

## 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). On-line form at: [www.rto-ero.org](http://www.rto-ero.org). **16**

## Editors' Comments

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to modify or reject any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any of the material contained in this document with appropriate attribution. Third-party submissions **must include all source details**. Content may, or may not reflect the position of RTO/ERO or of RTO/ERO Toronto District 16.

**Submission standards: Electronic TXT file preferred**, (or Word DOC or WordPerfect WPD file) emailed to the editor at [bmenagh@eol.ca](mailto:bmenagh@eol.ca). If you create your submission in another program, save it as a TXT file. Typed or hand-printed copy accepted but earlier submission is requested.

**Editorial Committee: Ian Baird, Bill Menagh, Paul Rowney**

**Publication Schedule: Submission:** 1<sup>st</sup> day of Sep, Nov, Jan, Mar, May

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

RTO/ERO Toronto Newsletter

PM40604030

c/o Bill Menagh

674 Oriole Pky

Toronto ON M4R 2C5



**Volume 32, Issue 2**

**NOVEMBER, 2009**

**Printed:**

September, November, January, March, May

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## RTO/ERO Toronto Executive 2009 ~ 2010

**President:** David Shanoff

**First Vice-President:** Roy Harvey

**Treasurer:** Robert Putnam

**Archives:** Rosalina E. Bustamante

**Goodwill:** Sue Booker

**Mailing:** Marjorie Blake

**Pension/Retirement:** Shashi Makhija

**Program:** Kay Jeffery

**Past President:** Valerie Mah

**Second Vice-President:** Vacant

**Secretary:** Nanette Zettler

**Communications:** Bill Menagh

**Health/Insurance:** Bill Tajer

**Membership/Recruitment:** Bob Neal

**Political Action:** Pat Carson

**Social/Recreation:** Carmelita Salazar

**Travel:** Linda Grieve

**Members-at-Large:** John Bratton, Tom Lyons, Mary El Milosh, Helen Milton, Lone Smith

## From Your Editors

We welcome the decision of Roy Harvey to take on the executive responsibilities of First Vice President and Lone Smith, who joins the executive as Member-at-Large. These changes were announced immediately after our September Issue went to press. An up-dated executive list is available on our website. The District Constitution empowers the Toronto Executive to make these appointments between Annual General Meetings

In our last issue we asked for you point of view on the name of our Golf Tournament. We assume that no response favors the status-quo.

This is our last issue processed at St. Margaret's Anglican Church. Toronto District has used their premises for 30 years. Effective January 1, 2010 our Bridge, Travelogue and Executive Meetings will be at Holy Rosary Parish Hall. We have included, on Page 20 in this issue, a map of Holy Rosary's location. With better TTC access and parking, and with many of our members living in the apartments/condos near-by, we may see an increase in participation and opportunity to start new activities. Give it a thought! **16**

## Dates To Remember

**December, 2009** 27 Travelogue .....p10

Activities are arranged during 28 Newsletter Mailing

this month as time permits. Contact the respective Convenor for details.

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### January, 2010

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5 Bridge .....p06

7 Art/Sketch .....p05

14 Executive Meeting

15 Friday Movie .....p06

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### February, 2010

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11 Executive Meeting

12 Friday Movie .....p06

15 Monday Movie .....p06

24 Travelogue .....p21

### May, 2010

5 Annual General Meeting

5 Spring Luncheon **16**

*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.*

## 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**



Henry Beny  
Amy Block  
Myrna Budd  
Verna Burgess  
Olwen Davies  
Beverley De Villiers  
Ruth French  
Elaine Fricker  
Muriel Hales  
Rita Hanlon

Sheila Kirpalani  
Phyllis Levinsky  
Ann Luud  
Thomas C. Matheson  
Carol M. McIntyre  
Helen O'Beirn  
Bruce Morgan  
Florence Richards  
Roma A. Rutherford  
Joseph Spencer

## Use Your District Executive

Your District Executive can provide service and assistance if they are aware of issues on your mind. Refer to your September and March Newsletter Supplement or our website for contact information. **16**

## 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 - PDF application form on our website). Join our email service and we'll let you know when it's posted. **16**



## Next Mailing ~ Thursday, Jan 28, 2010

Join us to benefit from camaraderie and refreshments at our next Newsletter Mailing at Holy Rosary. Starting about 9:30am, we aim to finish by 12:00N. **Marjorie Blake, Mailing 16**



## Welcome to New Members



Welcome to those having joined us from August to September, 2009. *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*

Demo Aliferis  
Louise Anthony  
Gilbert Baker  
Julianne V Beck  
Jacqueline Chartier  
Robert Chmiela  
Albert Chong  
Magdalene Cizmar  
Marilyn J Cooke  
Susanne Copp  
Hatty D'Amours  
Leslie Dechaine  
Paul Douglas  
Lenore Dummer  
Rosemary Fillmore  
Joan Fowlie  
Bradley A E Friend  
Mary Goodman  
Stanley H Grabowski  
Clemente Grassi  
Vivian A Harris  
Patricia Hawk  
Elfreda Henley  
Jill Hnatko  
Bren Hoadley  
Gary Hophan

Deborah E Hurd  
John Hyslop  
Darka Iwanyshyw  
Elsa M Kirsten  
Jean Kosloff  
Mary H Kowalsky  
Sharon Leuchter  
Archie Lieberman  
Florence Liuzza  
Giulie Manso  
Lynda Marshall  
Brian Mcburney  
Patricia A McCracken  
Bruce H McGregor  
Clare Mian  
Delphine Milbrandt  
Aubrey J Millard  
Mona Moreau  
Vera Munro  
Stepan Najarian  
Paul G Nanoff  
Heather Nevins  
Mary Alice O'Neill  
Terry O'Neil  
Ross Oakes

Patricia Paolini  
Elizabeth Patton  
Frances Pavkovic  
Abraham Persofsky  
Margaret Pulins  
Ginette D Putman  
Dominic Raso  
Robert Robson  
June E Ros  
Brian Sambourne  
Alex Scheel  
Dianne Shackel  
Jehudith Shigris  
Joseph H Skillicorn  
Ruth Slade  
Barbara Smialek  
Jean Sonmer  
Joan Stephens  
Wendy Stephens  
Irene Stosic  
John Wardle  
Robert M Warling  
Cathy Wirick  
Lynda Wright  
George Wrobel  
Ruthanne Wrobel **16**



The organizers of the Neil Wilson/TSSAA Golf Tournament are pleased to announce that \$300.00, the surplus funds remaining from this year's tournament, have been donated to the Toronto Education Opportunity Fund (TEOF). **Marvin Pearl/Peter Stille 16**

## President's Column ~ David Shanoff

Contact: 416•656•3245 / [davshan@sympatico.ca](mailto:davshan@sympatico.ca)



It's official now. After more than 30 years at St. Margaret's Church, we will be moving into Holy Rosary Church on January 1, 2010. We believe that our new home will provide us with a better location including easier access (a short walk from the St. Clair West Subway Station), with more free parking, both on the street and in the parking lot, and better facilities including a larger meeting space with a large gymnasium available, and a full kitchen. We hope that this new location will be convenient for all and will encourage you to attend our social functions which will take place at Holy Rosary Church starting in January.

Four members of your Executive (**Valerie Mah, Roy Harvey, Bob Putnam** and myself) attended the Fall Senate of RTO/ERO. Our new Past President is **Brian Kenny** (Dryden). The President is **Margaret Couture** (Muskoka); First Vice President is **Joan Murphy** (Chatham-Kent); Second Vice President is **Jim Sparrow** (Windsor-Essex); and the two new Executive Members are **Leo Normandeau** (Hamilton-Wentworth Haldimand) and **Gary Fick** (Scarborough and East York). This is the first time in a while that someone from the Toronto area is on the Provincial Executive. The Provincial Executive works with the Executive Director (**Harold**

**Brathwaite**) and his staff to carry out the responsibilities of the Provincial Office.

Senate decided to raise the Full membership fee from \$1.20 to \$1.25 per \$1000.00 of pension. This will amount to an average increase of less than \$2.00 per year. Other membership fees were raised as well. It was also announced that there would be an increase in the health plan premiums as well as some changes in coverage. Specific information should be in your hands by the time you read this newsletter. The Health Services and Insurance Committee is presently examining the possibility of providing a Catastrophic Drug Plan. This option would undoubtedly be expensive, but not as expensive as having to pay for the drugs themselves.

By the way, the top 5 drugs paid for by our Extended Health Care Plan are, in order: Lipitor, Nexium, Crestor, Norvasc, and Plavix. Viagra is 13<sup>th</sup> and Cialis is 20<sup>th</sup>.

There are some important things to keep in mind when travelling abroad. You are covered by our health insurance plan for 62 days when travelling out of province. The key word here is "province", not "country". Once you leave the Province of Ontario, the clock starts ticking. For example; if you are planning to travel down the west

*Continued on Page 4*

*President continued from Page 3*  
coast of the U.S.A. but spend a week in Vancouver before you head south, you now have only 55 days left of coverage. You can, however, extend coverage for another 5 days.

If you have a pre-existing condition, and your doctor tells you that it is okay for you to travel, it may not be okay with Johnson Insurance should something happen to you as a result of this precondition. If you have such a condition, it would be in your best interest to check with Johnson Inc. for their assessment before you travel.

It was announced at Senate that one of our Members, **Alison Brigden**, reached her 100<sup>th</sup> birthday on May 29 of this year. She is the surviving spouse of a former member but was, herself, a prominent dance teacher and professional dancer in her "heyday". I spoke to a member of her family who indicated that, unfortunately, she would not be able to attend our Fall Luncheon as a special guest. We do, however, send her our sincere congratulations upon reaching her centenary. (*Editors: we have 7 members aged 100 or more.*)

The name of the Political Action Committee has been changed to Political Advocacy Committee. The Provincial Office has also established a professional affiliation with Len Domino, a political consultant, in order to create a win-win relationship with both the Provincial and Federal Governments. One of the major issues which is being dealt with

currently is the HST, and how it will affect Seniors. It is hoped that some changes can be made to mitigate its affects on those who are most vulnerable.

Toronto District 16 submitted 5 applications for the RTO/ERO education scholarships and one was awarded to **Michael Ali** in the amount of \$1000.00. These scholarships come under the umbrella of the *Service-To-Others* program which also offers grants of up to \$4000.00 to any project approved by both a district, and the provincial committee. If you have a proposal which you believe deserves some financial assistance from RTO/ERO, please contact **Tom Lyons** who is responsible for this program. Applications for next year must be received by November 1, 2010.

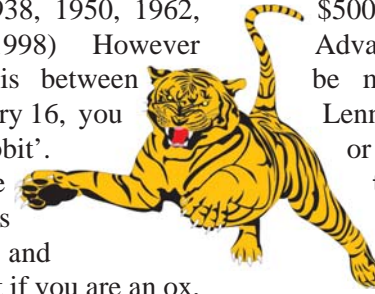
The Provincial Office is in the process of redesigning the RTO/ERO website to make it more user friendly and, therefore, to make information more readily available to our members. District 16 also has a website. You may also find information on our website, both at the district and the provincial levels. The URL (address) for the D16 website is <http://www.rtoerotorontodistricts.org/tfiles/index16.htm>. Please check it out from time to time for the latest information. Also, if you provide **Bill Menagh** with your email address, he will send you the latest information regarding RTO/ERO matters as they come to his attention. If you don't

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## TEOF ANNUAL LUNAR NEW YEAR BANQUET

Friday, February 26, 2010

Celebrate the "Year of the Tiger": 1914, 1926, 1938, 1950, 1962, 1974, 1986 and 1998) However if your birthday is between January 22 - February 16, you could be 'A Rabbit'. You can call Valerie if your birthday falls in that time period. and you want to find out if you are an ox, tiger or dog.



