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RTO/ERO Toronto Executive 2009 ~ 2010

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Travel: Linda Grieve

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From Your Editors

Your editors are appreciative of the kind comments received over the past year, both spoken and written, regarding our district newsletter. More of our members are submitting articles and we try to select those that would have the widest appeal to the readership. While our social events are attractive to many members, most do not have the time, interest nor, perhaps, the ability to participate. Therefore we try to bring a balance of useful information and thoughtful items in the every-member Newsletter.

This is our first issue using a mailing service provider. Special thanks to our mailers who performed admirably in the past. The logistics of setting up this new process have been in preparation for a while. As with any change in routine, there may be a few wrinkles that need to be ironed out. Let us know how delivery of this issue is affected if, indeed, it is. **16**

Dates To Remember

Reminder: Effective January, 2010, our Bridge, Executive and Travelogue activities take place at **Holy Rosary Parish Hall**. Map on Page 15 and Google Map on our website.

February, 2010

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4 Art/Sketch	p05	15 Monday Movie	p06
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12 Friday Movie	p06	30 Bridge	p05
15 Monday Movie	p06		
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March, 2010

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2 Bridge	p05		
4 Art/Sketch.....	p05		
11 Executive Meeting			
12 Friday Movie	p06		

April, 2010

1 Art/Sketch.....	p05
6 Bridge	p05
8 Executive Meeting	
28 Travelogue.....	TBA

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.

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President's Column ~ David Shanoff

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I hope that you have had a very enjoyable holiday season, and that Santa was generous to you and yours. In this time of beginning, and of renewal, I also hope that 2010 is a wonderful year for you.

After some 30 years at St. Margaret's Church, District 16 is now ensconced in Holy Rosary Church, which is located on St. Clair Ave. West, beside the St. Clair West subway station. With immediate access to public transit and ample parking, this should make it much easier for you to attend the various meetings of clubs, etc., that will take place at the Church. We owe a great deal of thanks to **Valerie Mah, Bill Menagh, and Bob Putnam** who were instrumental in our transition from St. Margaret's to Holy Rosary.

The newsletter that you are now reading was untouched by human hands; well, sort of. At the last meeting of the Executive in November, it was decided to use a professional service provider rather than to do it ourselves. Over the years, volunteers have put address labels and stamps on the envelopes; folded the newsletters and stuffed them into the envelopes; and then finally sealed the envelopes. We have been, indeed, fortunate to have had the support and time of so many members who have performed these tasks for us. Thanks to all. Now a company is doing the addressing and the mailing.

Bill Menagh, who is in charge of communications, made all of the arrangements so that we could move to this new delivery system. Chances are that you may have received this newsletter earlier than would have been the case by the old method. And, believe it or not, we may actually save money.

By now you may have received your January pension with an increase of a 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.

However, our RTO/ERO membership fee has been increased from \$1.20 per \$1000.00 of pension to \$1.25. And if you are a member of the Health Plan, there are increases in the premiums to our Health Plan, but increases in coverage as well. The specific details are contained in a document that was mailed to you in December and are to be found elsewhere in this newsletter. As mentioned previously, the Provincial Health Committee is investigating a catastrophic drug insurance plan. If it becomes available, it will be voluntary, and probably quite expensive. If you have any questions regarding the Health Insurance Plan, please contact **Bill Tajer**, our Health Insurance Representative.

Also this year, the new HST comes into effect on July 1. Some studies,

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recently published, indicate that this will not be as much of a burden on us as some critics have suggested. We will have to wait and see what impact it has on each of us.

The Craft Show and Fall Luncheon were a great success. There were more vendors than originally anticipated, and there was also a greater attendance at the luncheon. Many thanks go to **Carmelita Salazar** who organized the Craft Show, and to **Kay Jeffrey** who organized the Fall Luncheon. Both are members of your District Executive and, along with other members of the executive, work hard to present programs that will be of interest to you. Please check this newsletter to find out the dates for upcoming events. I am sure that there is an activity for you within our organization.

A subcommittee of the District Executive, led by **Tom Lyons**, is in the process of examining six submissions for the Service to Others grant of up to \$4000.00. The District Executive will choose the final applicant, based upon the recommendations of this subcommittee, and then we will submit our choice to the Provincial Executive for its approval. We hope to have an answer by the time we publish our next newsletter. Best wishes to all who worked so hard to prepare their submissions.

Our Senate has also been making a charitable donation of \$10,000 to a worthy charity. This year, the

Provincial Executive has asked districts to make recommendations to the Provincial Executive.

The Provincial Executive has established a new policy whereby we will be required to sign a liability waiver in order to participate in certain activities to protect both the individual and RTO/ERO from potential law-suits. This would cover such activities as our bus trips. As the result of some concerns expressed by District 16, among others, the policy is being reviewed in order to provide specific guidelines as to when such a waiver is required. There will be more on this issue in future publications.

I hope that you will enjoy reading all of the sections in this newsletter. Members such as you write most of it. We invite you to participate in the creation of the next, and all future, newsletters. Information on how to make a submission is contained on the back page of this newsletter.

If you are travelling and run into any health-related issues and require medical assistance, remember to contact Mondial Assistance/World Access Canada Inc. They will provide you with information, and look after your medical needs anywhere in the world. Their telephone numbers are on the back of your Health Plan Membership Card.

I hope that the winter goes well for you and I look forward to seeing you at one of our events in the very near future. **16**



Recreation/Social ~ Carmelita Salazar

Contact: 416-927-0416 / csalazar8@sympatico.ca

Best wishes for a prosperous and a Happy New Year to all! May the year 2010 bring us peace, good health, and happiness always.

It's winter once again and the cold breeze wakes us up early in the morning! But the white scenery is quite delightful...feels so fresh and clean! Hope you are enjoying skiing, skating, tobogganing, and all the other fun things you do at winter time.

And do please find time to join us in some of our social activities planned for you. It could be an afternoon movie or a stroll in the mall or having a cup of coffee with colleagues. If you are interested in those activities please let us know and give us a call! Or if you wish we can set up additional ones of interest to you.

Remember... You can always bring a friend to any of our events and there is no charge for most of the events aside from third party fees.

We are now located at the Holy Rosary Church Parish Hall on St. Clair Avenue West, immediately east of Loblaws with lots of parking. (Please consider patronizing this store.) Map on Page 15.

These groups meeting at Holy Rosary Church Parish Hall:



Bridge - Convenor **John Lane** (416-486-0697) encourages everyone including beginners to join. They start at 1:00pm and play the first, third, and fifth Tuesdays of the month. You will enjoy the friendly atmosphere of this group. Tea is served.



Travelogue - Convenors **Dick and Marilyn Holyer** (416-929-8512) will take you around the world through slide presentations and exotic snack and treats after the show. See Pages 33 and 31 for the February and March presentations.

The following groups meet at varying locations:



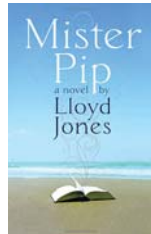
Art & Sketch Group ~ meets on the first or second Thursday of the month. Anyone is welcome to join. They work with different portable medium that interests them (pencils, crayons, ink, water colors, etc.) Their sketches of flowers, animals, architecture, landscapes, and nudes are amazing! Call **Dahlia Day** at 905-882-8662.

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Depression is merely anger without enthusiasm



Book Club ~ meets on the first Monday of each month from 1:00 to 3:00pm from the Monday after Labour Day to June. The group selects different authors each month. A wonderful social follows the discussions.



February
← *Mister Pip*
by Lloyd Jones



April
← *Autobiography of Alice B. Toklas*
by Gertrude Stein

March
The Cellist of Sarajevo →
by Steven Galloway



Call **Joan Johnston** 416•691•5368 or **Elaine McIntosh** 416•463•2637.



Day Trips ~ are arranged each theatre season by **Jack DeGroot**. Advance notice is published in our Newsletter. See Pages 27 and 28 for our newest listings.



Friday Night Movie Group ~ attends the early evening movie around 7:00 at a central theatre on the second Friday of the month from September to June; then meeting for coffee. Members are notified by phone or email a day or two before the date. Call **Mary Smith Malcolm** at 905•509•9511 or email 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 24.



Monday Matinée Movie Club ~ attends the early matinée on the third Monday of the month, twelve months a year. (See Page 28 for 2010 dates.) They attend a central location leaving time to get together for refreshment before the rush-hour. Friends welcome! Call **Anne Ludwigsen** at 416•324•0908 or email acludwigsen@rogers.com.

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We very strongly recommend all retirees with internet access to benefit from the OTTP Website:

www.otpp.com

Besides the opportunity for you to access and modify your own person detail, there is often a significant library of material regarding investments, ethical investing, employment issues, pension benefits, on-going governance, plus much more. The items that follow are summarized from two of the OTTP publications:

OTTP Pension News, Fall/Winter, 2009

OTTP Pensionwise, Fall, 2009

iAccess Web:

iAccess Web, the secure members-only section of the OTTP website, is such a powerful tool. It's safe, simple and available 24/7. Whether you only have a few seconds to spare or a few minutes, iAccess Web is a quick and invaluable way to keep informed about your financial future. A couple of points: 7% increase in usage in the past year; 89 countries in which members live.

Governance:

The Teachers' pension plan promotes good governance on behalf of plan members because we believe improved governance leads to better

long-term company performance.

Plan Benefits and Contributions:

- Pension benefits and contribution rates will remain the same in 2010.
- No change is required because the latest funding valuation showed plan assets and the cost of future benefits are in balance as of Jan. 1, 2009.
- Contribution rates and benefit levels will remain stable at least until the next valuation is filed with the regulator, which must occur by Sept. 30, 2012. (A voluntary valuation was filed in September, 2009.)
- *Pension benefits already earned by working and retired members cannot be reduced under Ontario's Pension Benefits Act.*
- Only the Ontario Teachers' Federation (OTF) and the Ontario Government, joint pension plan sponsors, can change benefits and contribution rates.
- With funding shortfalls projected to recur, a newly-created working group will determine how to keep the pension plan viable and affordable.

Funding Shortfalls:

If pension plan shortfalls continue as expected, the OTF and government have options. They can:

- increase contribution rates;
- invoke conditional inflation protection for future pension credit;

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- change other benefits members will earn in future years; or adopt a combination of these options.
- “The plan sponsors are united in their resolve to ensure that pensions are safeguarded, but that doesn’t mean contributions and future benefits won’t change from time to time,” said Jim Leech, President and CEO of the Ontario Teachers’ Pension Plan. For more information about these issues, visit www.otpp.com/funding.

Inflation Increase:

Your pension increase (0.5% for 2010) can differ from the rate of inflation reported in the media. Sometimes it is higher, sometimes it is lower. This is because the media compares the CPI for the current month to the same month a year earlier. Based on the terms of the plan, we compare the average monthly CPI for the 12-month period ending in September to the 12-month average a year earlier, effectively smoothing the increases from one

Take Vitamin D

Growing evidence suggests that having a suboptimal vitamin D level boosts your risk of heart disease and heart attack. The nutrient helps keep heart cells healthy, maintains normal blood pressure and reduces inflammation in the body. Since Canadians don’t produce enough vitamin D from sunlight from October through March, and very few foods contain it, you need to take a supplement. Adults should take 1,000 IU (international units) of vitamin D each day in the fall and winter. Consult your doctor.

Source: Globe Life Column, The Globe and Mail, January 28, 2009 **16**

year to the next.

