

## 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:**

**Submission:** 1<sup>st</sup> day of September, November, January, March, May

**Mailings:** late September, November, January, March, May



RTO/ERO Toronto Newsletter  
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**THE RETIRED TEACHERS OF ONTARIO**  
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO

DISTRICT 16 *former* CITY OF TORONTO

## NEWSLETTER

C. Naumoff/1991

**Volume 32, Issue 5**

**May, 2010**

**Printed:** September, November, January, March, May

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*www.rtoerotorontodistricts.org*

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		<i>Guide to Advance Care Planning</i>	

Photo: Allan Gardens, Toronto

### RTO/ERO Toronto Executive 2009 ~ 2010

**President:** David Shanoff  
**First Vice-President:** Roy Harvey  
**Treasurer:** Robert Putnam  
**Archives:** Rosalina E. Bustamante  
**Goodwill:** Sue Booker  
**Mailing:** Marjorie Blake  
**Pension/Retirement:** Shashi Makhija  
**Program:** Kay Jeffery

**Past President:** Valerie Mah  
**Second Vice-President:** Jack DeGroot  
**Secretary:** Nanette Zettler  
**Communications:** Bill Menagh  
**Health/Insurance:** Bill Tajer  
**Membership/Recruitment:** Bob Neal  
**Political Action:** Pat Carson  
**Social/Recreation:** Carmelita Salazar

**Travel:** Linda Grieve

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

## From Your Editors

We are very proud of RTO/ERO and its service to educator retirees. From its origins in the effort to have teacher pensions indexed, to the creation and maintenance of affordable health insurance in retirement, and its on-going advocacy for older persons, RTO/ERO has been pro-active in its support for members. Members have been well served by its constitutional governance and growing use of technology to facilitate direct member access to services and the committees responsible for them.

From time-to-time we express our point of view on policy within RTO/ERO (see our March Issue Editorial on Pensions, p7). These editorials may or may not reflect the official position of RTO/ERO nor that of the Toronto Executive.

It is, therefore, disappointing when relations between Toronto District (and some others, apparently) and the provincial organization become strained over the *implementation process* of a new 'waiver' policy. See Page 19. **16**

## Dates To Remember

Our Bridge, Executive and Travelogue activities take place at **Holy Rosary Parish Hall**. Google Map on our website.

<b>June, 2010</b>	group will organize its own schedule.
Bridge..... 1	Please contact the appropriate
Art/Sketch ..... 3	Convener if you have an interest.
Executive Meeting ..... TBA	
Friday Night Movie..... 11	
Monday Matinée Movie..... 21	
Neil Wilson Golf..... 30	

### Coming Up:

August 28 ~	RTO/ERO Blue Jays
September 7 ~	'STB' Golf
September 7 ~	'No-Bell' Luncheon
September 9 ~	Executive Meeting
September 30 ~	Scholarship Apps due
October 19 ~	New-Member Breakfast
November 9 ~	Craft Show
November 9 ~	Fall Luncheon <b>16</b>

### July/August/September, 2010

During the summer months many of our activities enter a state of hiatus as conveners and participants enjoy their vacations. During this period, each

*Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.*

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

## In Memoriam



RTO/ERO Toronto District 16 extends condolences to families, friends and colleagues of those deceased. May we, together, share in the mourning of the loss and in celebration of the service they rendered. **Sue Booker, Goodwill**

- Allan Allman
- Owen Barton
- Ruth Bell
- Elizabeth Brown
- Alexandra Crysler-Wiggins
- Louise Dick
- Ostap Dykun
- Patricia Flood
- Helmi Garscadden
- Gary O. Gray



- Jean Hunter
- Teresa Jacenty
- Jane Merkley
- Louise McGill
- Clare McGroarty
- Mabel B. Morley
- Gladys Morrison
- William Sager
- Viola E. Webster

## Use Your District Executive

Members of your Executive can provide service and assistance if they are aware of issues on your mind. Refer to your September or 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 so you can download for free. **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](http://www.rto-ero.org). **16**

## Welcome to New Members

Welcome to those having joined us in March and April, 2010. *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 April 1, 2010, our Toronto District membership stood at 4177.