Tickets are \$50 per person or \$500 for a table of ten. Advance reservations may be made through Theresa Lennox at 416•393•8861 or [theresa.lennox@tdsb.on.ca](mailto:theresa.lennox@tdsb.on.ca). Contact **Valerie Mah** at 416•533•0445 or 416•533•0445 or [vmah@ican.16](mailto:vmah@ican.16)

### *President continued from Page 4*

have the email addresses of Bill or other members of the Executive, you can get all of their contact information from our website.

As you have probably heard, we are to receive a 0.5% increase from the Ontario Teachers' Pension Plan. This, of course, will not come close to offsetting the HST which will come into effect on July 1, 2010. Also from the OTPP: there was some confusion created by a notification regarding volunteer teaching in a school. Our understanding is that if you are volunteering in a school, and you are taking the place of a paid employee, whether or not you receive any compensation, and this is beyond the 3 x 95 days and 20 days you are allowed to be employed, the

volunteer work may be considered as an infringement of pension rules. If there is a potential for you to be in that kind of situation, check with the OTPP before you assume your volunteer work. And, speaking of the 95/20 rule, there are discussions taking place to replace this rule with a flat 50 day rule. While this change appears to be acceptable to the teaching partners, it has not, as yet, been accepted by the Provincial Government.

I think that I have given you enough to think about for now and so I will say, on behalf of the entire executive, may you have a very enjoyable holiday season, and may the new year bring to you and yours much happiness. **16**

*"My Mom said she learned how to swim when someone took her out in the lake and threw her off the boat.*

*I said, 'Mom, they weren't trying to teach you how to swim.'"*

*Paula Poundstone*

## Trio-Bravo Concerts



**Concert 1** - Successfully held November 1

**Concert 2 - February 7, 2010** - two guest string players added to perform the *Mozart Quintet* and the *Tartini Concertino*

**Concert 3 - May 2, 2010** - A concert of lighter compositions and arrangements exclusive to Trio Bravo

All concerts will take place at 2:00pm at All Saints Kingsway Anglican Church at Bloor and Prince Edward Drive, between the Old Mill and Royal York Subway stations

Ticket prices are \$12.50. For more information call **Baird Knechtel** at 416•242•2131. For advance tickets send cheque payable to *Baird Knechtel for TrioBravo*. **Baird Knechtel 16**

## Project ~ Service to Others Awards

The Service to Others Awards (up to \$4 000) are determined each Spring by an RTO/ERO provincial committee based on district submissions made by March 1 of that year. The 2009 Awards were reported in our September, 2009 Newsletter; the local RTO/ERO Toronto 2010 submission date has passed. Your next local deadline is November 1, 2010 to enable the executive to meet the provincial requirements. Watch this Newsletter for next year's application process. **16**

## Renaissance

Highlights ~ Fall 2009 Issue

- **Themed Issues** (p8): Proposals Wanted: The Spring and Summer, 2010 Issues will emphasize *Transitioning Through Retirement and Health and Wellness* respectively. Suggestions for future Themed Issues are encouraged. Send proposals to [renaissance@rto-ero.org](mailto:renaissance@rto-ero.org).
- **2010 Pocket Planner** (p9): This RTO/ERO item was enclosed with this Renaissance. We welcome the more complete listing of important dates.
- **Saluting Senior Seniors** (p10-13): 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.
- **Classifieds** (p36): Have you an item of interest for teacher retirees? **16**



## Recreation/Social ~ Carmelita Salazar

Contact: 416•927•0416 / [csalazar8@sympatico.ca](mailto:csalazar8@sympatico.ca)

It's that cool winter breeze that wakes us up early morning...  
Once again the excitement of another season! There are advertisements all over and all the right gimmicks to get people to shop for this very exciting season coming up - special gifts for the people we care about and love, more toys for the kids, exotic wear for men, women, and children in fashion, gifts for many whom we feel important in our life, and the multiple choice of exotic holiday specials in all the different parts of the world - special sales on airfares, land transportation, hotels, etc. There is almost every kind of deal you can think of - a season of joy and celebration!

Come and join us in all or some of the activities planned for you. Don't be alone! There is so much to do and we want you to enjoy life! Please join us!

Our Craft Show was oversubscribed with 35 crafters this year - what a variety of talented members. Hope you got all your Christmas shopping done! Thanks to all who participated.

And don't forget the Toronto Choristers' special concert on December 15 at the Jubilee Church.

**Remember: In the New Year, our Bridge Group and Travelogue will take place at Holy Rosary Catholic Church Parish Hall.** Map on Page 20.

**Bridge** ~ Don't worry if it's your first time to play bridge... the group is really friendly, helpful, and welcoming. You will have lots of fun! They start at 1:00pm sharp and play the first, third, and fifth Tuesdays of the month. There is no charge and light refreshments are served. Phone **John Lane** at 416•486•0697.



**Travelogue** ~ You travel along with the presenters' colourful, interesting, and delightful experiences as they reminisce about the countries visited in their journey to the other part of the world! Enjoy the decadent treats after the lively presentations! See Pages 10, 21. For more details call **Dick or Marilyn Holyer** at 416•929•8512.



*The following groups meet at different sites:*



**Art & Sketch Group** ~ meets on the first or second Thursday of the month. Anyone is welcome to join. They work with different portable medium that interests them (pencils, crayons, ink, water

*Continued on Page 6*

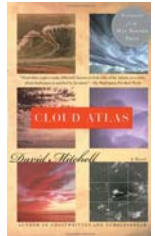


**Social continued from Page 5**

colors, etc.) Their sketches of flowers, animals, architecture, landscapes, and nudes are amazing! Call **Dahlia Day** at 905•882•8662.

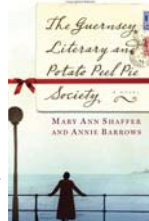


**Book Club** ~ meets on the first Monday of each month from 1:00 - 3:00pm. The group selects different authors each month. They have a wonderful social following the discussions. Call **Joan Johnston** 416•691•6368 or **Elaine McIntosh** 416•463•2637.



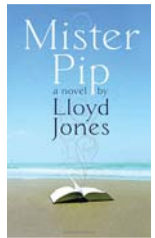
**December**

← **Cloud Atlas**  
by David Mitchell



**January**

**Guernsey Literary and Potato Peel Society** →  
by Mary Ann Shaffer



**February**

← **Mister Pip**  
by Lloyd Jones



**March**

**The Cellist of Sarajevo** →  
by Steven Galloway



**Friday Night Movie Group** ~ attends the early evening movie around 7:00pm at a central, subway-located theatre on the 2<sup>nd</sup> Friday of the month from September to June and then meet for coffee. Members are notified by phone or email a day or two before the movie date. Call **Mary Smith Malcolm** at 905•509•9511 or email [mary@rogers.com](mailto:mary@rogers.com).



**Investment Club** ~ is now in full swing under the leadership of **Lone Smith**. Call her at 416•234•1969 for further information. Also see Page 27.



**Monday Matinée Movie Club** ~ attends the early matinée on the third Monday of the month, twelve months a year. They attend a central location usually on a subway line leaving time to get together for refreshments before the rush-hour starts. Friends are welcome! Call **Anne Ludwigsen** at 416•324•0908 or email [acludwigsen@rogers.com](mailto:acludwigsen@rogers.com).

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**Social continued from Page 6**



**Super Tees Golf Group** ~ contact **Rosalie Parente** at 905•856•6936; and, also if interested in the Forever Young Club.



**Walking/Talking Group** ~ meet on the second Friday of each month choosing a new site each excursion. We even go for lunch when the group wishes. So why don't you try it! Enjoy the gardens and walk by the waterside! Breathe the fresh air and enjoy the flowers! Or walk the malls on really bad-weather days! Contact **Phyllis Walker** at 416•653•3521 or [llanoka@aol.com](mailto:llanoka@aol.com). See page 28.



**Day Trips** ~ are arranged each theatre season by **Jack DeGroot**. Advance notice is published in our Newsletter. See pages 25 and 26 for our newest listings. More to come! 16

We try to provide activities according to our members wishes. If you would like to lead a group of like-minded individuals, contact Carmelita at 416.927.0416 or [csalazar8@sympatico.ca](mailto:csalazar8@sympatico.ca) and we'll help you start. Possibilities: bowling, billiards, dining, photography, dancercize, photography, swimming, etc.

**Investment Group**



The Investment group met for the first time this fall on October 28. There were many new interested people. The topics discussed included the online trading of stocks with an analysis of one particular company; and annuities, a very big topic that will continue next time.

Here is one thing that I learned: Do not jump into annuities as there are so many forms. A suitable annuity needs to be geared to length of time one wants it; i.e. the rest of you life or just for a few years.

If interested in joining us, please contact **Lone Smith** at 416•234•1969. 16

**Rendezvous Fall Entertainment**

LET'S RENDEZVOUS!!

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



Men welcome to attend as guests of Rendezvous members

For more information, call **Kay Jeffery**: 416•767•8179

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## More Daytrips, 2010

### Drayton Festival Theatre in Drayton Friday, September 17, 2010 *Guys and Dolls*

Roll the dice and take a gamble on love with this perfect musical comedy. Get a friend, reserve a seat and come away a winner.



### St Jacob's Country Playhouse in St Jacob's Wednesday, October 06, 2010 *Twelve Angry Men*

A riveting courtroom drama! The fate of a young man rests in the hands of twelve jurors who must decide on "guilt beyond a reasonable doubt".



### At St Jacob's Schoolhouse Theatre in St Jacob's Thursday, November 11, 2010 *Separate Beds*

Make this the perfect wind-up of District 16's 2010 Daytrips: the farmers market, shopping in the village and an afternoon of non-stop laughter. Two couples are hopelessly tossed on the unpredictable waves of romance.

#### To reserve for the Drayton and St. Jacob's Productions:

Call **Jack DeGroot** at 416•691•3046 on December 3 at 8:00am.

Other Stratford/Shaw productions will be announced in our next newsletter. **16**

*"Suppose you were an idiot... And suppose you were a member of Congress...  
But I repeat myself."* **Mark Twain**

## Ontario Teachers' Pension Plan (OTPP) News



The annual cost-of-living adjustment for 2010 is 0.5%. This is the lowest percentage increase since 1976 - the year in which automatic indexing was introduced. The next lowest was 0.6% in 1995.

The increase takes effect in January and is based on 100% of the increase in the Consumer Price Index (CPI), a weighted basket of goods and services typically purchased by Canadian households each month. It will increase a typical \$36,000 annual pension by \$180.

The inflation increase is determined by comparing the average CPI for the 12-month period ending in September to the previous 12-month average. The method used to calculate the increase is prescribed in the Teachers' pension plan and is the same method used by most other major Ontario pension plans, as well as the CPP.