Power of Attorney (POA):

Please supply us with a copy of your POA as soon as it is executed. It is the only way we can ensure that we administer your finances in accordance with your wishes and best interests. Every POA is reviewed by our Legal Department as soon as it is received. “We take our fiduciary responsibilities very seriously. This review ensures we only take instruction from your chosen attorney,” said Slivinskis.

Evidence of fraudulently-obtained POAs has increased in recent years, especially involving the elderly. “As Canadians, and especially teachers, live longer, the prospect that they will lose capacity before death is increasing. That is why we strongly recommend that you prepare a POA while you are healthy and understand your financial situation,” cautioned Slivinskis.

Source:

OTPP Pension News, Fall/Winter, 2009
Pensionwise, Fall 2009 **16**



Only the November Executive Meeting has occurred since our last issue. **Tom Lyons** announced that, for the first time in years, multiple submissions had been made for the STO Award.



RTO/ERO Toronto Districts has announced its 2010 schedule of Retirement Planning Workshops. If you are aware of current employees of public and private schools in Toronto who are thinking of retirement, kindly point out the following:

Saturday, March 20 ~ TCDSB Education Centre, 80 Sheppard Avenue East
Tuesday, April 27 ~ TDSB Etobicoke Office, 1 Civic Centre Court
Thursday, November 18 ~ QSSIS Banquet Hall, Kingston Road at Markham



The **RTO/ERO Tax Tips 2009** PDF is available for download from the Members’ Only portion of the provincial website or can be ordered by email from a link on our District website.

New **Fact Sheet H-8 Pre-Death Planning** is also available as are two substantially revised **Fact Sheets: A-5 Reverse Mortgages and C-9 Community Care Access Centres**.

With the filing of a Valuation of the Ontario Teachers’ Pension Plan by the Ontario Government and the Ontario Teachers’ Federation, RTO/ERO’s Pension and Retirement Concerns Committee will have input regarding any changes that may affect retirees. Remember that no changes can be made that alter the benefits of those already retired. **16**

Editor: Until 2005, the RTO/ERO Full Member Fee was \$1.25/\$1000 of pensionable income. Because of increasing membership, increasing pensions, stable programming and mounting surpluses, this was reduced to \$1.10. For 2008 this fee was raised to \$1.20 and for 2010 will be \$1.25. The rationale for the most recent increase can be found in the Fall Senate File-of-Reports available on the RTO/ERO website. We do not have room to provide full explanation but two come to mind: 1. increased staff needed to handle the paperwork/data management of a growing membership; 2. development of a state-of-the-art interactive website for members and staff.

From the Washington Post winning submissions to its neologism contest:

Coffee (n.), the person upon whom one coughs.

Flabbergasted (adj.), appalled over how much weight you have gained.

Abdicate (v.), to give up all hope of ever having a flat stomach.

Lymph (v.), to walk with a lisp.

Willy-nilly (adj.), impotent.

Editors: As tax time approaches, we again bring to your attention issues related to tax schemes.

RRSP/RRIF Schemes

Taxpayers should avoid schemes that promise the following:

- withdrawal of funds from an RRSP or RRIF without paying tax—promoters often promise to return part of the taxpayer's investment by offshore debit or credit cards, offshore bank accounts, or loan-back arrangements;
- immediate access to assets in “locked-in” RRSPs or RRIFs;
- income tax receipts providing deductions of three or more times the amount invested in an RRSP; and,
- unrealistic returns on investments.

Typically, promoters of these schemes direct the owner of a self-directed RRSP or RRIF to purchase a particular investment through a specific trustee. These could be shares in a company, units of participation in a co-operative, a mortgage, or other types of investments.

Avoid these for two reasons:

- 1 These arrangements can put retirement savings at risk. Many Canadians have lost their entire retirement savings to unscrupulous promoters by participating in such arrangements.
- 2 The full amount of any withdrawal or ineligible investment is included in the taxpayer's income in the

year the investment was made or the withdrawal occurred, even when the savings are lost to the promoters. Interest/penalties may be levied for amounts not reported.



Tax Shelter Gifting

Despite numerous warnings and audit actions by the Canada Revenue Agency (CRA), taxpayers still participate in tax shelter gifting arrangements. The CRA is urging taxpayers to avoid these schemes.

The CRA is auditing all gifting arrangements. Every audit to date has resulted in a reassessment of tax, plus interest. In many cases the CRA has denied the “gift” completely.

New schemes are being marketed that claim to be different from those for which the CRA has previously issued warnings. Taxpayers should avoid schemes that promise receipts for many times the cash payment.

Packages promoting these schemes sometimes include letters of commendation about the particular charity, which can give the impression of endorsing the scheme itself. These letters should not be interpreted as providing any assurance that these schemes do what they claim to be doing or that the promised tax benefits are in accordance with the Income Tax Act.

Source: Canada Revenue
www.cra-arc.gc.ca 16



File It Or Lose It!

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

Income Splitting

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

Annual Tax Tips, 2009

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

Charitable Donations

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

For people who are single with no

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Money continued from Page 11

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

Medical Expenses

Medical expenses may be claimed for any 12 month period ending in the tax year. This allows taxpayers to choose the most costly 12 months to claim expenses, e.g. If a taxpayer experienced large medical expenses from July to September in 2XXX, he/she could designate July 1, 2XXX to June 30, 2XXY as the fiscal year for medical expenses.

Note: Only expenses that have *not* been reimbursed are eligible, and the total of such expenses must exceed the 3% of Net Income to generate a credit. Eligible expenses include premiums paid to non-governmental, medical or hospital care plans in 2006, e.g. your portion of your Health Benefits plan and any travel insurance that you have paid. Don't forget the \$100 deductible you pay if you are 65 or over and the deductible portion of all prescriptions. Johnson Inc. provides RTO members with a totaled summary of all deductibles.

Claiming Tuition Fees

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

Disability Credit

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

Continued on Page 25 



Top 25 Movies of 2009 ~ John Borovilos

So many good movies in so many different genres and styles, from the outrageous historical fantasy of *"Inglourious Basterds"* and the phenomenal technological 3D wizardry of the ecologically-friendly *"Avatar"* to the intense and funny satire of *"A Serious Man"* (an update of the Book of Job) and *"In the Loop"* (the insanity of runaway bureaucracy)!

We had inspirational movies like *"Invictus"* and the heart-warming *"Up"* and great laugh-out-loud comedies like *"The Proposal"* and *"The Hangover"*.

"An Education" demonstrated in a bitter-sweet manner that learning truths about life go far beyond the regular classroom, that precocious students may know less than they think, and that teachers may actually hold some insights that may be accurate and helpful.

"(500)Days of Summer" immediately told us that not all love stories end happily, and then made us root for the possibilities of the delights of young, unbridled love. Structurally, this non-linear screenplay was one of the most creative movies of the year and the best romantic-comedy of 2009.

"The Hurt Locker", about bomb detonators in Iraq, was one of the

most nail-biting films about war ever recorded. It really put us into the frazzled, but disciplined, minds of soldiers who each day have to face the grim reality of sudden death.

With such competition, it was hard choosing my own top favourite of the year. But scenes and ideas from Canadian Jason Reitman's *"Up in the Air"* kept coming back into my mind long after I had left the theatre. Given the recessionary, downsizing times we live in, this film spoke to me most directly of our times and did so in a forceful and intelligent manner. The movie boasts brilliant dialogue, editing, cinematography, pacing, and acting. George Clooney's performance as a smug corporate man whose job is to fire people for other corporations who don't want to do the dirty work themselves is a revelation. His normal glib "charm" is played here in an oily way that is both effective and heartbreaking. His ultimate delusion of equating casual sex with real love is both a fine nemesis and a classic betrayal. He is well-balanced by Vera Farmiga who plays a female mirror image of him, and Anna Kendrick, the new kid on the block who is ruthlessly trying to streamline the firing process by doing everything by videos and computers. Who cares about real people and their real families? The corporate buck is all!

Continued on Page 14 

“Up in the Air” also spoke to many other issues: the personal and devastating effect of being suddenly fired after many years of being loyal to a company; the shallowness of the so-called glamour of executive travel and the essential loneliness of such a life; and the insensitivity and coldness of the pervasive use of long-distance communication devices like texting, Emails and computers acting as robotic (cowardly?) substitutes for real voices on the telephone or, even better, face-to-face social conversations. Facebook instead of real faces. Missives instead of conversations. “Up in the Air”, like some of Frank Capra’s films of the 30’s and 40’s, will become a classic that people will look back to as an accurate, grim reflection of our times.

3. (500) Days of Summer
4. Up
5. The Hurt Locker
6. A Serious Man
7. Avatar
8. In the Loop
9. Inglourious Basterds
10. A Single Man
11. Star Trek
12. Bright Star
13. Invictus
14. Julie and Julia
15. The Informant!
16. Sin Nombre
17. Precious
18. Coraline
19. Gomorrah
20. The Hangover
21. The Proposal
22. The Damned United
23. Three Monkeys
24. Cairo Nights
25. The Young Victoria

Here are my

TOP 25 MOVIES OF 2009

many of which are already on DVD - enjoy!

1. Up in the Air
2. An Education

Also recommended:

Coco Avant Chanel; Disgrace; Goodbye Solo; I Love You, Man; Two Lovers; Taken; Adoration; Fifty Dead Men Walking; Last Chance Harvey; Mary and Max. 16

RTO/ERO District Sponsored Activity Insurance

All RTO/ERO Toronto Day Trips and other activities are organized with responsible agencies that carry their own insurance (transportation companies, eateries, theatres, etc.). Participants should, however, carry their own personal health and accident insurance since RTO/ERO does not provide this type of coverage. Although this is not a change from past practice, RTO/ERO, perhaps suffering from paranoia, may now require participants to sign a release to specifically recognize that RTO/ERO will not be held responsible for any accidents, falls, upset stomachs, acts of deities, etc. Please do not hesitate to live your life to the fullest ~ join our activities! 16



Our Monthly Walk ~ October, 2009

Our December visit to St. Anne’s led to an invitation to their Nine Lessons and Carols Service which some of us attended.

Our walking date is the last Friday in each month. During the months of January, February and March when it will be cold, icy, with maybe slippery streets our focus will be places that are interesting and fun to visit without long walks.

My ideas for these months are as follows. I hope they interest our group, perhaps attract new walkers ~ I wait to hear from you.

February: We could visit China Town and have dim sum. We would have to go on Friday, February 19 when we would be fortunate that Valerie Mah can arrange this.

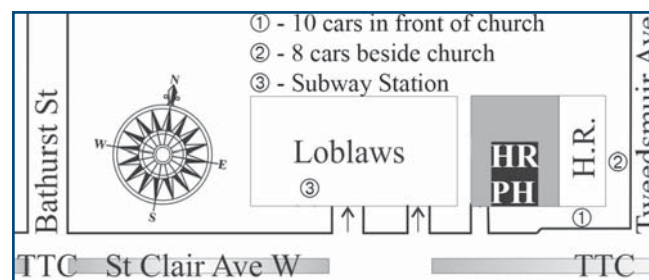
March: The Archives on Spadina just north of Dupont is a very interesting place. I have enjoyed my visit to the Archives and it is just amazing to see all the city changes.

I would love to hear from walkers with additional ideas or about the above. None are carved in stone and we end the June walk with a return to the Music Garden!