**Bob Neal**, Membership

Margaret W Allman  
Michael Ball  
Mary-Anne Baraniuk  
Eileen A Barton  
Susan C Bradley  
John Cameron  
Lynn Daigneault  
Jane Douglas-Oliver  
Elizabeth Estall  
Bruce Galbraith  
Violet Gulletson  
Bonnie Hamp  
Margaret Ann Loughheed  
Arlene Mawson  
Edwin Meeking

Rita Moonilal  
Eugene Morishita-Miki  
Gordon Robinson  
Joyce Rogers  
Karin Schindler  
Michael J Seward  
Murray Shukyn  
Raymond Stoddart  
Harold Tamminen  
Gloria Torrance  
Helena Vaiceliunas  
Janette M Vedan  
Holli Verkade  
Paulette Volgyesi  
Eric Willcocks

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## RTO/ERO Annual Blue Jays Game

Here are the details for the annual RTO/ERO Blue Jays Game with presentation of cheque for \$10,000 to a designated charity as selected by Senate in May. A cheque will be presented in a pre-game ceremony.



- Saturday, August 28 at 1:00pm
- Blue Jays play Detroit Tigers
- Tickets are in the same section as previous years: field level seats (level 100) down third base line. This year Districts have the option to choose the same section on 200 level (same price, seats a bit wider and padded)
- Tickets normally sell for \$52, but **offered to RTO/ERO members for that game for \$46** (includes \$5 donated to the designated charity by the Blue Jays)

*To order tickets, please contact the Blue Jays directly.*

**Our contact is Andy Topolic:** 416•341•1565 or 888•654•6529 x14946 or [andy.topolic@bluejayscom](mailto:andy.topolic@bluejayscom) 16

## President's Column ~ David Shanoff

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



Due to some personal time constraints, this version of the President's Message will be somewhat shorter than usual. I apologize for any disappointment that this may cause (Okay, you can stop chuckling now).

For those of you who have recently returned from your winter vacation, I hope that you enjoyed better weather than Marilyn and I experienced. Often, the temperature in Toronto was the same as in our part of Florida. It was disheartening but we were there, and not here, and we did not have to shovel the precipitation.

Our Annual General Meeting was held on May 5 at the Old Mill. At that time our new District Executive was chosen for this coming year. It is my pleasure to welcome a number of new members to the Executive, and to express thanks to those who are leaving. The members of your new Executive for 2010-2011 may be found at the end of my message on Page 4.

As you read this message, I encourage you to consider a position on a future Executive. Being there will give you greater insight as to how RTO/ERO functions, both at the District and at the Provincial levels. As well, you will have an opportunity to participate in the decision-making

process affecting the various activities that are offered to our members by the District. There are usually 8 Executive Meetings a year. The real bonus for working on the Executive is that you will be working with an exceptional group of volunteers who bring their various experiences to the table.

By the time you read this message, 4 Members of the Executive will have attended the Spring Senate of RTO/ERO. The two Senators are **E. Roy Harvey** (1st Vice President) and myself (President). The two Observers are **Bob Putnam** (Treasurer) and **Lone Smith** (Member-at-Large). Senate is held twice a year, and is the opportunity for representatives from all 47 Districts (including 2 from British Columbia) to get together and to make decisions affecting the entire organization. District 16 is the largest District with well over 4000 members, but we only have two votes, as do all the other Districts. Any attempt in the past to change this apparent inequity has been unsuccessful.

Finally, I would like to offer my sincere thanks to all those who contributed, both the members of the Executive and the many volunteers who were responsible for the amazing variety of activities offered this past year. I have enjoyed serving as your President and I look forward to

*Continued on Page 4*

President continued from Page 3  
another successful year.

and restful summer. I look forward to communicating with you with in our next Newsletter in September. Until then, be well.

