbs Conflict

A cup of coffee, herbal green tea and even a dose of sunshine can lift spirits, but they can also tower the effectiveness of medication. Caffeine and alcohol are drugs and they all interact with your medication. It's important to let your doctor and pharmacist know what you're taking.

In a report released earlier this year, Statistics Canada found 53% of seniors in health-care institutions and 13% living at home reported taking five or more different medications. Seniors are particularly vulnerable because they're more likely to have multiple conditions. However, those statistics could be higher because people don't consider over-the-counter medications such as vitamins and natural products to be drugs.

The body can't tell the difference if it came from an herb or from a pill. Being natural, doesn't mean safe.

It's sage advice for anyone who uses, and mixes, medications. There are few studies to show how herbs work, what they contain, how potent and pure they are, and if they're safe for children and pregnant or breast-feeding women.

The easy accessibility of medications has led many people to regard them as not dangerous.

Source: Maria Calabreze, The (North Bay) Nugget, March 30, 2009
2009 Osprey Media Group Inc.

RTO/ERO First-Year Membership Fees

Whereas, RTO/ERO membership fees for the first partial-year were once waived, new Members now pay a pro-rated amount for this period.

Ontario Adoption Records *Ontario Government Reminder for those involved in an Ontario adoption:*

Effective June 1, 2009, Ontario adoption records will be open. If you want your identifying information kept private, you should file a disclosure veto before June 1, 2009. (No Contact' notices are also available) Go to: www.ontario.ca/adoptioninfo/ or call 1.800.461.2156.

Ontario: New Drinking/Driving Law

As of May 1, 2009, if you are found to have a blood alcohol concentration from 0.05 to 0.08 (the "warn range") while driving you will:

- Have your driver's licence suspended for three days the first time you are caught; suspended for seven days and have to attend an alcohol education program the second time you are caught; suspended for 30 days, complete a remedial alcohol treatment program and have an ignition interlock condition placed on your driver's licence for six months.

Previously, drivers only received a 12-hour driver's licence suspension, no matter how many times they were caught.

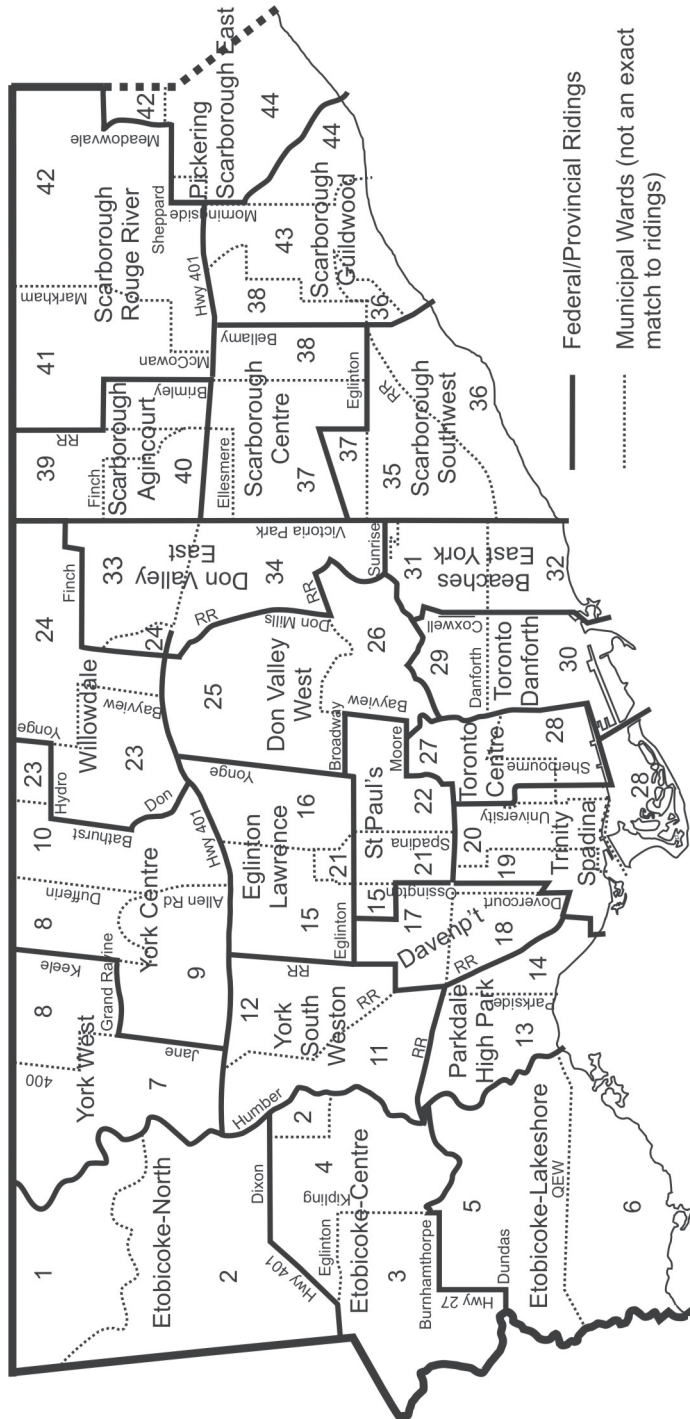


Photos Across the Sheet: 1st Row: Valerie Mah, District President; Brian Kenny, RTO/ERO President; David Shanoff, District Vice-President; Jim Leech, CEO/OTPP; John Bratton, District Past President; Lorie Copeland, Merit Travel. 2nd Row: Executive Service Recognition recipients: Shirley Young, Paul Rowney, Chuck Carr; Scholarship Recipient Katherine Tittel with Dad (Chris); Merit Draw Prize Winner, Gerard Crowe. 3rd/4th Rows: assorted AGM and Luncheon attendees; Bottom Row: Left: a group of our more faithful Luncheon participants; Right: The Queensmen, our Luncheon entertainment. (See *The Queensmen* item on Page 26.)



City of Toronto

Federal and Provincial Ridings with Municipal Ward Boundaries
Public School Trustee Wards match pairs of Municipal Wards
Catholic School Trustee Wards tend to match Legacy Municipalities



Dial 211 for Community Service Referrals / Dial 311 for City Service Referrals



Volume 31, Issue 5

MAY, 2009

SUPPLEMENT

MPs, MLAs, Councillors, Trustees for the City of Toronto

Introduction

In a democratic society, the communication of citizens' points-of-view to elected representatives is vital. Our Supplement should assist you.

Notes:

1. Toronto Riding/Ward map on Page 12.
2. Federal and Provincial Ridings do not match exactly the Toronto Wards because of redistribution. Ward numbers are on the map and, as closely as possible, show their relationship to the corresponding Federal riding.
3. Toronto District School Board (TDSB) trustee areas match pairs of City Wards. Parallel listings should assist in identifying common jurisdictions.
4. Toronto Catholic District School Board (TCDSB) trustee areas somewhat overlap legacy city boundaries. Listings for these trustees begin below.
5. See Page S11 for Political Party contacts.

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TCDSB Trustees continued on Page S10

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Liberal - www.liberal.ca **New Democratic** - www.ndp.ca
Provincial: www.ontario.ca / 416.326.1234
Green - www.gpo.ca **Liberal** - www.ontarioliberal.ca
New Democratic - www.ontariondp.com **Conservative** - www.ontarioopc.com
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