This year's inflation adjustment is low due to the decline of prices over the past year, primarily driven by a drop in fuel prices. According to Statistics Canada, the cost of gas was 23% less in September 2009 than it was 12 months earlier. Year-over-year inflation (the number reported in the press) has been negative for each of the past four months.

Here's how the increase will affect different pension amounts:

### Inflation Increase for 2010

Annual pension	Increase in 2010
\$15,000	\$75
\$20,000	\$100
\$25,000	\$125
\$30,000	\$150
\$35,000	\$175
\$40,000	\$200
\$45,000	\$225
\$50,000	\$250
\$55,000	\$275
\$60,000	\$300

If you left teaching in 2009, the 2010 increase will be pro-rated to the number of months after you stopped working. For example, if you retired in June, you will collect half the increase, or 0.25% more, in 2010.

To see exactly how much your pension has increased as a result of cost-of-living adjustments, sign in to *iAccess Web*, the secure members-only section of our website. The latest increase will be posted on your personal web pages in late January. If you aren't yet registered for this free member service, or if you have chosen to receive personal pension information by mail, watch for a printed statement in early February that details your new monthly pension.

Source: OTPP Website  
[www.otpp.com](http://www.otpp.com)

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**Pension continued from Page 7**

**Editors:** Our September Newsletter reminded retirees of the rules governing teaching after retirement. The following is a description of what kinds of work counts and, thus, potentially affecting your pension.

One may wonder why the Partners and the OTPP are so strict. It appears that there is no end to the 'side-arrangements' made between some retirees and administrators to circumvent the rules. Each time an individual bypasses these rules a younger, OTPP contributor is denied a job and the OTPP is denied a source of funds to more ensure the plan's viability. Note that some types of voluntary work are also prohibited.

We had expected written clarification on this item after telephone contact with the OTPP. Unfortunately, there was no response by the time we went to print.

**What Kind of Work Counts**

You don't have to be standing at a blackboard, chalk in-hand, for re-employment to count toward your limits. Working in education includes, but is not limited to, positions such as teachers, tutors, vice-

principals, principals, counsellors and supervisory officer positions. Specific tasks could include marking papers, or helping to set up for the next school year. Here's a summary of what you should count when tracking your re-employment:

- Work in any capacity for a school board, designated private school or designated organization in Ontario.
- Work as a teacher for an Ontario school board through a third-party agent or self-employed arrangement.
- All supply and occasional work days, including those under a long-term contract.
- Volunteer work if the duties or position would normally be reported to the Teachers' pension plan. This applies even if you do not accept the payment to which you are entitled. In other words, volunteering counts if your employer otherwise treats the work as employment in education.
- Paid non-working days, such as professional development days and sick days.
- Statutory holidays if you are re-employed as a 12-month employee.

**Source:** OTPP Pension News, Summer, 2009

**Christmas Concert**

**Tuesday, December 15, 2009**

**7:30pm**

**Jubilee United Church**

**40 Underhill Drive**

(one stoplight east of the DVP – turn north 2 blocks)

**Admission:** a donation to the church's outreach program



**Daytrips, 2010 ~ Jack DeGroot**

The first group of Daytrips for the 2010 season has been planned. Reservations can be made as noted below. As always your cost will include a matinee performance, transportation by motorcoach, lunch and dinner and all applicable taxes and gratuities. A limited time is usually available for shopping.

**Once your booking is made, please forward a deposit of \$50.00 per ticket. Cheques are payable to: Club 16 and are to be mailed to: Jack DeGroot, 19 Elmview Drive, Toronto ON, MIN 2W3. Please note the date(s) of your trip(s) on the face of your cheque.**

*The cost of each production is \$110.00 per person*



**King's Wharf Theatre**  
**in Penetanguishene**  
**Thursday, June 17, 2010**  
**The 25<sup>th</sup> Annual Putnam County**  
**Spelling Bee**

This production was an instant sensation on Broadway. Plan to see this crowd-pleasing musical about a most improbable group of heroes.

You will find it I-R-R-E-S-I-S-T-I-B-L-E!



**King's Wharf Theatre**  
**in Penetanguishene**  
**Wednesday, June 30, 2010**  
**On Golden Pond**

An ageless comedy about true love that spans the ages Ethel and Norman Thayer are returning to their summer home for the 44<sup>th</sup> year for a much-needed rest. However, this year their plans are thrown for a loop.

**To reserve for the King's Wharf Productions:**

Call **Linda Grieve** at 416•498•7228 on Thursday, December 3 at 8:00am.

*More Daytrips on Page 26*

*The dentist and manicurist fought tooth and nail.*



Many of our readers are probably coping with being 'sandwiched' - that is, caring for aging parents and simultaneously fostering lasting relationships with maturing children. To that end, we share with you some credos from an Ann Landers column.

This is by no means complete and readers are invited to augment the tally with strategies that work for you. We will be pleased to share what you send to us in up-coming issues.

**DEAR ANN:** I am 46 years old, with grown children and elderly parents - part of the so-called "sandwich generation." This has been a most difficult time for me. I do not want to put my children through this same misery and have written a list to remind myself how to behave when I am the age my parents are now. I hope you will print it to help others who may be in the same situation.

1. When my children tell me I should no longer drive, I will believe them and quit, because I know they love me.
2. When it becomes apparent that I need extra help, I will accept it from outsiders because my children cannot do everything. They have other obligations beyond my daily care.
3. It is up to me to make my life fulfilling. It is not my children's responsibility. I must stay active and learn to entertain myself so I do not become a burden to them.
4. If my children tell me I am becoming confused and that it is no longer safe for me to be alone, I will believe them and not become defensive.
5. If I am unable to get along

with my children, I will seek counselling so we can learn to manage the changes in my life together.

6. I will get my legal affairs in order and trust the advice of professionals so there will be no problems about money or property down the road.
7. I will not complain about feeling poorly. My children cannot fix my health and such complaints are emotionally draining for them to hear.
8. My children are not my indentured servants. I will remember to thank them for everything they do for me and I will do loving things in return.
9. I will avoid making my children feel guilty. Age is no excuse for insults and manipulative behaviour.
10. For as long as I can, I will take good care of myself physically, dress well and carry myself with dignity. Nothing saddens a child more than to witness parents who give up how they present themselves.

Buffalo, N.Y.

**Source:** Ann Landers Column  
Toronto Star / Date unknown



Your Toronto District met in October and:

- authorized Bill Menagh to co-ordinate the removal of Travelogue draperies from St. Margaret's to re-install and refit in Holy Rosary;
- received information on using a service provider to mail the Newsletter;
- authorized Bill Menagh to remove the district's inventory from St. Margaret's, dispose of unused items at the Craft Show, move remainder to Holy Rosary;
- discussed the lack of submissions for the \$4,000 Service-to-Others Award with the view to opening up the process to serving executive members in a fair and transparent process (*Editor: application details for this Award are regularly featured in a number of issues of this Newsletter*);
- moved that Toronto District recommend that RTO/ERO implement a 'catastrophic drug benefit' as part of our Health Insurance Plan;
- heard that our current membership (September) was 4,136;
- heard that one member resigned from RTO/ERO because s/he was not pleased to receive a birthday card;
- heard that a full cadre of Crafters is to participate in our annual craft show;
- re-affirmed that spouses of deceased members are welcome to participate in our social activities;
- agreed to request the Toronto District School Board to annually send a summary of premiums paid by retirees who retain their TDSB benefits after retirement to those retirees;
- agreed that the President would send a letter to the Chair and Director of the TDSB encouraging co-operation with other agencies to keep all Toronto school pools open. **16**

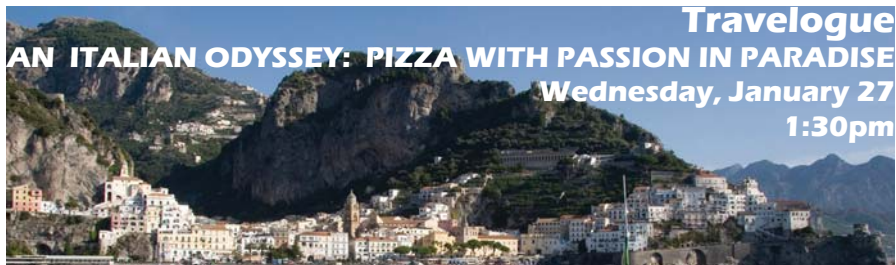


This entity representing the four RTO/ERO Districts in Toronto held two main events this month:

- a Retirement Planning Workshop (RPW) at York Mills Collegiate (two more will be held early in 2010);
- a joint, four-district, Executive Meeting designed to facilitate communication between holders of common executive positions and share 'best-practices' to better serve members. **16**



Please see this Newsletter's Supplement for details of decisions made at RTO/ERO's Fall Senate that includes a raising of Membership Fees effective 2010. **16**



**Travelogue**  
**AN ITALIAN ODYSSEY: PIZZA WITH PASSION IN PARADISE**  
 Wednesday, January 27  
 1:30pm

**REMINDER**

**This Travelogue will be our first at Holy Rosary Church Hall St. Clair at Tweedsmuir (see Map on Page 20) immediately East of Loblaws and the St. Clair West Station**

Ed continues his Italian odyssey begun in October. We are off to the Amalfi, best reached by local boats that make regular stops on the spectacular coast - the alternative being a stomach-churning, bone-rattling bus ride through the mountains to the beautiful town where the Martins spend a week appreciating the colorful scene.

A bus climbs up the mountain to deliver us to the "heaven" that is RAVELLO. The journey then takes us to POSITANO where only a single street is level, but mercifully, another local bus climbs the looming mountains for the vertically challenged. Accommodation is near "Chaos Corners" through which the vehicular traffic of all types along the entire Amalfi coast must pass. But, not to worry, as Ed says the local authorities handle the chaos with Italian aplomb, and he pronounces this area

"a great place to holiday". This perpendicular terrain reminds Dick of Wales where he used to tell his kids that the sheep have front legs shorter than the back ones in order to navigate the heights! Come and see for yourself! (Marilyn adds that Graval tablets are available today on request, but please note that your humble District 16 caterers have never had the opportunity to study in Italy, and the fare today might suffer by comparison.

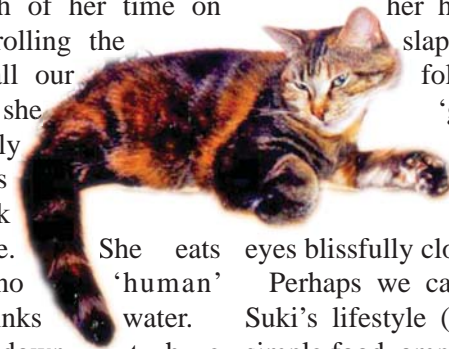
Pity!

**Marilyn and Dick Holyer**



**Our Members Write! Alternate Health Advice?**

Suki is our twelve year old female cat. She was a stray, taken in when roughly three months old. She has thick glossy fur, is very smart and rules the household, conveying her needs with various gestures and a series of uncat-like noises. She spends much of her time on the deck or patrolling the garden. Unlike all our previous cats, she is healthy - she has never had a sick day in her life. She eats only catfood - no tidbits and drinks



of a stainless steel back scratcher, a 'bone' shoehorn, plastic thumb massagers and a round vibrator with flashing red lights (Wall Mart's best). She watches eagerly to see which I'll choose - today it's the shoe horn. She gives a cry of delight when I massage her head and back and slap her rump. This is followed by the wire 'groomer' which she also loves and she purrs furiously, her eyes blissfully closed.