I look forward to hearing from all regarding April and May. How about Kensington Market with a visit to the historic synagogue. Send me suggestions for places that have a bit of history and that are accessible by TTC or walking in covered areas like PATH downtown.

Phyllis Walker, Convenor
416•653•3521 / llanoka@aol.com 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 at

Loblaws. Metred parking is available on the east side of Tweedsmuir. Please patronize Loblaws if their parking is used. Check the Google Map on our website. 16

Editors: Thanks to **John Lane** and **Valerie Mah**, the first event (Bridge) at Holy Rosary was very successful. Participation was even better than anticipated. We hope this bodes well for adding more events at this site! 16

RTO/ERO Scholarships

A system of Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in the *Renaissance* Winter Issue. Last year's procedure is reprinted below. No changes were made the Fall Senate so we assume that details remain very similar.

Electronic Application Forms will be available only from the Provincial Website. We will inform you in this Newsletter when they are posted.

www.rto-ero.org

Contact **Gail Knox**, Administrative Assistant, Research, at 416•962•9463/1•800•361•9888 ext. 233 for more information.

**Twenty-five \$1,000
scholarships available**

Eligibility - Each candidate for the award must be:

- enrolled in a full time or part time program which will directly lead to a career in teaching in Canada (examples of eligible programs include concurrent BA/BEed university programs and programs leading to BEed qualification);
- a resident Canadian Citizen or a landed immigrant; and,
- a child, grandchildren, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step child of an RTO/ERO member.

Criteria:

- each scholarship shall be for one time only;
- scholarships shall be organized and distributed on a provincial basis;
- consideration shall be given to gender, geographical distribution and language balance based on the proportion of applications.

Process:

- applicants must attach proof of enrolment and submit a brief statement about their academic goals and career objectives, their community and volunteer activities and an explanation of why they believe they are a worthy candidate;
- the applications must be completed in typewritten form and signed by the sponsoring RTO/ERO member who must include his/her telephone number, and District name and number;
- **completed applications must be received in the Provincial Office of RTO/ERO, 300-18 Spadina Road, Toronto ON M4K 2S7, on or before June 30;**
- applications will be reviewed anonymously by the Scholarship Committee on or before September 30, 2010. Successful applicants will be notified on or before October 31, 2010. **16**



Health Hints ~ Bill Tajer

RTO/ERO Benefits ~ 2010

consecutive calendar years for you and your spouse and each calendar year for dependent children.

Dental Plan

- Dental Care benefit changes to reimbursement based on the 2010 Fee Guide for General Practitioners.

Reproduced below for all Toronto RTO/ERO owners of the Benefits Plans are the 2010 changes to those Plans. As we go to press, only those members who actually purchase these benefits have been notified.

Extended Health Care Plan

- **Prescription Drug** benefit maximum increases to \$2,400 per calendar year.
- **Vision Care** benefit for eye exams increases to \$85 every two

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

Benefit Premiums Effective January 2010	Monthly Deduction in Ontario
Semi-Private Hospital Manulife Financial Policy 983429 (5% increase from 2009)	Single \$17.07 (with Tax) \$18.44
	Couple \$34.11 (with Tax) \$36.94
	Family \$40.09 (with Tax) \$43.30
Extended Health Manulife Financial Policy 983430 (8% increase from 2009)	Single \$72.87 (with Tax) \$78.70
	Couple \$145.74 (with Tax) \$157.40
	Family \$174.90 (with Tax) \$188.89
Dental Manulife Financial Policy 983431 (5% increase from 2009)	Single \$52.98 (with Tax) \$57.22
	Couple \$104.48 (with Tax) \$112.84
	Family \$130.28 (with Tax) \$140.70
Rates are effective February 1, 2010. Where required by law, Retail Sales Tax will be added to these monthly premium rates (currently 8% in Ontario and 9% in Quebec).	

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

Supplemental Travel Plan Rates
Effective September 1, 2009, monthly premium rates for the RTO/ERO Supplemental Travel Plan increased by 5% mainly due to usage. See chart on Page 18.

Cont'd Page 20

FALL LUNCHEON & CRAFT SHOW PHOTOS



Thanks again to the efforts of **Kay Jeffery, Carmelita Salazar, Bob and Barb Putnam and Ken Edge** for another excellent RTO/ERO Toronto event. Very well

attended, over 150 came to the luncheon alone! Join us at this year's Spring Luncheon and Annual General Meeting on Wednesday, May 5. More photos on our website.



Reminder

All Out-of-Province/Canada claims, including cancellation/interruption claims, should be submitted directly to Mondial Assistance.

If you have a claim or service experience that you would like to communicate to the RTO/ERO Provincial Office, please contact: **Tony Sawinski**, RTO/ERO Pension and Benefits Officer at: at 1•800•361•9888 or 416•962•9463.

Supplemental Travel Trip Options	Total Days Covered	Trip Option Premium*		
		Single	Couple	Family
5 Extra Days	67 Days	\$68	\$137	\$150
15 Extra Days	77 Days	\$204	\$407	\$449
30 Extra Days	92 Days	\$408	\$817	\$898
45 Extra Days	107 Days	\$550	\$1,100	\$1,210
60 Extra Days	122 Days	\$720	\$1,441	\$1,583
75 Extra Days	137 Days	\$844	\$1,688	\$1,857
90 Extra Days	152 Days	\$974	\$1,949	\$2,143
105 Extra Days	167 Days	\$1,120	\$2,241	\$2,463
120 Extra Days	182 Days	\$1,267	\$2,535	\$2,788
135 Extra Days	197 Days	\$1,420	\$2,839	\$3,123
150 Extra Days	212 Days	\$1,575	\$3,150	\$3,465

*Retail Sales Tax will be added where required by law. The availability of the Supplemental Travel Trip Options is subject to provincial residency requirements.

Special Notes:

1. Any suggestions for plan enhancements for the policy year 2011 should be submitted to the Provincial Office prior to the Health Services and Insurance Committee Meeting on February 10. They will also look at any changes that were submitted in 2009 but too late to be costed for 2010.

Also, if you believe your suggestion is a benefit to many

participants, consider submitting a copy to your executive through Bill Tajer although the time-line for 2011 may be tight.

2. Members should check to see if an aid or appliance is covered before purchasing to see what is paid and the amount the member needs to pay. Johnson Inc. may need to request and review the medical documentation before providing a decision on the predetermination.

Canadian Health Costs

RTO/ERO prides itself on its ownership of its own Benefits Plans. As with all health providers, increasing costs are a concern. If there is a deficit, it is made up through reserves and increased premiums. We copy below portions of a report on how health costs are affecting Canadians in general.

Drug Expenditure in Canada

The Canadian Institute for Health Information (CIHI) recently released its updated report on drug (prescription and over the counter) expenditure in Canada titled, *Drug Expenditure in Canada, 1985 to 2008*. Key insights include the following:

- Canadians spent \$29.8 billion or \$897 per person on drugs last year. This figure accounted for 17.4% of Canada’s total health cost in 2008 exceeding the increases for hospitals and doctors.
- Of the total drug bill, 84% was for prescription medications and 16% for over-the-counter (OTC) medications.
- Prescription drug costs grew by 9% compared to 4.6% for OTC medications.
- Prescription Drugs Growing Faster in the Private Sector
- Private sector prescription spending (up 11%) outgrew public sector expenditures (up 7%).
- Speculation on the rise in private sector spending points towards provinces exchanging age-based entitlement programs for income-based drug benefit programs as a key contributor.
- Baby boomers’ spending on prescriptions has grown faster than any other population group.

Also researched by the CIHI is the following:

Among major categories of health expenditure, drugs account for the second largest share, after hospitals.

Source: Canadian Institute for Health Information News Release, April, 2009. The CIHI collects and analyzes information on health and health care in Canada and makes it publicly available. Website: www.cihi.ca.

Editors’ Comment: Despite hospitals being the greatest spenders of health care dollars, the provincial government refuses to let the provincial auditor examine hospital finances. Considering the other problems with health expenditures in Ontario, we think this is a major omission. 16

When the Doctor Retires... ~ Marjorie Blake

... *What can the Retired Teacher Do?* September 9, 2009 was an eye-opener after my doctor of over 30 years announced her retirement. I was given a letter of regret - which seemed to have been mailed in June. To add to my surprise, there was a list of two doctors who might fill the slot. So many questions streamed through my thoughts at that moment! Qualifications? This question arose from an article in my local community newspaper where an unqualified doctor had been practising for more than a year in the community! Records? To add to my anxiety I had to retrieve my medical records from RSRS (Record Storage and Retrieval Services). Who? What? Why? Where? How? I had to find a new doctor; I had to retrieve my records after years of complacency with one doctor and a few specialists. After receiving suggestions and lists of doctors from two of my specialists and one from the Emergency Department of one hospital, I began my search for one doctor and the retrieval of my medical records. What a difference! *The doctor:* The decision for my future doctor was dependent on the location and availability of a nearby hospital. From a list of six doctors, the first call resulted in... "please leave a message... shortly". I proceeded to call the next doctor in line, but at the same location, and was lucky to speak to the receptionist

a Medical Secretary. An appointment was made and my Introductory Visit and personal evaluation was unfavourable. The filling out of a detailed two-page questionnaire, the call to see the Doctor after my second question; the Menu list and cost of services; the yearly fee for a service that I may never use; the ten minutes - minimum to 30 minutes maximum interaction with the Doctor was somewhat unnerving. (I thought of the Parent Interview times.) As well, I thought of the two hours wait at my previous doctor's office, and the thoroughness of her examinations at each visit, much to the chagrin of some patients! I cancelled my appointment for my next visits based on location and other factors.

My next selection also revealed an answering machine. I went personally to see if there was really an existing office. The Medical Secretary, with headphones still attached, informed me that "messages are returned in priority sequence. No new patients are being taken at present." I wondered what number I was.

My third doctor was found at the suggestion of my specialist. The Medical Secretary who was absent when I arrived, phoned me after a week for an appointment. Impressive! I thought.

I have a doctor now, but I haven't seen my doctor yet, since I have to go



through a barrage of medical personnel: Medical Secretary, Nurse Practitioner, (if necessary registered nurse, social worker, dietician, consulting internist, mental health worker and psychiatrist) and then the Doctor. I have seen the Medical Secretary, the Nurse Practitioner - a registered nurse with an additional Four-Year Specialist, and the next step is to see the doctor. This is good, so far!

My Medical Records: Well, my enquiries revealed the Record Storage and Retrieval Services (RSRS) "has been in operation since 1997; is physician managed and specializes in file storage, management and retrieval services for the health care sector; is fully compliant with the rules and regulations pertaining to the confidentiality and proper care of health records; works closely with the College of Physicians and Surgeons of Ontario (CPSO), College of Physicians and Surgeons of British Columbia (CPSBC) and the Ontario Psychological Association (OPA); stores patient records on behalf of retiring and relocating practitioners and practitioner estates; acts as

legal custodians for the records; is able to provide scanned or paper reproductions of patient health care records upon receipt of proper authorization" at a cost. RSRS offer alternate payment/options to those who require them. If assistance is needed, contact is 416•398•0638 Ext 1 or 1•888•563•3732 Ext 1. The storage term is often for two years or less. Once the record is destroyed, there is no way of obtaining the complete record again."

After the payment of \$150.60 and signing an authorization sheet for the release of the records, I received my records after 2 days (as opposed to the 4-8 weeks as advised by telephone. The fee covers the costs of retrieval preparation, reproduction and other clerical services involved in getting the information to the patient, and is set by the guidelines of the provincial and medical association.