David Shanoff 16

Thanks to our many members for your continued support of District 16 and I hope that you have a very enjoyable

### RTO/ERO Toronto District 16 Executive July 1, 2010 ~ June 30, 2011

POSITION ..... Volunteer

- President ~ ..... David Shanoff
- Past President ~ ..... Valerie Mah
- First Vice-President ~ ..... Roy Harvey
- Second Vice-President ~ ..... Lone Smith
- Treasurer ~ ..... Bob Putnam
- Secretary ~ ..... VACANT
- Archives ~ ..... Doreen Olds
- Communications ~ ..... Bill Menagh
- Goodwill ~ ..... Marjorie Blake
- Health Services and Insurance ~ ..... Bill Tajer
- Membership ~ ..... Bob Neal
- Political Action ~ ..... Pat Carson
- Program ~ ..... Kay Jeffery
- Retirement/Pension Concerns ~ ..... Shashi Makhija
- Social/Recreation ~ ..... Carmelita Salazar
- Travel ~ ..... John Bratton
- Members-at-Large ~ ..... Anne Ludwigsen  
Lou Manning  
Helen Milton  
Susan Weinert  
Roger Wilson

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### Volunteer Needed for District Secretary



**Please Help!** Even if just for a year, we could use some assistance on our Executive in the position of Secretary. There are, typically, 8 Executive Meetings and 1 AGM and you can still take a vacation - other executive members will fill in as necessary. Plenty of assistance is available. Contact **Valerie Mah** at 416.533.0445 / vmah@ican.net. 16

### Political Advocacy ~ Pat Carson



There exist some concerns regarding the benefits provided by Local Health Initiative Networks (LHINs) and Community Care Access Centres (CCACs). Do they serve the interests of Ontario's population or are they simply an additional layer of bureaucracy designed to pay inflated administrative salaries?

We would appreciate your telling us your experiences with these agencies (good or not-so-good) so that our Provincial Advocacy Committee can prepare policy and action to try to improve the value of these agencies.

Contact **Pat Carson**: 416•626•5995 / pcarson@rogers.com

**Editors:** Recently the media has reported on the lack of standards for care-workers in retirement homes or in the growing 'in-home' care-services offered by private companies. Additionally, the Ontario Government refuses to consider the establishment of such standards (CBC: April 26, 2010).

We have multiple members living in the same retirement home/complex for a number of years. This leads us to believe that the care received and the amenities available in these locations are appreciated and enjoyed. We do not know anything about companies that provide 'in-home' care so could not help our members, if asked.

We would like to hear from those of you who have positive experiences with both retirement homes and 'in-home' care companies. 16

### AGM Entertainment: The McAndrew Sisters

Arranged by **Kay Jeffery** and well-received by our Spring Luncheon attendees, these entertainers, *The McAndrew Sisters*, may be booked through **Jayco Productions** at jaycoproductions@yahoo.com / 905.628.6103. See our website for more photos and their brochure. 16



### "Gis Go Laugh!"



**News Item:** Greece receives a downgrade in its debt rating. This by the same companies who couldn't/wouldn't identify the degraded debt of the financial institutions responsible for the sub-prime mortgage fiasco followed by the major financial meltdown of 2008-2009.



## The Neil Wilson/TSAA Golf Tournament ~ 2010

Wednesday, June 30th, 2010

### Rolling Hills Golf Club ~ The Championship Course (par 72)

12808 Warden Avenue, Gormley, Ontario

[http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF\\_COURSE\\_ID=0530](http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF_COURSE_ID=0530)

**Times: Golf:** Registration at 11:30am  
Tee Off (shotgun start) at 1:00pm  
Scramble format  
Golf carts mandatory

**Social:** 6:30pm  
Roast Beef Buffet Dinner at the golf course

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

### Register by June 18, 2010

For information on how to register, go to our web site: [www.ntci.on.ca](http://www.ntci.on.ca) and click on "TSSAA Golf". Or contact **George Shepherd** at 416•231•5738

*Avoid disappointment, register early ~ we were over subscribed last year*

**Open to all RTO/ERO members**

*Editors: should anyone take digital photos of this event, we can post them to our website. Just email to [bmenagh@eol.ca](mailto:bmenagh@eol.ca).* 16

## RTO/ERO North York ~ Newsletter Editor Needed

RTO/ERO North York District 23 is seeking a new Newsletter Editor. The only required necessity is to transfer your RTO/ERO membership to RTO/ERO North York District 23. For complete details regarding this position, please contact Michael Sheffe at [mshaffe@rogers.com](mailto:mshaffe@rogers.com). This is an executive position and an excellent opportunity for some involvement in retirement. 16



## Recreation/Social ~ Carmelita Salazar

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

Summer is here... we welcome the sunshine and rain showers once in a while... it keeps our plants growing and flowers blooming. Take time to go outdoors and enjoy the beautiful gardens around the city in this wonderful weather.