When I come down stairs each morning, Suki is waiting expectantly on my chair. I put my feet up on the Ottoman and she jumps up, lying full length on my legs. I pick up her 'toybox' which consists

Perhaps we can all benefit from Suki's lifestyle (exercise, fresh air, simple food, ample sleep and a daily massage).

I mentioned this to my husband who remarked "Hmmm" and went back to his newspaper.

**Ann Anderson 16**

*Editors: Your editors welcome Ann's contribution to our Newsletter and encourage additional member submissions to our Members' Write section.*

**Walk continued from Page 22**

we will have the opportunity to see a very special organ, paintings from some of the group of seven and the video of the then village. I am told that the tour guide is very knowledgeable and it will be a well

spent \$7.00. As always, I will send out a reminder one week before the event re meeting place. The time remains the same 10:00 a.m. to 12 noon as we continue to learn more about our city that we love.

**Phyllis Walker, Convenor 16**



**"Gis To Laugh!"**

**Here's a thought!** How about removing police officers from Toronto schools and using the money (\$50,000/officer) to keep open the school pools and to provide the after-school programs once offered to our youth before the last round of austerity. **16**



We sat in the Coffee Time... waiting, after all the weather woman had said 'intermittent showers'. We are retired teachers and we know the meaning of words. We sat and we sat, the conversation was lively but then like Gene Kelly we moved on... singing in the rain. Our destination was just across the road and we meant to go there. Yes we braved the elements, us hardy 'soles'. Let not the elements deter us, we have faced classrooms full of lively, energetic children & a few drops of water could not stop us. We walked.

We walked through the long grasses of The Music Garden, we paused at a stone waiting for a maiden but alas we are all long past the 'maiden' stage, no-one to sacrifice on the stone. We gaze in amazement at Mother Nature's 'paintings' – the dying hostas, golden with age, the rich greens of the evergreens – we are surrounded by beauty and soon forget that we are in a city. Toronto has done well in preserving so many green spaces. The brochure states that 'The Toronto Music Garden is one of Toronto's most enchanted locations. We all agree. 'The design, by landscape artist Julie Moir Messervy, interprets Bach's *First Suite for Unaccompanied Cello*, with each dance movement within the suite corresponding to a different section of the garden: Prelude, Allemande, Courante, Sarabande, Menuett and Gigue'. It is all splendid and worthy of our visit. All during

the summer months concerts are available here in this space, it is an eclectic mix of music from around the world as is fitting for this city of multicultural groups of citizens. The garden is a delight in all seasons, nurtured & cared for by the loving hands of the gardeners and here for all of us to enjoy.

The beauty of the maypole awakened memories of the colonial British Jamaica that I grew up in with the stamp of Britain on all of us Jamaicans. I danced around the maypole each year twisting the ribbons and celebrating the alien culture that was made our way of being. It was a lot of fun because then we had no knowledge of all that we had lost. Looking up at this huge maypole and all the other wonderful sights in this small space also meant revisiting history, my own and the history of the aboriginal people as we all stared at the huge totem pole that is just outside the garden. Someone once said that if history was written by the lion instead of the hunter it would be totally different. The huge totem pole is our reminder of all that was lost and what has been gained. We return from Nature to our modern subways and a return to our harried lifestyles refreshed and renewed. It was a wonderful stroll and we are blessed to live in a country that is far away from bombs, disease, lack of water and food. We are privileged because we live in North America by a mere accident of birth. As we

*Continued bottom of Page 23*



### Retirement Travel

Many retirees "snowbirds" and flee Canada for warmer climes in Winter. Here are a few "travel tips" to help you mind your money while traveling.

#### Preparation:

- Check with Johnson Inc/your health service provider regarding out of country travel coverage – especially pre-existing health conditions, baggage and trip cancellation.
- Confirm that your passport is up-to-date. You require at least six months remaining to enter the US starting in 2009.
- Obtain a Bell/Other Provider Direct Access World Calling Card. Foreign phone systems can be daunting.
- Confirm the requirements required by your home insurance policy to cover a disaster (fire, flood, break in) to your home while you are away. Many policies require daily inspections to be covered.
- Leave a key with a neighbour, friend, relative (preferably the neighbour across the hall/road) to provide access to your home in case of an emergency. Provide telephone numbers/email addresses where you may be contacted in an emergency.
- Learn how to access your emails via the Internet while on vacation.

Internet Service Providers (ISP) offer this service.

- Arrange for a neighbour, relative, friend, etc., to pick up your mail/flyers from your mailbox daily, (Canada Post does not prevent door-to-door flyer delivery.) Arrange for someone to shovel snow, cut grass, etc., to make your home look lived in.
- Use automatic timers to turn house lights on and off at random intervals to suggest that someone is living in your home.
- Inform your executor(s), a relative or a friend where all your critical documents are located in case of death or incapacitation. (A fireproof safe works well.) Place "copies" only in your safety deposit box. It will be sealed upon notification of your death and inaccessible to all but your executor(s).
- Powers of Attorney (POA) are often not recognized in the US, Mexico and Central America. If you are a "snow bird" and stay for an extended time, contact a local lawyer regarding POA.
- Inform your credit card companies when and where you will be travelling before you leave – especially your return date. This will help to prevent fraudulent use of your credit cards abroad when you return home. This information will also prevent your credit cards

*Continued on Page 12*

### Money continued from Page 11

from being turned down while you are on vacation. Obtain a duplicate credit card in case the magnetic strip on your credit card fails while you are away. Try to obtain a travel "hotline" phone number, where one phone call will cancel all major credit and other cards if your purse/wallet is stolen. They operate 24/7, so will be available always. Most financial institutions offer this service.

- Prepay all bills that will come due while you are away.
- Prepay your credit cards before you depart and add additional funds so that you have a credit balance. This facilitates withdrawing small amounts in local currency if needed.
- Be aware that many US banks no longer accept traveller's cheques. You will have to withdraw money using your credit card. This has been caused by fraudulent traveller's cheques being so easy to create these days.
- If travelling to an exotic destination, contact a travel clinic to discover what health dangers exist there and what preventative measures need to be taken, e.g. twinrix inoculations against hepatitis A & B, yellow fever inoculations, malaria medication. [www.drwisetravel.com](http://www.drwisetravel.com) and [www.travelclin.com](http://www.travelclin.com) are helpful sites.
- Contact the International Association for Medical Assistance to Travelers (IAMAT) [www.iamat.org](http://www.iamat.org)

org or 416•652•0137 for a list of North American Trained, English-speaking doctors in the area that you are visiting. The IAMAT site is very up-to-date on world disease/health issues.

- If you have a pre-existing condition, join Medic Alert to obtain an identification bracelet describing your condition for use by medical personnel if you are confused or unconscious. [www.medicalert.ca](http://www.medicalert.ca) or 416•696•0267.

### Other Items:

- Premium credit cards, (gold, platinum) for which you pay an additional annual fee, usually provide extended insurance coverage for baggage loss, trip cancellation, extended warranty on major items purchased with the card, automobile rental collision insurance, etc. You might be able to avoid buying travel insurance included in a package vacation if you are covered already by Johnson or a credit card.
- If you will be renting a car while on vacation, determine who and what is covered for the rental car by your current Canadian car insurance. Premium credit cards often provide collision coverage. You might require additional coverage for people not named in your existing car insurance.
- "On-line" / Internet purchase of vacation packages are seldom, if ever, protected by provincial law.

*Continued on Page 21* 

### Money continued from Page 12

Remember the recent disaster when a British charter airline declared bankruptcy and stranded millions of travelers around the world. If travellers had purchased their vacations on line, they were not covered unless they had used a premium credit card for the

purchase.

- The US Internal Revenue Service (IRS) has the right to tax you on your world-wide income (Canadian income) if you stay in the US more than 183 days per year on average over a three-year-period. The number of days is cumulative, not consecutive. **16**

**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](mailto:charles.carr@sympatico.ca) or at 416•491•2921.



ML-McKinley/Photo by Bill Menagh

**Travelogue**  
**GOING FOR GOLD**  
**Wednesday, February 24**  
**1:30pm**

### Going for Gold: The Carr Family Celebrates 50<sup>th</sup> Anniversary in Alaska!

Join **Chuck Carr** and family in celebrating a 50<sup>th</sup> anniversary land tour and cruise of Alaska. Pan for gold. Paddlewheel the Cheena River and visit an Athaskan village and Iditarod dogsled kennel. Experience the Princess dome car and view the pristine wilderness of Alaska. Tour Denali Wilderness Park and see wild animals in their natural environment. Trail ride in Talkena and travel the White Pass Railway in Skagway - the gold rush trail. View the Mendenhall Glacier and a fish hatchery which raises 125 million fingerlings each year in Juneau, plus much, much more. **16**



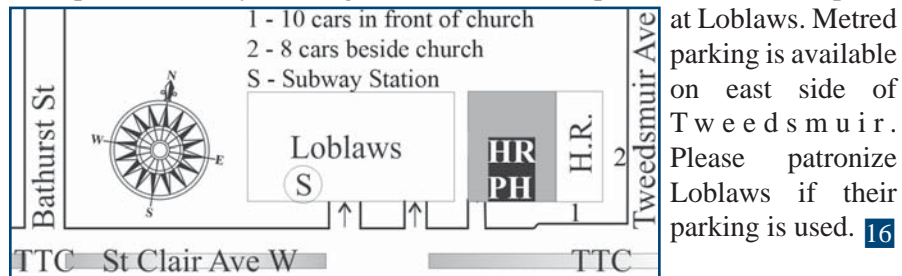
## Freedom-from-the-Bell Luncheon



Thanks to **Ann Ludwigen** and her efforts with fellow organizers, **John Cox** and **Valerie Mah**, RTO/ERO Toronto sponsored its first *Freedom-from-the-Bell* Luncheon. Thirty-one participants enjoyed the camaraderie and the absence of classroom responsibilities on September 8, the first day of school. One member was enjoying the first day in 30 years not being in school. The event was held at the Mandarin Restaurant at Yonge and Eglinton. We hope to make this an annual celebration so watch for next year's Luncheon advertisement in our May, 2010 Newsletter. **16**

## Holy Rosary Parish Hall ~ How to Get There

Holy Rosary Parish Hall (HRPH) is easily reached by the St. Clair Streetcar and Spadina Subway. Parking is free at 1 ('til 4:00pm) and 2 on the map and



### 'STB' continued from Page 13

Chris Gerrard / **Queen's Hotel, Barrie** / [www.thequeens.com](http://www.thequeens.com)  
Randy Moset / **South Barrie Wild Wing** / [www.bestchickenwings.com](http://www.bestchickenwings.com)  
Al Quance / **Toronto Raptors** / [www.raptors.com](http://www.raptors.com)  
Wayne Krasowski / **Volunteer labour**

Because of the generosity of these sponsors, RTO/ERO Toronto District 16 was able to send a donation to the Toronto Education Opportunity Fund. **16**

## RTO/ERO Toronto District 16 Annual 'Screw-the-Bell' Golf Tournament

The weather was great as we opened the 2009/10 school year on the golf course. We were able to enjoy the friendship of former colleagues and friends despite the somewhat erratic behaviour of our golf balls.