Armed now with my new Family Health Team and my Medical Records, I guess that my eyes are now opened widely, and I am ready for a new lease on life as a retired teacher... when her doctor retires. **16**

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

Finding a New Doctor

Your editors thought that, hearing about Marjorie's doctor-search experience, we would try to assist others. If you are in need of a doctor, try the following:

Health Care Connect: Health Care Connect is a Ministry of Health and Long-Term Care (MOHLTC) program which helps Ontarians without a family health care provider find one. To register, call 1•800•445•1822, or

Continued on Page 24 

Finding a New Doctor continued from Page 23

visit the MOHLTC website at: www.health.gov.on.ca/ms/healthcareconnect/public/index.html

More information about Health Care Connect is available under Frequently Asked Questions. www.health.gov.on.ca/en/ms/healthcareconnect/public/default.aspx.

Local Hospital(s): Hospitals often know which physicians with privileges or on staff are accepting new patients.

Community Health Centres: Most community health centres only provide services to people who live within their particular community. A list of community health centres in Ontario is available on the Ontario Ministry of Health and Long-Term Care's website at: www.health.gov.on.ca/english/public/contact/chc/chcloc_mn.html

Local newspapers: Some physicians will advertise that they are accepting new patients.

College of Physicians and Surgeons: Find a family physician or specialist by name, or select other search criteria to locate doctors by category: gender; location of practice; hospital where the doctor has privileges; language of service other than English.

Phone: 416•967•2606 / 1•800•268•7096 Ext 606

Website: www.cpso.on.ca (Doctor Search link)

Source: College of Physicians and Surgeons **16**

Investment Group



In November, we had a very successful session with a presentation by a representative from the Bank of Montreal on their investment test website. It was demonstrated how to research, trade and create a watch-list and follow it.

As usual we all bring one item we have learned about in the world of money and share the info. Our last session was January 20 and by the time you read this we will have set the date of the next session.

Contact **Lone Smith** at 416•234•1969 or lonesmith@hotmail.com for further info. All are welcome. **16**

* *1000 aches: 1 megahertz*

* *Basic unit of laryngitis: 1 hoarsepower*

* *Shortest distance between two jokes: A straight line*

* *2000 mockingbirds: two kilomockingbirds*

Money continued from Page 12

Attendant Care Credit

Retirement home residents, who have had a T2201, Disability Tax Credit form may claim up to an additional \$10,000 for attendant care credits on top of their medical expenses.

Tax Shelters

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

RRSPs

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

five years, you should direct them to invest in TFSA's, (See below) not their RRSPs. They will have to have unused RRSP contribution room to shelter the ineligible portion of their retirement gratuities.

Tax Free Savings Account (TFSA)

To provide incentives for Canadians to save, the federal government has introduced a Tax-Free Savings Account (TFSA) which will reduce the taxes Canadians have to pay on investment income. The Tax-Free Savings Account starts in 2009 and is a registered, flexible, general-purpose account. Financial institutions are already advertising such accounts. Each Canadian aged 18 or older will be able to put \$5,000 *a year* into a Tax-Free Savings Account, and be able to carry any unused contribution room forward to future years, i.e. if you can contribute only \$4,000 in year one, you may contribute \$6,000 in year two. I recommend opening a self-directed TFSA and using a licensed financial advisor (CFA) to help you. Banks credit unions and trust companies will offer only their own proprietary securities. You should have access to the whole universe of investments.

RESPs

Registered Education Saving Plans (RESPs) provide excellent vehicles to shelter your investments while you are saving to help pay for the exorbitant, post-secondary

Continued on Page 26 ☞

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

Tax Efficiency

CRA taxes different investment returns at different rates. Capital gains are taxed at 50% of reported value; dividends are be taxed at 54%

of reported rate and interest income at 100%. Bonds, CSBs, GICs, T-Bills, etc. pay returns as interest, so are the least tax efficient form of investing. The *effective rate* of return is more important than the published rate of return when investing in non-sheltered securities.

Trusts

I now include trusts as part of my annual tax tips column because people are receiving large inheritances and winning lotteries. Formal trusts are expensive to set up and benefit wealthy investors more than average ones. If your estate (excluding your primary residence) is worth \$1 million or more, then you might want to consider trusts as part of your tax saving strategies. There are many types of trusts, each set up for a specific purpose, e.g. *testamentary trusts*, which usually are set up via your will and are implemented after your death; and *inter vivos trusts* which may be set up and operated while you are alive. Contact an estate planning specialist lawyer for more information. Remember that a trust is merely the container that holds your assets. You still require the help of a licenced, independent financial advisor (CFA) to assist you in investing those assets. 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 or at 416•491•2921.



More Daytrips, 2010 ~ Jack DeGroot

Our theatre trips to “The Shaw” and to the Stratford Festival are listed below. Due to anticipated popularity, some productions are repeated so there should be no disappointments in reserving. To make reservations, please follow instructions below. The costs noted include: a matinee performance, transportation by motor coach, two meals and all applicable taxes and gratuities.

Once your booking is made, please forward a deposit of \$50.00 / ticket.

*Cheque is payable to Club 16 and is to be mailed to:
Jack DeGroot, 19 Elmview Drive, Scarborough ON MIN 2W3*

Note: One cheque may be used to cover multiple bookings. Always put the date(s) of your trip(s) on the face of your cheque.

Shaw Festival ~ Royal George Theatre ~ *Harvey*

Cost \$115.00/person

Tuesday, April 6, OR Friday, October 29

This is new look at this Pulitzer-Prize winning play made famous by Jimmy Stewart’s portrayal of the lovable Edward Dowd and the six foot invisible rabbit. Plan to treat yourself to a wonderful day.

Shaw Festival ~ Festival Theatre ~ *The Ideal Husband*

Cost \$115.00/person

Friday, April 23, OR Friday, October 15

Oscar Wilde’s play about infidelity and life in the political arena remains witty and utterly relevant after its .first performance over a century ago - a favourite Wilde play.



Shaw Festival ~ Festival Theatre

~ *The Women* ~

Cost \$115.00/person

Wednesday, May 12

Clare Boothe Luce looks at the world of women. It is a revealing look into the lives of the ladies-who-lunch that is clever, cut throat and full of humour. It is information for the men in the audience and confirmation for the women.

To Reserve for all the Shaw productions, call Jack DeGroot at 416•691•3046 beginning at 8.00am on February 3.

More Daytrips ☞

More Daytrips, 2010 continued

Stratford Festival ~ Festival Theatre ~ *Kiss Me Kate*

Cost \$125.00/person

Wednesday, April 14, OR Wednesday October 20

Brush up on your Shakespeare with this hilarious musical that is punctuated by Cole Porter's unforgettable melodies and wickedly witty lyrics.

Stratford Festival ~ Avon Theatre ~ *Evita*

Cost \$125.00/person

Friday, May 28

Eva Duarte rises from poverty to the wildly popular wife of Argentina's President, Juan Peron. Exuberant rhythms pulse through the score of a show that won Tony and other awards for best musical.



Avon Theatre, Stratford

To reserve for *Kiss Me, Kate* and *Evita* reservations, call Linda Grieve at 416•498•7228 at 8.00am on Wednesday, February 3.

Stratford Festival ~ Festival Theatre ~ *The Tempest*

Cost \$135.00/person

Friday, June 11

Christopher Plummer stars as Prospero

This culminating masterpiece of Shakespeare's career pits the desire for revenge against the demands of love and asks if man is capable of creating a brave new world.



To Reserve for *The Tempest* call Jack DeGroot at 416•691•3046 beginning at 8.00am on February 3.

Festival Theatre, Stratford

Monday Afternoon Movie Club Dates

The Monday Afternoon Movie Club meets on the third Monday of every month. The dates for 2010 are: Jan 18, Feb. 15 (Family Day), March 15 (March Break), April 19, May 17, June 21, July 19, Aug. 16, Sept. 20, Oct. 18, Nov. 15, Dec. 20. Contact me at 416•324•0909 or acludwigsen@rogers.com. See you at the movies!

Ann Ludwigsen, Convenor 

A Free Internet Game For Two ~ Wil Giffen

Seniors know that keeping mentally active is important. With this in mind, I had a website created for a thinking game for two. It is fun, it is free!

www.tricky-track.com

The game is easy to learn but the play does contain a few intriguing challenges. Games are typically short, about fifteen minutes. A chat window is included so players can visit with family members or friends on-line while they play. Another section allows two people to play at the same computer.

I invented this game as a board game more than fifty years ago when I attended university. At that time I used black and white buttons so my college friends called the game 'Buttons'.

The idea of developing the game to give it wider exposure was always in the back of my mind. However, my family and my teaching career took precedence. Now that I am retired, I found time to fulfill my dream.

I decided to call the game 'Tricky-Track' instead of 'Buttons' even though the name 'Buttons' brings back fond memories.

Arrange a time to play 'Trick-Track' with a friend and have fun!

Editors: this site asks that 'Cookies' be enabled. 

When everything is coming your way, you're in the wrong lane

Organ Donation ~ Form on Page 30

One organ and tissue donor can save up to 8 lives and enhance as many as 75 more. By registering your consent to donate today, you can positively impact the lives of many Ontarians in need of organ and tissue transplants.

A donor card is a paper card carried by the prospective donor. Your decision to donate is only known to the extent that you share this decision with your family and friends. However, when you register your consent to donate organs and tissue, this information is stored in a Ministry of Health and Long-Term Care database and made available for the purpose of ensuring your decision to donate is known and respected.

It is vitally important whether you decide to consent to donate or not, discuss your wishes with your family. By doing so, you relieve your family of the burden to decide whether to donate on your behalf during their time of grief.

Note: Studies have come to show that donating the organs and tissues of a loved one can provide immediate comfort and long-term consolation for family members.

Information: 1•800•263•2833

www.giftoflife.on.ca

Trio-Bravo Concerts

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 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

Tickets: \$12.50. For information call **Baird Knechtel** at 416•242•2131. For advance tickets send cheque payable to *Baird Knechtel for TrioBravo*.

Baird Knechtel 16

RTO/ERO Toronto Craft Show Revisited

I know many of you attended our successful craft show in November. I hope you did a lot of shopping and enjoyed the variety of talent shown by participating members. We had 34 crafters. Join us next year! Call me if you are considering participation in our 2010 Craft Show. Make early reservations to ensure a table. Your patronage and cooperation have made this a great success! Thank you all for your support. **Carmelita Salazar** 16

<p>GIFT OF LIFE DONOR CARD Please keep this card with your personal identification.</p> <p>In the event of my death, I consent to donate the following in the hope that I may help others (check one): <input type="checkbox"/> any needed organs or tissue <input type="checkbox"/> only the following organs and/or tissue (specify)</p> <p>_____ _____</p> <p>Donor Name: _____ Donor Signature: _____ Date: _____ Witness Signature: _____</p>	<p>GIFT OF LIFE DONOR NOTIFICATION CARD Please give this card to your loved ones.</p> <p>Dear _____, in the event of my death, I consent to donate the following in the hope that I may help others (check one): <input type="checkbox"/> any needed organs or tissue <input type="checkbox"/> only the following organs and/or tissue (specify)</p> <p>_____ _____</p> <p>Donor Name: _____ Donor Signature: _____ Date: _____ Witness Signature: _____</p>
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Cut

Information: 1•800•263•2833
www.giftoflife.on.ca

Recreation/Social continued from Page 6



Super Tees Golf Group ~ contact **Rosalie Parente** at 905•856•6936. Spring will come!