There are all kinds of activities going on around the city and suburbs. Best of all, we have planned many activities for you where you can meet your colleagues and share some of your activities, experiences, travels, and retirement stories.

Do come and meet your colleagues and have some FUN!

**Carmelita Salazar, Chair**

### 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 12:30pm 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.

*The following groups meet at varying locations:*



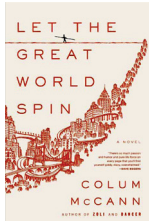
**Art & Sketch Group** ~ meets on the first or second Thursday of the month. They work with different portable medium that interests them (pencils, crayons, ink, water colors, etc.) Their sketches of flowers, animals, architecture, and landscapes are amazing! Call **Dahlia Day** at 905•882•8662.



**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. *Note our new, additional, Non-Fiction Book Club's initial meeting on Page 6.* **Continued on Page 6**

RTO/ERO advises prudence *'for participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. Participants are also advised to consult their doctor especially if they have a pre-existing condition that raises concern.'*

Social continued from Page 5



**June**  
← *Let the Great World Spin*  
by Colum McCann



**September**  
*Paris 1919:*  
→ *Six Months That Changed The World*  
by Margaret MacMillan

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

**!New! Non-Fiction Book Club !New!**

**Sharon Goodier** (416•916•6991) has volunteered to start a non-fiction book club in September. It will be eclectic: bring whatever you're reading at the moment and tell us about it. Maybe we can even exchange books and save our retired wallets some money. We will meet at her place until we get too large for my living room which can handle 8 – which is really enough for a discussion anyway. We'll remind you in our *E*-zine.

**Tuesday, September 7, 2010 from 2:00 - 4/5:00pm**  
**219-2350 Dundas Street West**



**Day Trips** ~ are arranged each theatre season by **Jack DeGroot**. Notice is published, Spring and Fall, in our Newsletter. Note the RTO/ERO | Merit Travel on Page 26.



**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. Don't go to the movies alone... join us! Call **Mary Smith Malcolm** at 905•509•9511 or email [marya.malcolm@sympatico.ca](mailto:marya.malcolm@sympatico.ca).



**Investment Group** ~ 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 27 for dates.) They attend a central location then enjoy refreshments before the rush-hour. Participants are notified by email or telephone the weekend before. Friends welcome! Contact **Anne Ludwigen** at 416•324•0909 or [acludwigen@rogers.com](mailto:acludwigen@rogers.com).

*Continued on Page 31* ➔

Recreation/Social continued from Page 6



**Super Tees Golf Group** ~ starts soon at Scarlett Woods. Contact **Rosalie Parente** at 905•856•6936. Join us and get in shape for the RTO/ERO Toronto 'Screw~the~Bell' Tournament (Page 22). (*Liability Waiver required for this event.*)



**Walking/Talking Group** ~ meets on the last Friday of the 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](mailto:1lanoka@aol.com). **Future dates:** June 18 to the Toronto Music Garden at Harbourfront. (*Liability Waiver required for this event.*)



Reluctantly, we announce the retirement of Phyllis from the convenorship of our Walkers Group. For the past two years she has faithfully organized informative and healthy trips for a number of our members. Should other members wish to continue Phyllis' activity, please contact Carmelita. (See box below.) 16

We try to provide activities according to our members' wishes. If you would like to lead a group of like-minded individuals, contact Carmelita at 416•927•0416 or [csalazar8@sympatico.ca](mailto:csalazar8@sympatico.ca) and we'll help you start. Possibilities: bowling, billiards, dining, photography, dancercise, photography, swimming, etc.

**Monday Matinée Movie Club Dates**

If you'd like to join the Monday Movie Club, contact me at 416•324•0909 / [acludwigen@rogers.com](mailto:acludwigen@rogers.com). Future events: June 21, July 19, August 16, September 20, October 18, November 15, December 20, 2010.