Special thanks to our host, the Innisbrook Golf Course, one of our great sponsors. You may wish to use their services or just say 'hello'.

Thanks also to our hard-working committee: **Bob Rocks, Jim Nightingale, John Bratton, Bruce Goldbold** and photographer, **Bill Menagh**.

Consider joining our Tournament next September. We are an equal-opportunity male/female, high/low handicap event. Watch for our announcements in future Newsletters.

**Bob Neal**, Chair, STB Golf Tournament.

### Tournament Sponsors, with thanks: (alphabetical order by company)

#### Contact / Company / Website

Charlene / **Balmy Beach Canoe Club** / [www.balmybeachcamoe.com](http://www.balmybeachcamoe.com)  
Ed Membery / **Cedar Links Golf Centre** /  
Gerry Lloyd / **Champagne Cleaners** / [www.champagnecleaners.com](http://www.champagnecleaners.com)  
Vito / **Flemington Golf Course** /  
Courtney Fromm / **Flying Monkey Craft Brewery** /  
Sheila L. Krasowski, Stephanie Miller /  
**Home Life/Kempfenfelt-Kelly Realty** / [www.homelife.ca](http://www.homelife.ca)  
Craig Membery / **Innisbrook Golf Course** / [www.golfinnisbrook.com](http://www.golfinnisbrook.com)  
Jean Tarnowski / **Insurance Tax Services** /  
Brad Gajria / **Johnson Inc.** / [johnson.ca](http://johnson.ca)  
Howard Basset / **Leavoy Rowe Beef Company** / [www.leavoyrowe.com](http://www.leavoyrowe.com)  
Lori Copeland / **Merit Travel** / [www.merit.ca](http://www.merit.ca)  
Wendy Taylor / **Merit Travel** / [www.rtotravel.ca](http://www.rtotravel.ca)  
Paul and Marilyn Daly / **Nestles Canada** / [nestle.ca](http://nestle.ca)  
Wayne Allicock /  
**OLG Slots at Georgian Downs** / [www.olg.ca](http://www.olg.ca) / [www.georgiandowns.com](http://www.georgiandowns.com)  
Chris Floyd, Anita Chamberlain, Randy McGlynn /

#### Ontario Teachers' Insurance Plan / [www.otip.com](http://www.otip.com)

Chuck Houtby / **Orillia Dodge, Chrysler, Jeep** / [www.orillia.fivestardealers.ca](http://www.orillia.fivestardealers.ca)  
Lindsay Godbold / **Personal Donation** /  
Peter Mosakos / **Personal Donation** /  
Bob Rocks / **Personal Donation** /  
David & Linda Bradley / **Quality Jams & Jelly** /

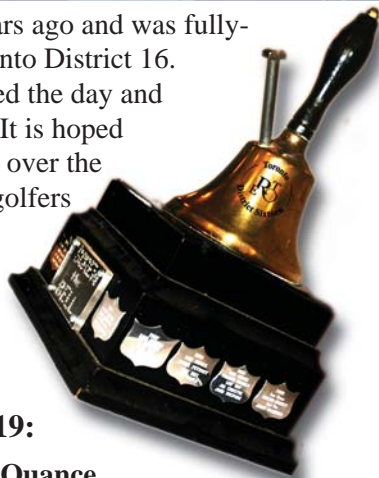
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# "Screw~the~Bell" RTO/ERO Toronto's Annual Charity Golf Tournament Results

Organized by:

John Bratton, Bruce Godbold, Bob Neal, Jim Nightingale, Bob Rocks



This tournament began a number of years ago and was fully-sponsored this year by RTO/ERO Toronto District 16. Twenty teams made up of 79 golfers enjoyed the day and the opportunity to meet former colleagues. It is hoped that a full contingent of 144 can be built up over the next few years. Specifically, more women golfers are encouraged. Proceeds were donated to the Toronto Educational Opportunity Fund (TEOF). The photos below and on Page 19 are a sample of those available on our website. Consider joining us next year!

### Prize Winners ~ photos on Page 19:

- A Winners/1<sup>st</sup> Place ~ **Denys Reed, Al Quance, Chris Broadbent, Lou Sialtis**
- B Winners/7<sup>th</sup> Place ~ **Bill Fedoruk, Linda Campbell, Wayen Whitehorn, John Buchan**
- C Winners/14<sup>th</sup> Place ~ **Al Martin, Ron Allen, Hugh Phillips, Bob Neal**
- Closest to the Bell ~ Men: **Keith Liddle** / Women: **Heather Talbot**
- Closest to the Pin ~ Men: **Dave Miwa** / Women: **Joan Lawson**
- Longest Drive ~ Men: **Herb Palmer** / Women: **Joan Lawson**
- Closest to the Keg ~ **Eric Reynolds**
- Draw ~ \$200: **Hugh Phillips** / \$150: **Don Blue** / \$100: **Cindy Shore**

Organizers:

Jim Nightingale, Bruce Godbold, Bob Neal, Bob Rocks





**Q**When out of the country and needing medical assistance, should one seek treatment immediately at the nearest clinic/doctor's office and then contact Mondial Assistance or must one contact Mondial first?

**A**In a medical emergency, please dial 911 where available and proceed to the nearest hospital. Once you have reached the hospital, contact Mondial Assistance.

If a member needs to visit the local clinic for a minor ailment or injury, it is advisable to contact Mondial before seeking medical attention. Mondial will contact the clinic to ensure that they're open, they're available and the necessary guarantee of payment and paperwork is "in motion" before you even arrive at the clinic.

**Q**Why is the 5-day supplementary travel top-up only allowed on 62-days?

**A**The five day trip-option was added to the first 62 days to allow those members who would like to stay a full two months at their destination sufficient time to drive to and from their destination. To stay a full three months would exceed 90 days. The longer the trip, the higher the insurance risk, which means the cost would be significantly more.

**Q**Why was the orthotics benefit reduced?

**A**The experience under the Orthotics benefit was significant,

given the total number of participants utilizing the benefit. After significant review and discussion it was decided to redistribute the experience to improve the Vision Care benefit.

**Q**Does RTO/ERO cover home care services?

**A**The RTO/ERO Extended Health Care Plan covers the services of a registered nurse at 80% to a maximum of \$1,500 per person every two calendar years. The services performed must require the skill and training of a registered nurse.

In addition, the RTO/ERO Semi-Private Hospital plan provides coverage for convalescent home care in the two following scenarios:

- Following a 24 hour hospital stay, coverage is available at 80% to a daily maximum of \$75 per day for up to 30 days of care. The care need not be consecutive, but must be provided within 90 days of discharge from hospital.
- Following non-elective day surgery, coverage is available at 80% to a daily maximum of \$75 per day for up to 3 days of care.

If your hospital stay or non-elective day surgery is planned, contact Johnson Inc. to request the authorization form, request your physician's recommendation, and arrange the services ahead of time. It may be difficult to arrange for care on the day of discharge. Please submit any eligible expenses to Johnson Inc. for reimbursement. <sup>16</sup>

**RTO/ERO Benefits Q&A**

Source: District Health Representatives Workshop: June, 2009



**Q**What is the financial status of the RTO/ERO Health Plans?

**A**RTO/ERO holds reserves with Manulife and outside of the insurance arrangement. Due to RTO/ERO's conservative approach to investing, the losses were considerably less than that experienced by the market. The RTO/ERO Health Plans continue to be in a well-funded position.

**Q**What is the relationship of Mondial Assistance to RTO/ERO and Johnson Incorporated?

**A**Mondial Assistance is contracted by Manulife Financial to provide travel assist services to RTO/ERO. Mondial Assistance and Johnson Inc. are two separate companies, each with separate ownership. Johnson Inc. works with Mondial Assistance on RTO/ERO's behalf to resolve issues, monitor the service levels, and track the financial experience as it relates to the Out-of-Province/Canada benefits. Mondial is monitored by both Johnson Inc. and Manulife Financial through regular reviews and audits.

**Q**Please clarify proper process for a retired teacher who has been receiving board benefits now wishing to receive RTO/ERO Extended Health and Dental coverage.

**A**Retired educators must be RTO/ERO members. If members apply for coverage within 60 days from the date their last group insurance coverage terminates, their acceptance is guaranteed.

If members wait longer than 60 days to apply for coverage the following restrictions will apply:

• Extended Health Care and Semi-Private Hospital Plans - must complete a medical questionnaire and may be denied entry to the Health Plans.

• Dental Plan - Reimbursement of eligible expenses in the first 12 months is limited to \$100 per person.

In general, the process for a retired educator losing their group insurance coverage (either through the Board, or their spouse, or a new employer) is to:

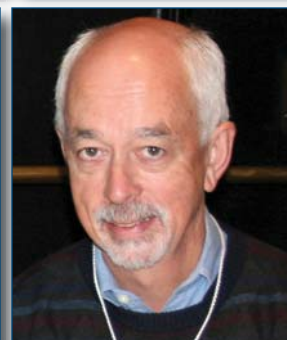
- Confirm the date that their benefits are terminating.
- Before this date, or no later than 60 days after this date, complete and send in:
  - a Application for RTO/ERO Membership.
  - b Application for RTO/ERO Health Plans.

Processing of applications only takes a few business days. Coverage and premium is back-dated to the date prior to benefits terminating to ensure no lapse in coverage.

Continued on Page 18

## NEW MEMBER BREAKFAST PHOTOS

Your Toronto District held its annual *New Member Breakfast* in October. About 110 attended including 80 or so new members having joined us in the past five years. President and host, **David Shanoff** (immediate left) welcomed all. Greetings from the provincial body were delivered by the now-president, **Marg Couture** (immediate right). **Kay Jeffery, Bob and Barb Putnam** were specially appreciated for their organizing of the event. Plan to join us at next year's Breakfast!





## Approved Fall Senate Motions, 2009

All Budget Motions were passed as requested in the File of Reports ~ available on-line at [www.rtp-ero.org](http://www.rtp-ero.org) (Members Only section):

### Additional Motions:

#### Finance:

- dispose of **surplus monies** in the General Fund from the 2009 fiscal year by allocating that derived from Member Services revenue to the Member Services Fund, and that derived from Group Insurance revenue to the Health Premium Stabilization Fund.

#### Membership:

- **Full Membership be extended** to a retired teacher with a minimum of 15 years of credited service who opted for a commuted value transfer from the Ontario Teachers' Pension Plan.

#### Committee:

- The **Political Action Committee** be renamed Political Advocacy.
- A **District Presidents' Workshop** be held annually.

#### Fees:

- The **Full Membership fee** shall be \$1.25 per \$1,000 or major fraction thereof, of gross annual pension (increased from \$1.20);
- The fee for the **new 'commuted value' Full membership** shall be the average fee collected from Full Members;
- The fee for **Associate Membership** as the surviving spouse shall be \$1.00 per \$1,000 or major fraction thereof, of gross annual pension (increased from \$0.96);
- The fee for **membership as a currently employed education worker** eligible to be a member upon retirement shall be \$32 (increased from \$30);
- The fee for **membership for persons who do not qualify under other sections** shall be \$50 (increased from \$47).