Walking/Talking Group ~ meets on the second Friday of each month choosing a new site each excursion then go for lunch as the group wishes. We walk the malls in bad-weather. Contact **Phyllis Walker** at 416•653•3521 or 1lanoka@aol.com. See

page 15. 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 and we'll help you start. Possibilities: bowling, billiards, dining, photography, dancercize, photography, swimming, etc.

Travelogue ~ Wednesday, March 24 at 1:30pm

West Africa: Black Magic, Slave Castles, Exotic Markets, Lush Landscapes And Wildlife Sightings



Another opportunity to join avid adventure traveller, **Patricia McGregor**, who takes us to Niger, Benin, Togo and Ghana. We remember her last visit when, swathed from head to toe in a black abaya, she modeled and described each item in the ensemble and shared her observations on the realities of life in the mysterious Kingdom of Saudi Arabia.

The region covered in her most recent trip includes the African birthplace of voodoo, complete with fetish markets, shrines, and ceremonies; the slave quarters on the coast of Ghana, which are now UNESCO World Heritage sites and visited by the Obama family not long ago; wildlife sighting by boat on the Volta River; a canopy walk in a national park; a giraffe reserve; bizarre offerings in local markets; and some time in the capital city of Accra.

In Togo, near the border with Ghana, iron making goes back hundreds of years with thousands of abandoned furnaces and slag heaps as evidence of production of tools, weapons and ornaments on a semi-industrial scale. The environmental cost was high: a single furnace consumed 100,300 trees annually, but the local iron was thought to be more durable than metal from abroad. Individual villages specialized in different metallurgical processes, and raw iron in horseshoe-shaped "blooms" circulated in trade and as a currency. The greatest consumers were the famous blacksmiths of Kabye; this area was a highlight of the trip for Patricia.

Prepare to be fully intrigued by Patricia, who, in our experience, does not disappoint her audience. 16

Volunteers Appreciated

DISTRESS CENTRES



Are you looking for an opportunity to make a difference in your own and someone else's life? Do you welcome a challenge?

If you can commit to 4 shifts per month (including 1 overnight shift), consider exploring the opportunities at *Distress Centres*. Volunteers provide emotional support, crisis intervention, and suicide prevention to callers in a variety of situations.

We are looking for volunteers to staff a 24/7 helpline, responding to individuals experiencing social isolation, emotional distress, crisis, and risk for suicide.

Training is provided at the centres.

If you are interested, please visit our website to submit an application online.

www.torontodistresscentre.com

North York / 416•486•3180 * Scarborough / 416•439•0744

Downtown / 416•598•0166

David Shanoff 16

Renaissance

Highlights ~ Winter 2009 Issue

This issue of RTO/ERO's corporate magazine was distributed in late December. We remind you of some items that might be of interest.

Renaissance Proposals (p10): RTO/ERO strives to produce a magazine that is germane to members' interests. To do this, each issue is centred around a theme. Members are encouraged to submit content for these themes and suggest concepts for future themes.

Simcoe County (p15): closure of Insurance Trust with assets distributed to former employees.

Merit Travel (p16): also check the website www.rtotravel.ca

Johnson Insurance (p29): get Air Miles® for home/auto insurance.

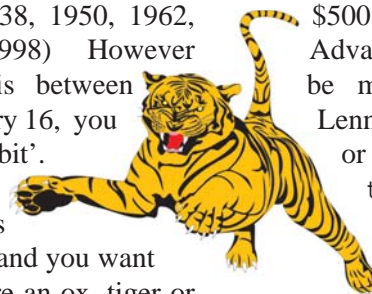
Classifieds/Reunions (p36): do you have something to advertize? 16

*Everyone has a photographic memory; some just don't have film
What happens if you get scared half to death twice?
How do you tell when you're out of invisible ink?*

TEOF Annual Lunar New Year Banquet

Friday, February 26, 2010

Celebrate the "Year of the Tiger": 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. Contact Valerie Mah at 416•533•0445 or vmah@ican.net.
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.



Going for Gold: The Carr Family Celebrates 50th Anniversary in Alaska!

Join Chuck Carr and family in celebrating a 50th anniversary land tour and cruise of Alaska. Pan for gold. Paddlewheel the Cheena River and visit an Athabaskan 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

Welcome to New Members

Welcome to those having joined us from October to December, 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.*



As of December 31, 2009, our Toronto District membership stood at 4157.

Bob Neal, Membership

Susan Adamson
Sharon Aeschelmann
Judith Ann Bannister
Maria A A Bardoel
Karen Cohen
Irene Dorosh
Robert W J Dower
Lynda J Ellis
Lesley Hogarth
Larry King

Nicolas Levendakis
Patrick C Monahan
Jane K Morgan
Sandy Nishikawa
Gary M Randall
Anne Sinnette
Dorreen C Spencer
Janet Stokes
Patrick Toner
Joseph Walsh

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. The 2009 Awards were reported in our September Newsletter. The RTO/ERO Toronto 2010 submission date has passed. *Your next local deadline is November 1, 2010* to allow the executive to meet provincial requirements. Watch our Newsletter for the 2011 process. 16

'STB' Golf Presentation



Photo by V. Mah

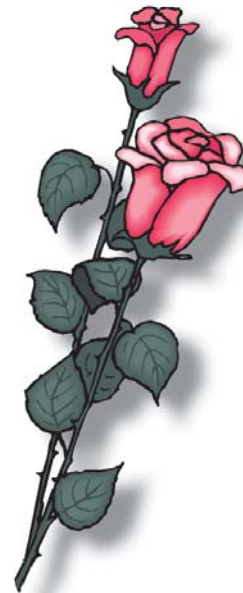
RTO/ERO Toronto was pleased to present the proceeds, \$830, from our 2009 'Screw~the~Bell' Golf Tournament to TEOF at its Fall Auction.

Photo: Receiving the donation on behalf of the Toronto Education Opportunity Fund are **Ned McKeown** (TEOF) and **John Weatherup** (CUPE 4400). 16

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



George Baker
Joan Cox
John Dorney
Anne Galbraith
R. G. Bob Gladdish
Eva Hainey
George McLaughlin
Hugh Meikle

Dorothy Nourse
Paul Pavlovich
Ida Plaskett
Dorthea Skinner
Doris Stacey
Mildred Stewart
Evelyn Turner
Elizabeth Wright

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

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. 16

Newsletter Submissions

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

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

Editorial Committee: Ian Baird, Bill Menagh, Paul Rowney

Publication Schedule:

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Volume 32, Issue 3

January, 2010

Harmonized Sales Tax (HST) ~ July 1, 2010

Editors' Note: The Government of Ontario, beginning January 1, 2010, introduced major changes to the province's tax structure by cutting the provincial income tax. Changes will further occur on July 1, 2010 with the harmonization of the Provincial Sales Tax with the Federal Goods and Services Tax. Reporting on these changes has often been quite distorted as the focus on the changes has been the HST's effect on consumers - with little reference to other aspects of the complete package. To try to sort out the effects of the package of changes on retirees, the RTO/ERO hired Grant Thornton LLP to prepare a document showing how the HST will affect its members, and prepared its own position on the matter. We reprint, with permission, both articles below. They are also available on the RTO/ERO website. To counter some of the misleading publicity we have also reprinted the findings of the Canadian Centre for Policy Alternatives. This third-party study also contains some over-all thoughts on taxation which we recommend. Finally, we include an Ontario Government summary of the tax change package. Enjoy!

What To Expect With The Harmonization Of The Ontario Provincial Sales Tax (PST) With The Federal GST

Impact of Ontario Harmonization

The Ontario budget proposes to harmonize the Ontario provincial retail sales tax (PST) with the federal Goods and Services Tax (GST) effective July 1, 2010. The new harmonized rate referred to hereafter as the HST will be at 13%.

The HST will generally be applied using the same value-added tax rules as the GST in that where you

pay the 5% GST today with limited exceptions you will pay the 13% HST starting in July 2010.

At that time, the new HST will eliminate the Ontario PST charged to you today. Where both the GST and the Ontario PST was [sic] charged in the past, you will see little difference going forward in 2010 and expectations are that the price of some of these goods and services

should go down in the long run.

Where the GST is recoverable by the business today, so will the HST the business pays going forward so that the tax would not become a cost embedded in the price you pay. Where the current Ontario PST applies to purchases, the PST is not a value-added tax like the GST and not recoverable to the business. As a result, the PST is ultimately passed on to you the consumer.

As not all businesses recover the GST, not all goods and services to consumers will go down with the new Ontario HST. We detail below how the new HST will specifically affect the goods and services you buy today.

The harmonization is also part of a more comprehensive budget package. To support the transition to a single sales tax, the federal government will provide the Ontario government with \$4.3 billion in cash transfer payments. The budget also provides for other compensating measures for both individuals and businesses affected by the harmonization. As part of this package the personal tax rate will go down and those measures are also noted below.

These proposals are not law and expectations are that further details may not be provided by the governments until later this summer or fall.

The comments below may change as these details are announced. Transitional rules are expected to cover expenses that straddle the July 1, 2010 implementation date.

NOTE: *The discussion that follows is based on proposed tax changes that are not yet law. Each person's tax situation is unique and you should consult your tax advisor before undertaking any action on the basis of the following general information.*

Your Daily Life

Food: Most *basic groceries* at the supermarket are generally not taxable today for either federal or provincial sales tax and you should see no change under the new harmonization. Today both taxes apply to certain *snack foods or prepared foods* and that will be the same with the new 13% Ontario HST; you will see no substantive change.

However, the price for picking up that quick coffee or tea will go up. Today the 8% Ontario PST did not

*November 12, 2009:
Ontario announces
additional point-of-
sale exemptions for the
provincial component of the
proposed Harmonized Sales
Tax (HST) for qualifying
prepared food and
beverages sold for \$4.00 or
less and print newspapers.*

apply to prepared foods priced at \$4.00 or less but the 5% GST is applicable. Starting in July 2010, the tax be at 13%. (Editor: Since this summary was created, the Ontario Government has adjusted this application of the

HST. See box.)

Restaurant meals subject to the 8% PST and the 5% GST today will be subject to the 13% after harmonization so you will see no overall change.

Medicine: The taxation of *prescription drugs* will remain unchanged and tax free. Same as the dispensing fee you pay now; it will not be taxable with the new HST.

Home purchases and maintenance: You will see changes on your *home costs*. Buying a new home today will have the 5% GST and the Ontario PST was imbedded in the material cost.

Going forward the 13% Ontario HST will apply to the sale price. Purchasers of *new homes* for their primary residence priced under \$400,000 will be eligible for a rebate equal to 75% of the 8% provincial component; effectively 6% of the purchase price. For prices above \$400,000, the rebate is reduced and eliminated after \$500,000. Resale homes will generally not be subject to the new HST.

The GST you pay today on your *home maintenance* cost will increase from 5% to 13%. Expect to see an increase in tax for home repair and renovation, electricity, internet, fuel oil, and natural gas. *Condo fees* exempt of tax for GST will remain exempt with HST but those charges for use of guest suites in your condo will go up to the 13%.