**Ann Ludwigen**, Convenor 16

**Island Science School 50<sup>th</sup> Anniversary**  
**Saturday, September 25, 2010**



The 50th Anniversary of the Island Natural Science School will be held on **Saturday, September 25, 2010 from 11:00am to 3:00pm**, with our **Celebratory Ceremony at 2:15pm** in the New School. We hope that you will attend and;

- Tour the Old School
- Tour the New School
- Tour the Lighthouse
- Tour the Farm
- Tour the Conservation Area
- View Videos, Photos, Memorabilia

**Contact:**  
**Cheryl Shannon** at 416•393•1910 / [Cheryl.Shannon@tdsb.on.ca](mailto:Cheryl.Shannon@tdsb.on.ca)

September 28 to October 1, 2010



**M**erit Travel and RTO/ERO have arranged an excursion to the Agawa Canyon. *50 participants are required to keep the cost as advertised.* If this arrangement works well, additional opportunities will be made available.

**Jack DeGroot**

**Tuesday, September 28:** 8:00 Breakfast is served on the train and leave Bayview Village Parking a boxed lunch is provided. There is Lot. We cross the border at Port a 2 hour stop at the Canyon; then the Huron and lunch at the Bavarian train returns to Sault Ste. Marie. We Inn, Frankenmuth, famous for their stay at the Watertower Inn and dinner “chicken dinners”. Free time in Frankenmuth or at Birch Run Outlet Mall. Since we are out of Canada more than 48 hours, purchases made in the US are duty free to a value of \$200. Our next stop will be St. Ignace, MI where we spend the night at the Best Western Harbour Pointe Lakefront. Dinner is on your own.

**Wednesday, September 29:** After breakfast at the hotel we will board the 10:30am ferry for Mackinac Island. After a short ferry ride, we a horse-drawn carriage takes us to the Grand Hotel where we enjoy their delicious buffet lunch. Following lunch, there is be free time to explore the island. No motorized vehicles are allowed on the island. We board the 4:00pm ferry to return us to our coach in St Ignace and proceed to Sault Ste. Marie where we stay for the next 2 nights. Dinner will be on your own. (You may not need it after the lunch at the Grand Hotel.)

**Thursday, September 30:** We take the train for our trip through the spectacular Agawa Canyon.

**Friday, October 1:** Following breakfast at the hotel we start our return journey to Toronto. Comfort stops and a luncheon break will be made along the way.

**Price:** double occupancy: \$699.00  
single supplement: \$200.00  
based on 50 participants

**Included in price:** **Return transportation, three nights accommodation, Famous Bavarian Inn Chicken dinner, Ferry to/from Mackinac Island, Horse-drawn carriage ride, buffet luncheon at Grand Hotel, full day train excursion including breakfast and box lunch in Agawa Canyon, final evening Dinner, Tip for driver.**

*To book this package, please call:*

**Tommi Hayhoe**  
**Merit Kleinburg Travel**  
**10480 Islington Avenue Box 292**  
**Kleinburg ON L0J 1C0**  
**1•800•463•6187 x7116 or**  
**tommi.hayhoe@merit.ca**

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As you may know from the media, the OTTP made significant investment gains in 2009 (13%).

Nevertheless the Plan reported a \$17.1 billion preliminary funding shortfall at January 1, 2010. Although the Plan has sufficient funds to pay all pensions for a significant time into the future, steps must be taken to eliminate the shortfall before the next funding valuation is filed with the provincial pension regulator. The next regulatory filing is due in 2012, but the plan sponsors can choose to file voluntarily before then.

To eliminate a funding shortfall, the Ontario Teachers' Federation (OTF) and the Ontario government, the two plan sponsors, can:

- increase contribution rates;
- invoke conditional inflation protection for pension credit earned after 2009;
- reduce pension benefits members will earn in the future; or
- adopt a combination of these options.

*The value of pension benefits already earned by working and retired members cannot be reduced under current law.*

### **Sustainability Working Group**

This group was formed in September 2009 to look at ways to keep the Teachers' pension plan affordable and secure for all plan members in the future. The group comprises

representatives of the OTF, the Ontario government and pension plan management. It will develop an action plan in mid-2010.

A committee of the sustainability group has produced five presentations to help educate members on key funding issues. You can view the presentations at:

[www.fundingyourpension.com](http://www.fundingyourpension.com)

Detailed Plan financial information can be obtained at [www.otpp.com](http://www.otpp.com).