#### Other:

- THAT the following be referred to the Provincial Executive: *That RTO/ERO commend the Premier of Ontario's commitment ensuring that qualified, certificated teachers shall be delivering the education in the full-day kindergarten classes.*
- THAT the following be referred to the Provincial Executive: *That RTO/ERO send a letter to commend the Premier of Ontario for his commitment to the extension to full-day kindergarten.*
- Notice of Motion to the Spring 2010 Senate: *That commencing in 2012 there be one Annual Senate in the Fall.*



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November, 2009

## RTO/ERO Fall Senate File of Reports

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**Editors' Note:** The Fall Senate (Annual General Meeting) of RTO/ERO was held at the end of October. At this meeting decisions were made regarding the RTO/ERO Political Action initiatives, Structure, Pension and many other topics germane to continuing or extending service to members. Our November Newsletter is used to inform you some of the details of RTO/ERO's business. We believe that 'due diligence' requires a wider distribution of the record of the business than just to those attending the meeting. Complete reports are available in PDF format from the Members Only portion of the RTO/ERO website or by ordering specific reports from our local website. Editing has occurred to fit available space. *Italics* and **bolding** are added by your editors. Also note that Senate has abdicated its responsibility over the RTO/ERO Benefits Plans. One might say that these plans are no longer those of RTO/ERO but, rather those of a small group of members who are not openly accountable to the organization for which they nominally work.

## Provincial Executive (PE)

The priorities of the Provincial Executive remain the effective implementation of provincial priorities, collaborative engagement with Provincial Committees, the analysis of member needs and perceptions based on survey feedback, review of feedback forms from Senate and follow-up action where feasible/desirable, and the monthly liaison calls to District Presidents. Over the last year, significant time and emphasis have been devoted to more strategic political advocacy and to trying to influence the provincial government with respect to the Harmonized Sales Tax (HST).

Over the last six months the Provincial Executive has been seized with the HST. This topic was addressed at the May Senate by the Executive Director and our website has both a synopsis of the tax and its contextual framework and RTO/ERO's position paper. The Political Action Committee has also facilitated and encouraged a number of Districts in meeting with their local MPPs.

## President's Report

The world in which we operate changes by the second; thus it is not simply a question of managing that change intelligently, it is an imperative that we adapt or we risk slipping into some sort of organizational oblivion.

When meeting with outside

On the initiative of the Provincial Executive, four meetings have been held with senior staff in the Offices of the Premier, the Minister of Finance and the Minister of Revenue. On September 24, an hour-long meeting was held with The Honourable John Wilkinson, Minister of Revenue. Present were President Brian Kenny, First Vice-President Margaret Couture, the Executive Director, Len Domino, and three staff accompanying the Minister. It should be obvious that our concerns are being taken seriously by the government. Notwithstanding reports in the media that the HST is a done deal, the provincial government has other means to address and mitigate undue or unforeseen anomalies that affect segments of the population. RTO/ERO has been encouraged to submit proposals that present unique opportunities for the government to address the concerns of seniors. RTO/ERO expects to meet with the leaders of both opposition parties to familiarize them with our position with respect to the HST.

groups or retired teachers from other provinces, they are most impressed with the professional nature of our organization, the size of the staff (16), and the extent of our work, not to mention that we own both a building and a health plan that affects 68,000 people.

## Project ~ Service to Others/Awards

*Editors: The Service to Others Awards (up to \$4 000) are determined each Spring by this committee based on district submissions made by March 1. The 2009 Awards were reported in our September, 2009 Newsletter; the local 2010 submission date has passed.*

*Remember! Your next local Toronto District 16 deadline is November 1, 2010 to enable the executive to select an application for submission. Our local process is published in this Newsletter frequently.*

## OTPP Benefits Adjudication

### Recent Appeals

To date in 2009, four appeals have been heard - two in May, one in July and one in September, with a fifth slated for later this Fall. In each of the four appeals, the BAC panels, after very careful consideration and often lengthy deliberations, denied each appeal.

The following is a brief synopsis of the issues in play for each appeal:

- Should the member be permitted to retroactively cease pension payments from the Plan and re-enroll as an active member contributing to the Plan for a specified period of time? The Plan administrator was being asked to extend the deadline for an active member election so as to permit the member to be reinstated as an active member and thus able to accrue additional credited service.
- The member sought a determination that s/he not be required to be an active member of the Plan and instead be permitted to continue active membership in OMERS. The issue was whether the member was required to

participate in the Plan from the date she was listed by the OCT as possessing a Temporary Letter of Standing as a teacher in Ontario.

- The member was seeking "after the fact" status as a common law spouse and thus entitlement to a spousal pension on the death of her spouse. The crux was whether the member provided clear and compelling evidence to establish that a bona fide common law relationship existed at the time of the deceased's first pension payment some eleven years ago.
- The member wanted a retroactive determination that his/her disability status be changed from partial to full. The Panel considered all of the medical information submitted by the Appellant and the conclusions reached by the OTPP's independent medical referees.

**Terry Lynch**

*Editors: RTO/ERO appoints a representative to the Ontario Teachers' Pension Plan's Benefits Adjudication Committee (BAC). This committee reviews appeals of pension decisions.*



24	Scarborough & East York	Greater Toronto	3
27	Ottawa-Carleton	Eastern	3
28	Region of Durham	Greater Toronto	1
29	Lanark	Eastern	1
31	Wellington	Mid-Western	1
32	Prescott-Russell	Eastern	1
33	Chatham-Kent	Southwestern	4
34	York Region	Greater Toronto	4
36	Peterborough	Eastern	
39	Peel	Greater Toronto	8
40	Brant	Mid-Western	1
41	Elgin	Southwestern	1
42	Vancouver Mainland	B.C.	1
43	Nipissing	Mid-Northern	1
45	Esta-RiO	Eastern	2
	<b>Total</b>		<b>95</b>

### List of 2009 Successful Applications by District

	District	Applicants	M	F
	No Assigned District ( <i>This seems strange!</i> )	1		1
2	Thunder Bay	1	1	
5	Cochrane-Timiskaming	1		1
7	Windsor-Essex	3		3
9	Huron, Perth	1		1
10	Grey, Bruce, Dufferin	1		1
15	Halton	3		3
<b>16</b>	<b>City of Toronto</b>	<b>1</b>	<b>1</b>	
17	Simcoe	3		3
18	Haliburton, Kawartha Lakes	1		1
20	Lennox, Addington, Frontenac, Leeds, Grenvil'	2	1	1
23	North York	1		1
24	Scarborough & East York	2	1	1
27	Ottawa-Carleton	1		1
34	York Region	1		1
39	Peel	2	2	
	<b>Total</b>		<b>6</b>	<b>19</b>
	<b>Percentage</b>		<b>24%</b>	<b>76%</b>

RTO/ERO works with a variety of outside providers, all of whom give us the best of service. None is closer to us, (and to my own heart), than the staff at Johnson Inc. I have watched a very good relationship with them grow into something very special, a partnership and friendship designed to meet our goals in Health Services and to make our organization more effective. The Third Party Review of Johnson Inc., done by Coughlin Associates of Ottawa, revealed that they are doing a first rate job. What the review did not show was the extra mile Johnson Inc. has gone to assist us in other areas of RTO/ERO, such as marketing, strategic directions, growth and systems.

We engaged the services of Len Domino and his associates. As a result of several meetings with Mr. Domino and a number of his associates, including Arthur Lofsky, Elinor Caplan and Rory Demetroff, the Provincial Executive decided on a new course for political advocacy which the Political Action Committee supported.

This fall we have:

- Talked informally with Cabinet Ministers Peter Fonseca and Dwight Duncan;
- Met with the Chief of Staff Sean Hamilton in The Premier's Office;
- Met with Sean Mullin, Senior Advisor, Finance and Economic Policy;
- Met with Alex Mazer, Senior Policy Advisor, Minister of Revenue;
- Met with John Wilkinson, Minister

of Revenue.

Our present goal is to help RTO/ERO become more visible to government, to maintain a positive relationship with government and to articulate our concerns on behalf of our members. At these particular meetings, we have emphasized ways in which government could mitigate the effects of HST on seniors.

In the past two years, the Provincial Executive attempted to ensure that the outside services we receive are in the best interest of RTO/ERO. Moreover, we have tried to listen to the membership in different circumstances and to respond appropriately:

- The LMA report on our technological needs has resulted in improvements to RTO/ERO website and to the hiring of a new IT Manager, Igor Radovanovic. In the near future, we will be making other changes to stay current in this age.
- The Goldfarb survey results are being studied by HSIC and RTO/RERO in general to enhance services to our members.
- The 2008/2009 review of our investment portfolios has resulted in a continued effort to monitor the performances and to study the possibility of alternate types of investment.

RTO/ERO held a reception for Teacher Affiliates, other educational organizations and third party providers. We have also attended

*Continued on Page S4* 

**President continued from Page S3**

a number of annual meetings to advance our profile. At some of these meetings, we have presented reports and addressed them:

- Ontario Teachers' Pension Plan;
- Ontario Public Supervisory Officials Association;
- Johnson Inc.;
- Canadian Teachers' Federation;
- Canadian Association of Retired Teachers (ACER-CART);
- Ontario Teachers' Federation;

- Ontario College of Teachers;
- Elementary Teachers' Federation of Ontario;
- Ontario English Catholic Teachers' Association;
- Ontario Secondary School Teachers' Federation;
- Council of Ontario Directors of Education;
- Ontario Retirement Communities Association.

**Brian Kenny/Dryden**

**Executive Director**

Last year, we sought approval to hire a full-time Technology Manager and Igor Radovanovic was selected. His preoccupation for the foreseeable future will be the implementation of a technology report that will be circulated to all Districts once it has been shared with the newly-elected Executive. We welcome Igor to the RTO/ERO family.

I feel compelled to acknowledge the increased workload on our staff, not only because of growth and expansion in the variety of activities of RTO/ERO, but particularly due to the increase in workshops. If quality of service is to be maintained, a

decision will have to be made to hire more staff or review our priorities.

Finally, I believe that, as a mature organization seeking to raise its general public profile, it is time that RTO/ERO engage its entire membership in a major project, one that benefits our members and contributes to the communal good. I challenge Senate and the incoming Provincial Executive to identify such a project — one that establishes a personal connection, solidifies our brand and is a legacy that makes us and future members proud to be associated with RTO/ERO.

**Harold Brathwaite/Executive Director**

**Audit Committee**

The following are the highlights from the Auditors' 2008 Report:

- RTO/ERO's accounting policies and standards of financial disclosure are in accordance with the recommendations of the Canadian Institute of Chartered

Accountants as applicable to not-for-profit organizations;

- No significant new or controversial accounting policies were noted this year;
- No sensitive estimates and disclosures were identified;

**Project ~ Service to Others/Scholarships**

The Project – Service to Others/Scholarship Program was enacted by Senate in the fall of 2005. RTO/ERO has awarded \$101,000.00 to date to successful candidates pursuing a career in education in Canada.

The Project – Service to Others/Scholarship Committee reviewed 95 applications that met eligibility requirements. Attached is a listing by

District of the number of scholarship applicants and, a listing by District showing the names and gender of recipients of the Provincial Scholarships.