Services: Most services such as haircuts, legal, accounting and other professional fees not subject to the Ontario PST today will be subject to the 13% HST starting in July 2010. Similarly, most extracurricular activities, dry cleaning, laundry service, computer assistance and car repairs if taxed today will be 13% going forward.

Other purchases: The tax on books, children's clothing, footwear, and car seats, diapers and feminine hygiene products will remain unchanged as these products will be eligible for an 8% point-of-sale exemption in Ontario. However, there are no exemptions for newspapers and magazines which will be taxed at 13%.

Your Social Life

Recreation: Your *memberships* to the health club, golf course, curling rinks and other recreational facilities will rise to the 13% HST. Other fees to use bowling alleys and driving ranges subject to 5% tax today will also be 13% starting in July 2010.

Admission: The price you pay for performances and entertainment are generally taxable today at a combined effective tax rate of 15%. You will see this go down to 13% where the price is more than \$4. Unfortunately, where the price is \$4 or less, today's tax rate of 5% GST will be increased to 13% after harmonization.

Alcohol and tobacco: Tax on alcoholic beverages is subject to the 5% GST and either the Ontario PST at 12% or 10% depending on where purchased. With the HST, the combined rate will be reduced to 13%. However, the provincial government has stated they will increase alcohol fee, levies and charges to maintain their current level of revenue. So, you will not see the cost go down. The overall cost for tobacco will also rise as you pay tax at 13% instead of the 5%.

Your Travel

Local travel: Taxi service, trains and other transportation services in Ontario taxed today at 5% will increase to 13%. However, transit fares that were exempt of the GST before should remain exempt. Fuel to use your car will go up with the rise in the tax rate. Hotel accommodation or other short term rentals such as cottages will be taxed at 13%.

Travel abroad: International air fare will not have GST or the new HST although you will pay tax on certain airport fees. Return airfares from Ontario to mainland US will still be subject to tax.

Your Estate Planning

Fees: Consultation for estate planning will rise to the 13% HST in July 2010. Where the service fee was a financial service exempt of GST before, the fee will remain exempt after harmonization.

Insurance: Most *insurance premiums* today are subject to the Ontario PST at 8% with the exception of auto insurance. The Ontario government has stated that they will continue to tax insurance that is taxed today. Insurance premiums are exempt of GST so you should see no additional tax overall.

Financial institutions such as brokers, banks and insurance companies are limited in the amount of recovery of the GST and HST they pay. This recovery limitation may cause the financial services to go up in price as their costs increase with the new HST.

Funeral arrangement: Where subject to the 5% GST today, the tax will increase to 13% after harmonization. It is unknown what changes or transitional measures will be made for existing prepaid funeral arrangements with harmonization.

Personal Tax Measures

Sales tax transitional benefit: Eligible individuals aged 18 and over will receive maximum benefits totaling \$300 to single individuals and \$1,000 for single parents and couples to be paid in three instalments in June and December 2010 and in June 2011. Benefit will be phased out for single people whose prior year's income is over \$82,000 and for families whose prior year's income is over \$166,700.

Ontario lowest personal tax rate, non-refundable credits and surtax thresholds: Effective January 1, 2010, the budget proposes to reduce the lowest Ontario personal tax rate by 1 % from 6.05% to 5.05% (applicable to the first \$36,848 of taxable income based on 2009 tax bracket thresholds).

This change will also result in corresponding changes to the nonrefundable tax credits such as the basic, spousal and age. Surtax thresholds will also be adjusted resulting in the potential for higher surtax in 2010.

Ontario sales tax and property tax credits: The current combined sales and property tax credits will be eliminated effective July 2010

and replaced with a new Ontario Sales Tax Credit (OSTC) and a new Ontario Property Tax Credit (OPTC). The new credits would provide for advance payments.

The OSTC will be paid quarterly providing for a maximum credit of \$260 for each adult and each child. The new OPTC will be equal to a maximum of \$900 for non-seniors and \$1,025 for seniors. Both will begin to be phased out for adjusted family net income of over \$20,000 for single individuals and over \$25,000 for families.

The Ontario senior homeowners' property tax grant for eligible seniors will continue for those in the low to middle-incomes and will be doubled from \$250 to \$500 in 2010. 16

CAUTION: The information contained in this document comprises tax tips only and should not be considered as tax advice. RTO/ERO assumes no liability for the outcomes that may result from persons using the contents of these tips in their tax planning. Persons using this information for tax planning are cautioned that the full application of these tax tips is best done with the advice of their tax advisor. Neither RTO/ERO nor its employees or agents are tax advisors.

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Tax Tips is also available at our website: www.rto-ero.org

To get more information, you can also visit the Ontario Ministry of Finance website at <http://www.fin.gov.on.ca> and the Canada Revenue Agency website at <http://www.cra-arc.gc.ca>.

Addendum - Grant Thornton LLP paper on HST

Prepared by Arthur Lofsky MBA, Len Domino & Associates

To mitigate the higher taxes on the goods and services described in the paper, the Ontario government will lower the lowest tax bracket by 16%. Nearly every taxpayer in the Province will save up to \$236 per year on their provincial income taxes.

The government is enhancing the existing property tax credit for low and moderate income families

by an additional \$270 million per year. This arises because the current sales and property tax credit, as the name implies, combines sales and property tax relief. With the new sales tax credit being disaggregated, the government has decided to create a discrete property tax credit. This credit is particularly beneficial for seniors. Seniors will be eligible for up to \$1025 per year while non-seniors will be eligible for up to \$900. This is in addition to an increased Senior Homeowner's Property Tax Grant of up to \$500 beginning this year.

The Ontario government website has a "tax savings" calculator that figures the tax changes for various taxpayers. For a senior couple earning \$50000 per year, they will see \$1539 in tax savings in the first year (2010) to offset any increased outlays from the HST. Ongoing tax relief will be \$539 in subsequent years resulting mainly from the enriched property tax credit (\$407) and lower income

taxes (\$211).^[1] In addition, these same seniors will be eligible for the senior homeowner's property tax grant (up to \$500) if they own their home and pay property taxes.

The overall tax savings for individuals and families on the personal tax side will be \$10.6 billion over 3 years according to government budget documents.

The overall package contains broad tax cuts for business. They total \$4.5 billion over 3 years. The government hopes that the tax cuts, lower compliance costs, and lower input costs that result from the elimination of the RST will encourage companies to lower prices, increase investment, and help with the transition.

^[1] This couple currently get \$79 from the existing Property Tax credit which explains why this couple is ahead by \$539. The total benefit of the new property tax credit and lower income taxes is \$618. **16**

Harmonized Sales Tax ~ RTO/ERO's Position

July, 2009

Background

As part of its spring 2009 Budget, the Provincial Government introduced a comprehensive package of changes to Ontario's tax system. This new package of tax reform includes a proposed single sales tax (provincial tax and federal GST harmonized), tax cuts for business, and significant tax relief, in the form of rebates, for Ontario's citizens. The Government believes that this harmonized sales

tax (HST) will make the economy more competitive, resulting in job creation and economic growth. It acknowledges that under the proposed tax reform some items will increase in cost and therefore, is introducing tax relief for both individuals and business.

RTO/ERO is aware that the Government is in the process of making changes to the proposed legislation, as first introduced in the spring Budget, to address issues

of transition from the current tax structure to the new HST.

It should be noted that the Federal Conservative Government provided \$3.4 billion to the Ontario Government to implement a harmonized sales tax system. In addition, this tax structure exists currently in New Brunswick, Nova Scotia, and Newfoundland and Labrador.

RTO/ERO's Position

RTO/ERO believes that the HST must not adversely affect seniors or the services available to seniors in any way; seniors, therefore, should not be disadvantaged by the implementation of the single sales tax proposed by the Provincial Government.

Overview of Proposed Tax Changes and Tax Savings/Relief

Harmonized Sales Tax (HST)

- A single sales tax of 13% will apply to most purchases and transactions starting July 1, 2010.
- Books, children's clothing and footwear, car seats and car booster seats and feminine hygiene products will be exempt from the 8% provincial portion of the single sales tax.

Housing Rebates

- New housing rebates will be available on the provincial part of the single sales tax for buyers of newly constructed homes.

- New homes purchased as primary residences in all price ranges would receive a rebate of 75% of the provincial portion of the single sales tax on the first \$400,000.
- For new homes under \$400,000, on average, this would mean no additional tax amount compared to the current system.
- A rebate for rental housing would be provided, similar to the proposed rebate for new homes.
- Transitional rules for new housing are proposed whereby sales of new homes under written agreements of purchase and sale entered into on or before June 18, 2009 would not be subject to the provincial portion of the single sales tax, even if both ownership and possession are transferred on or after July 1, 2010
- The tax would also not apply to sales of new homes under written agreements of purchase and sale entered into after June 18, 2009 where ownership or possession is transferred before July 1, 2010.

Personal Tax Savings

- Every eligible family that files a tax return in Ontario with an income below \$160,000 will receive three cheques totaling \$1,000.
- Single Ontarians who file a tax return in Ontario and earn less than \$80,000 a year will receive three cheques totaling \$300.
- There would be a 16.5% cut in the tax rate on the first \$36,848 of taxable income and a tax cut for 93% of all Ontario taxpayers.

- Other changes will mean 90,000 more people with low incomes will pay no Ontario personal income tax.
- Ontarians will receive a total of \$10.6 billion in tax relief over three years.

Sales Tax Credits

- For those with low and middle incomes, there will be \$260 in ongoing sales tax credits for each child or adult.
- For low and middle-income homeowners and tenants, there will be \$270 million more a year in property tax relief.
- The current combined sales and property tax credits would be replaced with two new tax credits: the Ontario Sales Tax Credit and the Ontario Property Tax Credit.
- The Property Tax Credit would be based on occupancy cost — that is, property tax paid or 20% of rent paid. A credit would be provided for occupancy cost of up to \$250 for non-seniors or \$625 for seniors, plus 10% of occupancy cost. The credit would not exceed occupancy cost and would be subject to a maximum of \$900 for non-seniors and \$1,025 for seniors.
- Eligible single seniors with \$500 or more in property taxes and income of up to \$35,000 a year will receive the maximum \$500 grant in 2010. Eligible single seniors with income between \$35,000 and \$50,000 will receive a proportionately smaller grant. Eligible senior couples with

\$500 or more in property taxes and income of up to \$45,000 a year will receive the maximum grant. Eligible senior couples with income between \$45,000 and \$60,000 will receive a proportionately smaller grant.

Business Tax Savings

- \$4.5 billion in tax cuts over three years to encourage competitiveness and investment.
- Corporate Income Tax will be lowered from 14% to 12% in 2010, then 10% over three years.
- The rate on manufacturing and processing will be lowered from 12% to 10%.
- The small business rate will be cut from 5.5% to 4.5%.
- The 4.25% small business surtax will be eliminated.
- The capital tax rate will be cut by 33% on January 1, 2010 and then completely eliminated by July 2010.
- Ontario will have the most competitive rates among its major competitors and trading partners.
- Fewer small and medium-sized businesses will have to pay the Corporate Minimum Tax, and the rate will be cut from 4% to 2.7% as of July 1, 2010.
- A single sales tax would also reduce paperwork costs for business by more than \$500 million a year.
- To help small businesses make the transition to a single sales tax, the government would provide up to \$400 million in one-time sales tax

credits to help make changes to point-of-sale and accounting systems.