### **At the OTTP AGM**

Your Newsletter Committee was represented at the OTTP Annual General Meeting (April 9, 2010). We provide here specific issues that were brought to the attention of the meeting along with the response in italics. Questions and answers are paraphrased for space and multiplicity of similar items. *We recommend the websites in this article for additional, perhaps more detailed, information direct from the source.*

**Can the investment calculations be based on other assumptions so as to negate the need for contribution or benefits changes in the future?**

The current assumptions have been established for some time and have served the Plan well. Changes in assumptions will be one of the considerations of the Sustainability Working Group. *Cont'd Page 8*

OTPP continued from Page 7  
**How does 'ethical investing' as described on the OTPP website align with OTPP investments in mining in Central America (Goldcorp); labour issues (TD Centre); Israel (walling off of Palestine)?** The OTPP does its due diligence *before* investments are made. However, legislation requires that the only consideration for buying/divesting are those related to the financial well-being of the Plan in the interest of its members.

**can members live with poorer service?** This cost in 2009 is a cost incorporating a variety of changes to member service that came due in 2009 and are not anticipated to remain at that cost level.

**What changes are planned for a survivor pension for spouses married after retirement?** There will be a reduction to your pension if there is no other eligible individual - contact the OTPP directly for advice.

By the time you read this, the report of the OTPP AGM, including questions and answers, may be posted on the OTPP website. [16](#)

**The OTPP spent about \$130/ member to provide its highly rated personal service to members; so**

## Teaching After Retirement ~ Rule Changes

**A**greement has now been reached by the OTPP partners (Ontario Government and Ontario Teachers Federation) to make the following changes to address some of the issues related to teaching after retirement [see our March Issue, V3 I4, 2010, page 7]:

**New 50-day limit; employers to report re-employment service**  
*Beginning Sept. 1, 2012*, you will be able to work in education without affecting your Teachers' pension for up to 50 days in each school year you work following retirement. This single-tier limit means you'll only have one number to worry about if you become re-employed in education after retirement.

**Clearer definition of "re-employed pensioner"**  
*This plan change, effective Sept. 1, 2010*, will make it clear and eliminate uncertainty as to what is considered re-employment: if you provide any services for compensation after retirement for an employer who participates in the pension plan, you will be considered a re-employed pensioner and subject to re-employment rules and regulations. This applies whether you are employed, self-employed or hired through a third party. Also note that you can't forgo compensation to circumvent the rules.

*Continued bottom of Page 9*

## RTO/ERO Toronto Annual Craft/Artisan Show

**W**e are pleased to host another Craft/Artisan Show. If you would like to participate in this activity, complete the form below and forward it as indicated. A Registration Form is also available on our website.

This event will take place, at The Old Mill, on Wednesday, November 9, from 10:00am to 2:00pm. Set-up details will be sent to participants. There is a \$25.00 Table Fee (to help cover costs of room rental) and you will be provided with one Fall Luncheon Ticket to be used as you see fit.

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

Photos of previous Craft Shows are available on our website:

[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

A list of participant will be published in our September newsletter.

**NOTE: products shown should be self-produced and not manufactured by a third party. This is not a garage sale.**

\* \* \* \* \*

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_

(used for RTO/ERO purposes only)

Product Description: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Send to: **Carmelita Salazar**  
40 Irwin Avenue, Toronto M4Y 1L2  
416.927.0416 / [csalazar8@sympatico.ca](mailto:csalazar8@sympatico.ca)

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

A table cannot be provided without the Table Fee.



## RTO/ERO Toronto 'No-Bell Laureate Luncheon'

This event was first held last year. Join us again this year. Pre-Register by August 25 with one of the contacts below giving name, phone and email address.

**Tuesday September 7, 2010**  
**Cost: \$15.00 at the door**  
**Location: The Mandarin**  
(Yonge & Eglinton)



### Organizing Committee:

**John Cox:** cox06@live.com  
**Anne Ludwigsen:** 416•324•0909 / acludwigsen@rogers.com  
**Valerie Mah:** 416•533•0445 / vmah@ican.net 16

## Investment Group



The purpose of this group is to exchange information and knowledge. We each bring an item we have learned about from the world of finance and share the data. The group got started as we all lost faith in financial advisors who charge a lot but earn us little. We are all smart teachers who love to do research.