Some general facts:  
 Total applicants: 95  
 # of Males: 22 (23%)  
 # of Females: 73 (77%)

**Fran Wren/Elgin**

**2009 Scholarship Applications by District/Region**

	District	Region	# Applicants
?	No Assigned District		1
2	Thunder Bay	Northern	2
3	Algoma	Northern	2
4	Sudbury/Manitoulin	Northern	5
5	Cochrane-Timiskaming	Northern	1
6	Parry Sound	Mid-Northern	1
7	Windsor-Essex	Southwestern	5
9	Huron-Perth	Southwestern	2
10	Grey, Bruce, Dufferin	Mid-Western	3
11	Waterloo	Mid-Western	1
12	Norfolk	Mid-Western	2
13	Hamilton-Wentworth Haldimand	Mid-Western	4
14	Niagara	Mid-Western	2
15	Halton	Greater Toronto	4
16	City of Toronto	Greater Toronto	5
17	Simcoe	Mid-Northern	3
18	Haliburton, Kawartha Lakes	Mid-Northern	2
19	Hastings and Prince Edward	Eastern	4
20	Lennox, Addington, Frontenac, Leeds, Grenville	Eastern	5
21	Renfrew	Eastern	3
22	Etobicoke and York	Greater Toronto	3
23	North York	Greater Toronto	2

Chart continues on Page S18



## Political Advocacy (née Action)

During the past few years, RTO/ERO has increased its advocacy efforts on behalf of members. Though we have shared, over time, in a few lobbying victories – the original establishment of income trusts, pension income splitting and some movement on PSA testing, we have spent considerable time and effort on letters on a variety of topics to the Prime Minister and Premier with little by way of tangible results.

In 2008 the Provincial Executive recognized that RTO/ERO needed to be more strategic and focused about the efficacy of our approach to advocacy, and sought expert help through Len Domino and Associates, professional government relations specialists. PAC supported and encouraged this approach. After presenting to the Provincial Executive and senior staff last fall, including the Chair of PAC, Len Domino was the keynote speaker at the Political Action Committee Workshop in March held for District political action representatives.

At its June Committee meeting the focus was directed on the collaborative style of advocacy that RTO/ERO is pursuing. It is RTO/ERO's objective in all of its advocacy efforts to dialogue with the Provincial Government of the day in a non-partisan, respectful atmosphere.

**RTO/ERO Toronto Scholarship Recipient:** We are pleased to recognize **Michael Ali** as the Toronto District Sixteen recipient of an RTO/ERO Scholarship for 2009.

The Provincial Executive, in concert with the PAC, developed an advocacy plan to address key issues of importance to our members, including RTO/ERO's continuing number one priority of health care and emerging issues, such as the harmonization of sales tax.

The first three major short-term goals for 2010 are:

- 1 Lobbying assistance and follow up on Harmonization of Taxes issue.
- 2 Determine future issues for lobbying, with input from the Provincial Executive and Len Domino, as appropriate, and assist as requested by the Provincial Executive.
- 3 Assisting District PAC representatives will be a major thrust of the Committee, because advocacy and lobbying at the local level is where the best success at getting our concerns across can occur. We hope to see increased local initiatives, more Districts providing a budget for advocacy at the local level, and an increase in the number of members serving on District PACs.

The committee is recommending its name be changed to: *Political Advocacy*

**James E. Sparrow/Windsor-Essex**

- No deficiencies which relate to items that are significant in nature and that Management or the Audit Committee should consider correcting were identified;
- No illegal or possible illegal acts were revealed;
- No significant or unusual transactions were noted;
- No disagreements with management re auditing,

accounting and presentation were evidenced;

- No limitations were placed on the scope of the auditors work;
- Full cooperation was received from management;
- In accordance with new accounting principles, investments are now reported at fair market value.

**Leo Couture/Muskoka**

## Budget Proposal for 2010

Only a few revisions [are] made to the 2010 budget. A budget is an informed projection of revenues and expenditures [and] a representation of the values and priorities of an organization.

The proposed budget for 2010 is based on the following assumptions:

- Increase in membership of 2.9% in 2010;
- Projected January 2010 increase in teachers' pensions of 0.7%;
- Anticipated increase in RTO/ERO Health Plan Premiums;
- Membership fees' increase from \$1.20 to \$1.25 per \$1000.

The overall net change in the 2010 Budget over 2009 is \$331,000 (6%). The increased funding comes from the following sources:

- Membership Fees (budget line 3700) are projected to increase by \$232,000 or 7.7 %, a combination of the proposed 4.2% increase in membership fees and new members joining RTO/ERO. Membership fees were reduced in 2005 from \$1.25 to \$1.10 (12%) following several years of surpluses in the

operating budget, and increased to \$1.20 in the 2008 budget. Without an increase in fees, we could not deliver an additional workshop, implement our technology plan, and transfers to Districts would be less than the allocation in the proposed budget. The increase in fees to members averages less than \$2.00 per year per member.

- Administration Fees – RTO/ERO Health Plans (budget line 3500) are projected to increase by \$65,000 due to new members joining the plans.
- The balance of funding will come from the administration fees – non-RTO/ERO plans, and increased advertising revenue in Renaissance, RPW booklets and website advertising.

**Technology:** Some of the objectives for 2010 can be achieved with the employment of the latest technology. The initiatives that were budgeted for 2009 are already under way: the development of the new website, hiring of a full time IT

*Continued on Page S6* 

### **Budget continued from Page S5**

manager, upgrading database. More improvements are planned in the draft 2010 budget and include:

- enhancing member database to automate processes and report generation, and to allow District access to membership lists;
- upgrading computer network to allow effective records management system;
- upgrading telephone system at the Provincial Office to improve service to members;
- implementing video-conferencing capability;
- introducing on-line payments and application process;
- providing support to Districts in the area of website development and updates.

**Workshops/meetings:** In 2010, five workshops (budget lines 5600 and 5750) and two Senate meetings (budget line 6200) are proposed. This represents one more workshop than the number of workshops held in 2009 (approximately additional \$50,000).

**Retirement planning workshops:** The plan for 2010 includes 30 retirement planning workshops, and

a budget of \$58,000.

**Advocacy:** The draft budget for 2010 is \$15,000 higher than in 2009. Additional funds will allow hiring professional firm on as-needed basis.

**Annual Grants:** [These] represent 30% of the January membership fees received from the OTPP, plus additional provisions for the minimum grant and the size/density/distance factors. Overall, 2010 Annual Grant is close to \$70,000 (7%) higher than in 2009.

**Emergency Assistance Program:** Member Services Committee will propose an additional \$3,000 to address increased efforts to help members in distress.

**Health Services and Insurance:** The increased budget in line 6800-Communications in 2010 (\$89,000 higher than in 2009), is due to the planned printing of health plans booklets. The booklets are printed every 2-3 years and the cost is split equally with Johnson Inc.

**Salaries and Benefits:** The 2010 budget includes annual salary increases for staff members, projected increase in the benefit plan premiums, and the annual salary of the new IT Manager position.

### **Communications Committee**

**P**riorities for 2010:

- Organize and deliver a workshop for District Webmasters in the spring of 2010.
- Develop a simple, optional method for Districts to use in creating and maintaining their local websites.
- Explore opportunities for

Professional Development for Committee members.

- Monitor and promote the use of RE-Net.
- Provide suggestions and ideas for enhanced local newsletters to District Newsletter Editors.

**Norbert Boudreau/Ottawa**

- Often teachers who commute do that so that they can retire at the same time as their spouse

*Here are the arguments against the motion:*

- In the Spring Senate of 2008, there was significant support to limit Full membership to teachers who have retired with an Ontario Teacher's pension. This motion is contrary to this decision and direction.
- One of the main priorities of RTO/ERO is for pension advocacy; however, people who commute have no vested interest in Teacher's pensions.
- Currently, most members (who commuted) do not want to have their RTO/ERO fees raised so that they can become full members.
- Currently, most members (who commuted) have not expressed any interest in becoming a Full member and may be opposed to changing their membership status.

*Below are some facts:*

- The number of "commuted" members who joined prior to turning 50 over the last three years are 0, 1, and 1 respectively (RTO/ERO database).
- There are currently 586 "commuted" members (RTO/ERO database).
- The average amount for Full membership is \$50. This would represent a 6.4% increase from \$47 (RTO/ERO data).
- The actual credited service for people commuting prior to turning 50 is 13.2 years (OTPP).
- Out of the 40 who commuted prior to their 50th birthday, 10 had a shortened life expectancy (OTPP).
- No evidence to confirm that most of the 40 retired at the same time as their spouse.
- No evidence to confirm nor refute that most members would support a fee increase to become a Full member.
- The number of people who have commuted are at a low rate since the age "Age 50" plan change (OTPP).

### **Conclusion**

After consulting with the Ontario Teachers Pension Plan on commuted value and Committee discussions, the following motion has been drafted: *That Article 4 - Membership, 4.01 Full Member, be amended to include a retired teacher with a minimum of 15 years of credited service who opted for a commuted value transfer from the Ontario Teachers' Pension Plan following the Ontario Teachers' Pension Plan rules in place at the time of commutation.*



- Pension continued from Page S13*
- 2 Identify and monitor relevant contribution plans;
    - A universal pension plan.

### Retirement Concerns

- 1 Review existing Fact Sheets for accuracy, relevancy and potential additions.
- 2 Identify and monitor relevant issues.
- 3 React to emerging issues including those identified at the PRCC Workshop in 2009.
- 4 Continue to work with other RTO/ERO Standing Committees on identified issues.

**Florence Keillor/Huron-Perth**

### Study Of Motion Referred By Senate: Full Membership And Commuted Value

**Background:** That the following motion with proposed amendments be referred to the Pension and Retirement Concerns Committee for study and report to the Fall Senate [2009]:

- *That Article 4 — Membership, 4.01 Full Member, be amended by the addition of a new ii, to read:*  
*ii a retired teacher who opted for the commuted value of his/her contributions to the Ontario Teachers' Pension Plan.*
- *That the motion be amended by adding the words "with a minimum of 15 years service" between the words "teacher" and "who"*
- *That the motion be amended by adding the words end of clause "before reaching his/her 50<sup>th</sup> birthday"*

The Committee has been asked to draft a suitable motion as described above and to study for report to the Fall Senate.

### Rationale For Or Against Support

To better understand the positions in support and against such a motion rationale has been compiled. In addition, some data, extracted with the assistance of the Ontario Teacher's Pension Plan and Dianne Vezeau from Provincial Office has been included.

*Here are the arguments in favour of the motion:*

- Someone who takes a commuted pension after 30 years of teaching has worked alongside teachers who retired with a pension
- The fact is that all our members already have pensions of one type or another and to use this for anything other than a fee structure could be perceived as a discriminatory practice
- Members are willing to pay for a fee increase of \$0.50 from \$47 to \$47.50

## Canadian Association of Retired Teachers (CART)

The Annual Meeting was held in the offices of the Canadian Teachers' Federation in Ottawa. Representing RTO/ERO were President Brian Kenny and First Vice President Marg Couture.