RTO/ERO: Continuing to Advocate on Behalf of its Members

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 and have even had the opportunity to meet with the Premier a few years ago, we, nonetheless, have spent considerable time and efforts on letters on a variety of topics to the Prime Minister and Premier, as well as to Cabinet Ministers, with little by way of tangible results.

About a year ago 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. After presenting to the Provincial Executive and senior staff last fall, Len Domino was the keynote speaker at a provincial workshop in March of this year, sponsored by the Political Action Committee and held for District political action representatives.

As a result, the Provincial Executive, in concert with the Political Action Committee, is in the midst of developing 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. These issues, and others identified as part of the advocacy plan, must be well researched, with balanced perspectives and with an effort to engage with government on those aspects of any given issue that impact our members.

In addition to the HST issue, RTO/ERO continues to advocate on behalf of its members in the areas of PSA testing and for timely accessibility to health care.

RTO/ERO'S Immediate Response to the Harmonized Sales Tax

In March, after the provincial government announced its plan to introduce a Harmonized Sales Tax (HST), RTO/ERO commissioned a study by its auditors Grant, Thornton to determine the impact of the HST on seniors. A copy of this report was provided to the District Presidents at their workshop in mid-April.

In response to queries received from RTO/ERO members on its position on the HST, RTO/ERO sought the input and advice of Len Domino. As indicated by the government's announcement of comprehensive tax reform measures, it has become clear that the HST cannot be viewed in isolation from other tax measures within the Provincial Government's budget that are intended to make Ontario more competitive, offer more benefits to the poor, and mitigate the impact of increased taxes not only on

most taxpayers, but specifically on seniors.

After reviewing the Grant, Thornton report, Len Domino and Associates added an Addendum to clarify their perception of the HST. This report, as well as a report from the Executive Director on the HST topic, was distributed at the Spring Senate at the end of May, with the Grant, Thornton/Domino report placed on the home page of RTO/ERO's provincial website for easy access by all members.

Next Steps

The HST issue continues to be discussed by the Provincial Executive and the provincial Political Action Committee, with input and advice, as necessary by government

relations specialist Len Domino. The Provincial Executive and senior staff are in the process of identifying areas where RTO/ERO believes it may be able to offer advice to the Provincial Government and influence the structure of the HST. These include exemptions on home energy costs, gasoline for cars, group insurance programs, and for not-for-profit organizations such as RTO/ERO.

Over the next few months, members of the Provincial Executive and senior staff plan to meet with staff in the Office of the Minister of Revenue, responsible for the implementation of the HST, to outline RTO/ERO's position and seek opportunities to continue dialoguing with the Provincial Government in a collegial, respectful atmosphere. **16**

Not A Tax Grab After All: A second look at Ontario's HST

Introduction

On March 26, 2009, Ontario Finance Minister Dwight Duncan tabled the provincial budget, the centrepiece of which was a new 'harmonized' sales tax (HST). This decision meant that the separate provincial (8%) and federal (5%) sales taxes would be combined into a single tax (13%). Beginning July 1, 2010, Ontario will follow the lead of three Atlantic provinces (excluding PEI) and, with slight variation, Quebec. Soon after Duncan's announcement, British Columbia announced that it, too, would be going down this path.

For most of the public, the big news event was that the new harmonized tax would be largely built on the base of the federal GST. The new sales tax would be extended to many items such as services and home heating fuels that had been previously exempt under the old provincial sales tax (PST), increasing the amount of sales tax consumers will pay.

However, Duncan also announced that there would be new property and sales tax credits, analogous to the federal GST credit, intended to offset the effects of the new levy for those with middle and lower

incomes. He also introduced a sweeping set of personal income tax (PIT) reductions to further offset the new tax. There was also transitional financial assistance, designed to last three years, to buffer the move to the new system. However, almost no one paid any attention to these supportive measures.

As one would have expected, the announcement was immediately condemned by the antigovernment, anti-tax lobby using the now-standard emotive language of "confiscation" and "tax grab" and summarized by assertions like "No tax is a good tax" and claims that "the Liberals are stealing your money".

Initial responses from many observers, including ourselves, were conditioned by the relationship between sales taxes and people's ability to pay as measured by income. Because lower-income households spend a larger proportion of their income on taxable goods and services than do higher-income households, sales taxes in general are regressive. The effective rate of tax goes down as income increases. On its own, then, the HST transfers resources away from low-income households. And it does so at the worst possible time, on the tail end of a recession.

The provincial government asserted that while the harmonization would produce an overall gain in revenue raised disproportionately from low-income households, the enhanced tax credits and personal income tax cuts

that rounded out the package more than offset that increase for low- and middle-income households and resulted in only relatively modest net increases for everyone else.

The purpose of this paper is to test the validity of that claim and concludes the government's HST plan is virtually revenue neutral; generally speaking, no one in Ontario is dramatically better off or worse off as a result.

This analysis finds:

1. Families in a wide range of incomes (\$30,000 – \$90,000) should be better off or worse off by no more than about \$50 – \$75 per year — which, given our assumptions and the limitations of the data, amounts to a wash.
2. Low income families and individuals, many members of First Nations and others who do not tend to file tax returns will be significantly worse off as they will derive no benefit from the credits or the PIT cuts.
3. Estimated winners and losers are better or worse off by only modest amounts of money. The HST will entail an increase in gross tax revenues of \$3.5 billion. Offsetting this are the increased sales and property tax credits, worth \$1.1 billion and the Personal Income Tax cuts, worth \$2.3 billion. The new tax package,

taken as a whole, will increase aggregate tax liability in Ontario by \$133 million (or approximately one-quarter of one per cent of base provincial taxes).

4. The negative impact of the HST increases as income rises. Rich people spend more money than do the poor and, as a result, rich Ontarians will pay more sales tax.
5. The sales and property tax credits offset this to a limited extent up to family incomes in the \$70,000–\$80,000 range.
6. The combined effect of the sales and property tax credits, plus the reductions in personal income tax rates across the board, substantially offset the impact of the HST at all income levels.
7. The net combined effect of all the changes — new HST plus sales/property tax credits plus personal income tax reductions — is very close to neutral, a \$37 annual loss in income when averaged over all families in Ontario.
8. Ontario families with the lowest incomes (\$10,000–\$20,000) will be better off by around \$90 on average, while the richest families (with incomes above \$100,000 per year) will be worse off by nearly \$390 annually (approximately 0.2% of family income).

9. Poor families, those with incomes below the Low Income Cut Off (after-tax), come out ahead by around \$140, while non-poor families will lose only about \$60 per year on average.

The Tax Changes

Harmonized Sales Tax (HST)

The centrepiece of the tax changes introduced on March 26, 2009 was the new ‘harmonized’ sales tax or HST, to replace the existing provincial sales tax (PST). The HST would be levied on the same base as the existing federal Goods and Services Tax (GST), meaning that certain items, including all services, that had not previously been subject to the PST would now be liable to the HST. With very few exceptions, this meant that everything currently subject to a 5% GST would, after July 1, 2010, be subject to a 13% HST. Clearly this would entail new tax liability for everyone spending money in Ontario.

Equally - or perhaps, more - significant than the changes in the tax base were the changes in tax philosophy and design. The old PST is a standard ad valorem sales tax where a purchaser pays a fixed percentage on all purchases in designated categories. The tax applies at the point of sale for final consumption, whether final consumption takes place at the retail level or at another level in the production process. Each sale for

final consumption stands on its own for tax purposes. As a consequence, retail sales tax can apply at several different stages of the production process, as long as the product is transformed in some way before moving on to the next stage. Certain categories of goods are exempt from tax at the retail level. Exemptions for businesses are limited. Goods purchased for re-sale (i.e. sold without having been transformed) are exempt, as are certain categories of machinery and equipment employed in the production process.

In contrast, the HST, like the GST, is a value-added tax where manufacturers receive a credit for tax previously paid on inputs and, in effect, only pay taxes on the value added by their contribution to the production process.

Value added taxes are common throughout Europe and the OECD, with the exception of the United States, which continues to embrace the ad valorem principle. While an assessment of the economic impact of shifting from a final consumption tax to a value added tax is beyond the scope of this paper, a general assessment of the academic research points to potential gains for Ontario manufacturers and exporters whose costs would go down as taxes on their material inputs are eliminated.

Sales and Property Tax Credits

The modest existing single sales and property tax credits are being replaced by two separate credits: a

sales tax credit and a property tax credit.

The new sales tax credit will be valued at up to \$260 for each adult and child in low- and middle-income families. It will be reduced by four per cent of adjusted family net income over \$20,000 for single people and over \$25,000 for families. The sales tax credit will be refundable and paid quarterly, starting July 2010.

The new Property Tax Credit will be based on occupancy cost — property tax paid or 20 per cent of rent paid. A credit will be provided for occupancy cost of up to \$250 for non-seniors or \$625 for seniors, plus 10 per cent of occupancy cost. The credit will not exceed occupancy cost and would be subject to a maximum of \$900 for non-seniors and \$1,025 for seniors.

The credit will be adjusted by two per cent of family net income over \$20,000 for single people and over \$25,000 for families. It will be refundable and claimed on the personal income tax return, beginning with the 2010 return.

Personal Income Tax Changes

The third element in the tax package is a set of changes to the personal income tax (PIT) system in Ontario. The tax rate in the lowest bracket, up to \$36,848 of taxable income, is being reduced by one percentage point, from 6.05% to 5.05%, effective January 1, 2010. There is an additional Ontario Tax Reduction in personal income tax of up to \$205

per tax filer and \$379 per child or disabled or infirm dependant.

Other personal income tax changes include a reduction in the thresholds for income tax surtaxes. The threshold for the first level of the surtax (20%) will fall from \$4,257 to \$3,978 (of basic Ontario tax) and the threshold for the second level of the surtax will fall from \$5,370 to \$5,091, lowering the level of provincial income taxes at which surtaxes apply.

In addition, there will be changes to the Ontario dividend tax credit to reduce the rate on dividends from large corporations from 7.4% to 6.4%, and on smaller corporations from 5.13% to 4.5%.

Transitional Benefit

The Ontario government has also provided transitional relief to aid in the adjustment to the new tax regime. Payable in three instalments ending in June 2011, it has a maximum value of \$300 for a single individual and \$1,000 for single parents or couples. Since this is a finite payment and does not form part of the new continuing tax system in Ontario, we do not explore its impact in our empirical analysis.

Winners and Losers

We undertook an analysis of who the gainers and losers were in this whole exercise. The results appear in Table 1.13 Overall about two-thirds of Ontario families will experience gains, or no change as a result of this shift. Approximately one-third

of Ontario families will be losers, with the percentage of families experiencing a loss increasing with income, up to the point where more than 60% of families with incomes over \$100,000 will experience a loss. In the lowest income group — those with incomes between \$10,000 and \$20,000, 91% of families will either experience a net gain (63%), or no change (29%). Perhaps surprisingly, even at incomes under \$20,000, about 8% of families will experience a loss. Other analysis (not shown here) suggests that these tend to be families whose current consumption is close to, or exceeds, their current income. For example, seniors who support their current consumption by drawing down savings will tend to show losses because their consumption exceeds their current income.

Among families with gains the median gain will be slightly under \$300. In the lowest income group the median gain is estimated to be slightly less than \$250. Among those experiencing losses, the median loss will be somewhat greater than \$300 (\$345). In the lowest income group the median loss is projected to be around \$190.