**Motions Passed:** That ACER-CART:

- apply to become an associate member of CTF;
- request a meeting with the Federal Minister responsible for health and the opposition critics to provide them with the position of ACER-CART; and that Member Associations be requested to contact and meet their respective Ministers of Health and the opposition critics with a view to providing them with the position of ACER-CART;
- [the] Executive explore and schedule, if feasible a presentation on how to lobby government at the 2010 AGM;
- lobby the federal government and opposition parties to establish a National Securities Regulator through legislation that enhances

the rights of investors and seek support of other national seniors' organizations;

- continue to lobby the federal government to implement the recommendations of the November 2008 report of the Canadian Health Coalition regarding the establishment of a universal Pharmacare plan and formulary for Canadians;
- lobby the federal government to phase in a national prescription drug strategy which would begin with coverage for key catastrophic drug costs;
- lobby the federal government to eliminate the renewal of protection of drug patents;
- advocate for adequate financial support for Radio Canada and CBC in all parts of Canada;
- communicate with francophone members in French.

Vice-President and Representative-  
Ontario/**Arnold Hull**  
Past President/**Helen Biales**  
Executive Director/**Norbert Boudreau**

## Constitution Committee

As an organization, our goal is to apply the principles of good governance. As part of the process, District Constitutions are reviewed every five years on a cyclical basis. A letter is sent to a District whose Constitution is due for review. The Provincial Committee appreciates the time and complexities of the District review process. It meets three times a year. If you are unable

to submit your document prior to the meeting dates, a progress report is most appreciated.

The May 2009 Senate changed the requirement for a District to review and revise its Constitution to a five-year cycle. Districts that now have 2011 as a review date are encouraged to update this year, which will start a new five-year time line.

**Ron Poste/Hastings/Prince Edward**

## Health Services & Insurance Committee

**Mission Statement:** The Health Services and Insurance Committee (HS&I) of The Retired Teachers of Ontario will provide a most cost effective, high quality and competitive Group Health Insurance Plan that meets the needs of the majority of the membership.

**Committee Objectives For 2010:** Editor's Note: This committee presented no objectives for 2010. A review of the 2009 Objectives was presented.

**RTO/ERO Group Health Plans:** RTO/ERO Group Health Plans Changes, Effective January 1, 2010 and Monthly Premiums, Effective February 1, 2010. Health Plan

changes and monthly premiums will be published in the annual Going Places and Update Reports, distributed to all RTO/ERO Plan Participants in November of each year.

Annually, the HS&I committee publishes a list of the *Top 20 Drugs* for which the RTO/ERO Benefits Program has covered. It is found on Page S9.

As requested by Senate in 2005, the HS&I also publishes a list of Benefits Change Requests made by members, districts, Provincial Executive or Senate for the ensuing benefits-year. Requests made for 2010 are found on Page S10-S11.

Daisie Gregory/Simcoe

### So... you want Catastrophic Drug Coverage!

The issue of catastrophic drug prescription coverage is being studied by the RTO/ERO HS&I Committee. As one knows from media accounts, newer drugs come to market at prohibitive prices. Costs for these drugs are even a concern for provincial governments that are afraid to increase taxes, or stop funding some programs, in order to cover these new costs. We are told that by 2015, Ontario health-care costs will use 50% of the provincial budget. TDSB retirees may be advised to stay with their Board coverage.

As we go to press, RTO/ERO has made no decision on this matter as far as we know. However, one insurer provides a plan that gives retirees:

- 100% coverage, with no annual maximum, for generic and name brand prescription drugs, *when eligible claims exceed \$4,500 per calendar year.*
- An additional \$25,000 in combined coverage per calendar year, to a \$100,000 lifetime maximum, for home care, private duty nursing, durable medical equipment (wheelchairs, etc.) and prosthetic appliances *when paid claims exceed \$7,500 per calendar year.*

*Continued bottom of Page S9*

Nominating Committee in their selection process:

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

• geographical distribution. Under normal circumstances, a Committee Chair is selected from current members of the Committee. Note: The numbers include Chairs of Committees

Ron Poste/Hastings, Prince Edward

### 2009 Summary Of Appointments And Openings Standing and Executive Committees

Committee	Applied Males	Applied Females	Selected Males	Selected Females
Audit	2	1	1	0
Communications	6	1	2	1
Health Services/Insurance	5	3	2	1
Member Services	2	4	1	2
Pension/Retirement	4	2	2	1
Political Action	3	1	2	1
Nominating	2	1	2	2
<b>Total**</b>	<b>24</b>	<b>13</b>	<b>12</b>	<b>8</b>

\*\* The percentage female/male who applied 35%/65%, the percentage selected 40%/60% Of all females who applied, 62 % got a position on a Committee, compared to 50% for males.

### Pension & Retirement Concerns Committee

The priorities fall into three categories: Pension, Retirement Concerns and Communication.

the Ontario Teachers' Federation relating to pension matters:

- Monitor the Ontario Government's response to the Arthurs Commission report;
  - Attend the OTF Pension Forum;
  - Monitor the Advisory Council on Pensions and Retirement Income;
  - Monitor the proposed changes to the Canada Pension Plan.
- 3 Monitor the debate on issues related to pension reform:
- Defined benefit vs. defined

#### 2009/2010 Committee Priorities

#### Pension Concerns

1 Monitor the performance of the Ontario Teachers' Pension Plan:

- Attend the OTPP Annual Meeting in April;
- Monitor OTPP communications;
- Monitor pertinent news articles.

2 Monitor actions of the Provincial and Federal Governments and

*Continued on Page S14*



## Member Services Committee

**Emergency Assistance Program/District Goodwill:** as they develop strategies and programs to recruit new members to the RTO/ERO Emergency Assistance Program (EAP) continues to stimulate interest. Since the last report to Senate, we have had several requests for assistance. Presently we have an EAP case pending. The workgroup is waiting for more information so that a decision can be made on behalf of the member.

Districts are reminded that, if they suggest someone apply for the Emergency Assistance Program, the help must be for the RTO/ERO member.

The EAP Workgroup has started to plan the potential Goodwill Workshop to be held in March 2010.

**Recruitment:** A new Recruitment Toolkit has been produced. This Toolkit is designed to assist Districts

## Nominating Committee

The Nominating Committee is pleased to submit the following nominations received by June 30, 2009 for the positions on the

### Provincial Executive:

#### Position Name/District

Past President

*Brian Kenny/Dryden*

President

*Margaret Couture/Muskoka*

1st Vice-President

*Joan Murphy/Chatham*

2nd Vice-President

*Jim Sparrow/Windsor-Essex*

Susan Stephenson/Peel  
Executive Member

Margaret Clarke/Windsor

*Gary Fick/Scarborough*

*Leo Normandeau/Hamilton*

Additional nominations may be presented from the floor at this Annual Meeting of the Senate.

*Italics: elected/acclaimed*

### Provincial Committees

This year saw 37 applications for the 20 available positions on Provincial Committees. The following criteria were used by the

**Retirement Planning Workshops (Rpws):** The Committee is pleased to report that the vast majority of Districts are now hosting Retirement Planning Workshops. Since January 2008, 25% of new RTO/ERO members heard about our organization through the Retirement Planning Workshops.

**Travel:** There has been continuous dialogue between RTO/ERO and Merit Travel. Managers from Merit Travel attended the September Committee meeting and provided an update on the RTO/ERO Travel Program.

**Margaret Clarke/Windsor-Essex**

## RTO/ERO Extended Health Care Plan ~ Top 20 Drugs Paid

For your information, the top twenty drugs paid by our Extended Health Care Plan are listed below for the period of August 1, 2008 to July 31, 2009:

Rank	Last Year	%+/-	Brand Name (Generic)	Description
1	1	2.2%	Lipitor	Cholesterol Reducer
2	2	18.8%	Nexium	Proton-Pump Inhibitor
3	3	24.9%	Crestor	Cholesterol Reducer
4	4	7.1%	Norvasc	Beta Blocker
5	5	7.0%	Plavix	Anti-Coagulant
6	7	14.1%	Actonel	Osteoporosis Agent
7	6	0.4%	Altace (Ramipril)	Cardiovascular Agent
8	8	-5.8%	Losec (Omeprazole)	Anti-Ulcer
9	17	43.0%	Lyrica	Diabetic Peripheral Neuropathy
10	9	-12.0%	Pantoloc	Gastrointestinal
11	11	12.1%	Singulair	Anti-Asthmatic
12	12	6.3%	Celebrex	Anti-Inflammatory
13	16	20.4%	Viagra	Erectile Dysfunction
14	14	10.3%	Ezetrol	Cholesterol Reducer
15	15	9.1%	Imovane (Zopiclone)	Hypnotic
16	18	18.0%	Prevacid	Anti-Ulcer
17	13	0.2%	Effexor (Venlafaxine)	Psychotherapeutic Agent
18	10	-19.9%	Fosamax (Alendronate)	Osteoporosis Agent
19	19	15.2%	Nasonex	Corticosteroid
20	-	38.1%	Cialis	Erectile Dysfunction

### Catastrophic Drug Coverage continued from Page S8

- Unlimited chiropractor and physiotherapist coverage for 12 consecutive months following an accident that requires a hospital stay of at least 24 hours *once the \$700 paramedical services maximum has been reached.*
- *Premiums that are up to 53% greater than those with non-catastrophic coverage;*
- *Termination falls on the January 1 renewal, following the insured's 65th birthday.* After age 65, many of your prescription drugs will be covered by the Ontario Drug Benefit (ODB).

## Change Requests RTO/ERO Group Benefits Plan October 2008 - September 2009

Section	Requested Amendment
<b>EXTENDED HEALTH</b>	
Administrative Fees	Doctors' Notes, Phone Calls (etc.) and Service Contracts - Include Coverage
Aids & Appliances	Post-Surgical Supplies - Increase maximum
	Hearing Aids - Increase maximum
	Hearing Aids - Coverage for all types of hearing devices
	Orthotics - Increase frequency of coverage
	Incontinence Supplies - Increase Maximum
Educational Benefit	Increase Maximum
Out-of-Province/Canada	'Pre-travel Doctor's Visits - Allow physician fees Trip Cancellation - Interruption delay - Increase Maximum
Paramedical Practitioners	Annual Maximum - Increase Surgical services - Increase maximum Reflexology - Include Coverage Kinesiologists - Include Coverage
Prescription Drugs	Catastrophic Drug Coverage - Include coverage Allow for Sharing of Maximums (between family members) Increase maximum Reimbursement Rate - Increase percentage Amend to every two consecutive calendar years
Private Duty Nursing	
Vision	Eye Glasses - Increase maximum Eye Exam - Increase maximum Eye Exam - Increase frequency Allow eye exams to be covered under diagnostic procedures
<b>DENTAL</b>	
Basic	Percentage Reimbursement - Increase White (Composite) Fillings - Include coverage for molars Annual Maximum - Increase
Endodontic/Periodontic	
Major Restorative	Complete Dentures - Include coverage Dental Implants - Include Coverage Bridges - Increase maximum Crowns - Increase maximum Crowns and Bridges - Combine Maximums
<b>SEMI PRIVATE HOSPITAL</b>	
All	None

If an individual member or district wishes to suggest a change in the RTO/ERO Benefits Plans for 2011, they should be presented to the Health Services and Insurance Committee by March, 2010. Alternatively, one may make a request through our District Health Representative, **Bill Tajer** or the RTO/ERO Toronto District 16 Executive.