The magnitude of gains and losses is closely related to income, with both gains and losses increasing (in dollar terms) with income, ranging from median losses of less than \$200 in the lowest income group to nearly \$1,000 among families in the top income group. Perhaps

more importantly, the losses, as a percentage of income, tend to decline as income rises. So while high-income families experience losses, these amount to less than one-half of one percent of income.

Turning to the types of families most likely to experience losses, it appears that single senior citizens and senior citizen couples are most likely to experience losses (at lower income levels). These results suggest that the province may wish to re-examine the new credits and calibrate their design somewhat to account for the possibility of some unintentional losers in vulnerable households.

Conclusions

1. No big winners or losers

The central question of this paper — indeed the question that piqued our original research interest — was what effect the new tax package would have on the poor. More precisely, given that a political decision was made to move to a HST system did the Ontario government design this properly to protect the interests of the poor?

In general, our answer would be in the affirmative.

The interests of the poor are relatively well protected in this set of measures. There are no big winners or big losers and the practical impact should be close to what the government promised.

2. Approximate revenue neutrality

Another potential concern regarding the government's tax reform package is its impact on the government's fiscal capacity. While structuring harmonization as a disguised tax cut might have had some political appeal, it would not be in Ontarian's long-term interest. Especially in light of the last year's recession, Ontario needs to preserve its public fiscal capacity — to meet the needs of today and tomorrow.

Although the package delivers a complex array of tax shifts, overall it preserves fiscal neutrality. A \$3.5 billion gross increase in taxation due to the HST nets out to a modest increase of only \$133 million in overall tax liability after the PIT cuts and tax credits are factored in.

Our analysis raises concerns about both the size of the personal income tax cut incorporated in the package relative to the magnitude of the tax credit increases and its overall impact on fiscal capacity.

All too often in debates about tax reform, people assume implicitly that we derive no benefit from the public services that are supported by the taxes we pay. While it should go without saying, we need to be reminded that taxes are necessary to maintain community life: they pay for everything from health care to education, to police, to keeping the streets clean. While Stephen Harper "believe(s) that all taxes are

bad” we tend to concur with former U.S. Supreme Court Justice Oliver Wendell Holmes who said “taxes are the price we pay for civilization”. We have seen the consequences on social life of aggressive tax cutting regimes in both Ontario and Ottawa, and these do not represent a vision of society that we can embrace.

In the same vein, we are left with questions concerning the balance struck by the government between its political need to claim revenue neutrality and Ontario’s pressing needs for further investment in such areas as infrastructure renewal, early learning and social assistance reform, among others.

3. A substantial shift from Personal Income Tax to Sales Tax

In general, we believe that a suitably progressive income tax is preferable to a sales tax. Sales tax is paid only on consumption expenditure, and since the rich tend to spend less than their full incomes, they pay a lower effective sales tax with respect to their total incomes. This makes a sales tax regressive with respect to income.

In the present case, according to the government’s estimates, the total value of the PIT cuts (\$2.3 billion) is more than double that of the sales and property tax credits (~1.1 billion). From a tax fairness perspective, it would have been preferable to have these numbers reversed to produce

a more steeply progressive overall package of HST offsets. Devoting more resources to the sales and property tax credits (which are steeply progressive) and less to the generalized PIT reductions (in which the benefits increase as income rises) would have strengthened the overall progressive aspects of the program and de-emphasized those measures that disproportionately benefit the rich.

The PIT reductions could have been less skewed to benefit high income earners, had the government chosen to use refundable income tax credits rather than reductions in tax brackets and rates. The former are typically of fixed value regardless of income level and are relatively more beneficial to those with lower incomes. If refundable, they will be paid even to those with no taxable incomes. Reductions in tax brackets and rates, on the other hand, are of no benefit to those who pay no tax and are inevitably regressive in impact and benefit the rich far more than the poor. Thus, in terms of their design of the income tax cuts, we feel the government’s approach leaves much to be desired.

The design of the property and sales tax credits is far better, being targeted to lower-income taxpayers. However, there is concern about the resilience of these credits over time, about protecting the equity in future years. Research on the federal GST tax credit has shown that at times when incomes (and therefore

consumption) rose faster than prices and when the credit was linked to increases in prices, the credit offset less of the G S T paid and the real value (purchasing power) of the credit declined over time. Although the Ontario government has committed to fully indexing the credit amounts and thresholds to inflation, they have not indicated the indexation methods and we do worry about the real value of these credits over time. Additionally, of course, a future government can eliminate or reduce the indexation with little public visibility, and the progressivity in this package could therefore be at risk.

Finally, and importantly, we must note that the HST offsets are all delivered through the tax system, available only to those people who file tax returns. It is crucial that the government actively embrace an outreach initiative through community-based agencies to ensure maximum coverage for the sales and property tax credits in particular. (Those with incomes too low to pay income tax will not benefit from the reductions in tax brackets and rates).

Many members of First Nations do not file tax returns and will be subject to the full impact of the HST without any of the offsetting benefits. Likewise, other vulnerable groups - illegal immigrants, street people, those living in shelters - also typically do not file tax returns and will be particularly disadvantaged. The government must devise

measures to protect these particular groups within the population.

4. A value-added tax (GST, HST) replaces an ad valorem sales tax (PST)

While a full discussion of this issue is beyond the scope of this paper, a few comments are in order. The effect on consumers of a ‘value-added’ tax such as the HST remains an empirical question. It will undoubtedly generate tax savings for most businesses, most notably those involved in the manufacture of goods. However, whether and to what extent these cost savings will ultimately be passed on in the form of lower retail prices remains to be seen.

Even if input tax savings are not passed on but are retained by industry, this may well keep some businesses alive when they would otherwise sink, may keep some people employed who would otherwise lose their jobs, and in the best case scenario, may even create new jobs. Whether a value-added tax is the best way to save or create jobs is again beyond the scope of our analysis. But we do note that the approach places great emphasis on the type of corporate taxation (HST vs. PST) as a key determinant of economic viability, more than other factors such as the state of consumer markets, status of technology, trade barriers abroad, etc. We wonder if an HST will really matter as much as its

proponents suggest, though we do not dismiss its potential to contribute to economic growth in Ontario.

In other words, taking the economic case for sales tax harmonization as a given, our analysis suggests that the particular package of tax changes chosen by the government of Ontario does a relatively effective job of mitigating the major negative distributional effects of the change.

To the extent that the facts have a bearing on the politics of the issue, the government's HST plan should survive the initial political onslaught. Any fundamental tax change that yields no big winners or losers is, almost by definition, a good political tax change. And that, our analysis suggests, is what harmonization will deliver in Ontario.

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About the Canadian Centre for Policy Alternatives

The Canadian Centre for Policy Alternatives is an independent, non-partisan research institute concerned with issues of social, economic environmental justice. Founded in 1980, the CCPA is one of Canada's leading progressive voices in public policy debates.

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Government of Ontario Promo Excerpt

Tax Benefits for Families

The world has changed. We've witnessed the biggest global economic downturn in 80 years. Many experts agree that a single, value-added sales tax like the HST is the most important thing we can do to strengthen Ontario's economy.

Together with our tax cuts, the HST would attract investment and jobs, and also help protect high quality public services that make Ontario a better place to live.

Cuts to Personal Income Tax

93% of Ontario taxpayers would get a personal income tax cut. All Ontario taxpayers would see a 16.5% cut in the tax rate on their first

\$37,106 of taxable income - that's the lowest rate of any province in Canada.

Ontario families and individuals with up to \$80,000 of income would get an average personal income tax cut of 10%.

Transition Payments

Replacing the PST would help eliminate the hidden sales tax that many products carry. Few people realize that the PST is charged on various businesses costs throughout the supply chain. This hidden tax is ultimately added into the cost the consumer pays at the cash register. However, there would be a transition. That's why individuals and families

would receive transition payments [as follows]:

Eligible families - including single parents and senior couples - with an annual income below \$160,000 would receive three payments totalling \$1,000.

Eligible individuals with an annual income below \$80,000 would get three payments totalling \$300.

Benefits would be delivered to eligible Ontario tax filers aged 18 and over in each of June 2010, December 2010 and June 2011.

Low-income support

Almost 3 million low-income Ontario families would receive a new, permanent sales tax credit of up to \$260 for each adult and child per year - one of the most generous in Canada.

90,000 Ontario taxpayers with low incomes would pay no Ontario personal income tax thanks to changes included in the comprehensive tax package.

Tax Benefits for Consumers/ Rebates and Exemptions

The proposed HST would not be charged on the following items that are currently not subject to PST:

- Basic groceries
- Prescription drugs
- Certain medical devices
- Child care
- Residential rents
- Condo fees
- Municipal public transit
- Most health and education services

Legal aid; Most financial services
Tutoring; Music lessons.

Consumers would not have to pay the provincial portion of the proposed HST for:

- Qualifying prepared food/beverage sold for \$4.00 or less
- Print newspapers
- Children's clothing and footwear
- Children's car and car booster seats
- Diapers
- Feminine hygiene products
- Books (including audio books)

Buyers of new homes would receive a rebate of up to \$24,000 regardless of the price of the new home.

Buyers of new residential rental properties would receive a similar rebate.

The HST would not apply to purchases of resale homes.

Assorted documents are available for consumers, businesses, professionals, etc. providing details beyond what we have room for in this publication. Check the calculator that will give you an estimate of the effects of the tax changes on your income.

Source:

Government of Ontario Website:
www.rev.gov.on.ca/en/taxchange/index.html

For the Skeptic

As with many government initiatives, especially those that relate to taxes, there are those who would prefer not to be confused with facts. So, should there remain the belief that the Ontario tax changes for 2010 are indeed a 'tax-grab' on 'hard-working' Ontarian's 'hard-earned dollars', we list below those funding demands made by Special Interest Groups through the media since the tax changes were proposed. We list them in no priority and no reference is made as to their efficacy. *Editors*

Reduce Child Poverty * Cover Catastrophic Drug Costs
Electrify Commuter Rail Lines * Pay down the Provincial Debt
Cover Invitro-fertilization Costs * Protect Private Sector Pensions
Increase Resources for Premature Baby Delivery * Increase Legal Aid
Increase Resources for the Elderly * Fund Indoor Pools in Schools
Cover Costs of Individualized Teaching of Autistic Children
Subsidize Hog Farmers * Balance the Budget
Cover Year-End Budget Shortfalls for Children's Aid Societies
Provide Full-day Kindergarten Staffed by Qualified Teachers
Widen the Range of In-Province Health Treatment to Stop Paying for
Services in American Hospitals
Spend more on Infrastructure Safety Inspections (Bridges, etc.)
Fund 5000 Child-Care spaces potentially losing Federal Funding
Triple funding for Alzheimers Research and Treatment
Maintain Public Housing in Livable Condition **16**

Brian Kenny, RTO/ERO Past President Recovers



Those of you who attended our AGM will remember **Brian Kenny**, then President of RTO/ERO, and his informative and humourous presentation. We are sad to report that on his return home to Dryden from RTO/ERO business in Toronto (he flies into Winnipeg, then drives to Dryden), he was in a very serious accident: hitting black ice; going over a 30-foot rock ridge and breaking his back (L-1). In the storm, it was about 15 minutes before he was noticed because of the skid marks and the knocked out pole. After 8 emergency workers carried him up the embankment, he was transported to Kenora and then to Dryden. We are please to report that Brian is recovering at home with pain subsiding and physio-therapy starting. He can be reached by email at bnkenny@shaw.ca.