The last meeting was very lively with discussions on a few stocks and new website that we can use for free.

Our next meeting is: June 24, 4:30-6:00pm.

Please feel free to ask any question you may have: 416•234•1969

Lone Smith, Convenor 16

## Project ~ Service to Others (STO) Grants



Queensmen at RTO/ERO Luncheon/Bill Menagh

RTO/ERO has granted \$2,180 to The Queensmen of Toronto Male Chorus for their 'Sing 'N Learn' program.

This RTO/ERO Toronto

supported request promotes the development of choral music in elementary and secondary schools. The focus of this grant will be North Etobicoke with large populations of recent immigrants. A field teacher and support materials will be funded. A local agency, Darearts Foundation, is also involved. 16

## RTO/ERO Scholarships ~ 2010

A system of Scholarships has been established by RTO/ERO. Last year's procedure is reprinted below but there is one change: **applicants cannot gain access to the on-line form unless they have the sponsoring RTO/ERO member's membership number - the first thing they need to key in.**

Electronic Application Forms are now available only from the Provincial Website: [www.rto-ero.org](http://www.rto-ero.org). *No hard copies will be mailed or emailed.*

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

**Deadline Date:** the close of business, on **Monday, August 9, 2010.** 16

## Letter to the Editor

**Re: When The Doctor Retires, by Marjorie Blake** [V32 I3, January, 2010]

My problem was my family doctor died of a brain haemorrhage at 60 years old. He was very good too. They posted a list of six doctors on his office door.

I had to retrieve my medical health records from Medical Records Storage & Retrieval Services, within a year. I paid over a \$100.00 plus to obtain them. The first thing I did was make copies of all my health records for the future. Luckily for me my two sons went to a walk in clinic about one subway stop away from where I live. When I needed to visit a doctor I went there. I liked him too. When I told him my sons were registered with him already, he said, "Why not register here also".

My former doctor and present one have good specialists for reference if needed. I am set for now and relieved.

Make copies of your medical records when you get a chance. Thank you.

Yours truly, **John Rooney** 16

## Teaching After Retirement Rule Changes ~ Continued from Page 8

Any changes to re-employment rules must be made by the co-sponsors.

**Q. My employer hires retired teachers through a third party.** Do re-employment rules now apply for these types of employment arrangements? Re-employment rules have always applied to these types of work arrangements that involved teaching. The expanded definition of "re-employed pensioner" will now include all re-employment, teaching or non-teaching, whether done on an employment, self-employment or third-party basis.

**Q. What kind of work counts toward the limit?** Any re-employment in education for which you are entitled to compensation counts toward the limit. If you work as a volunteer *and the position or duty is normally compensated*, you and your employer can't forgo payment to circumvent re-employment rules.

Source: OTPP Website: [www.otpp.com](http://www.otpp.com) 16

## RTO/ERO Developments

- Your Toronto Executive met on March and April and:
- approved policy and constitution motions for the district AGM and the list of those to be recognized for their service to the District: **Ian Baird, Arlene Freeman, Bernice Iles, Valerie Mah;**
  - approved a review of charges for Luncheons for implementation in 2011 (the current charge of \$25 has been in place for many years and the subsidization costs have crept up to about \$18/person);
  - after receiving an email from the RTO/ERO Provincial President regarding the appearance of Toronto District's non-compliance with the new 'waiver policy', requested clarification of 'consequences' and full discussion of the matter at Spring Senate, 2010 with full documentation as to the authority and rationale for the implementation of such a directive requiring waivers;
  - approved the planting of a tree in memory of those members having passed away in 2009;
  - received the Treasurer's Report to April 6, 2010: Assets/\$61,254.53; Expenditures to Date/\$18,113.06; Income to Date/\$29624.52
  - approved the sponsorship of a new activity (a Non-Fiction Book Club) and expressed appreciation to **Sharon Goodier** for volunteering to organize;
  - approved the purchase of a portable sound system (up to \$500) for Travelogue usage;



*The AGM's File of Reports is available on our website. (Governance Link)*

This co-operative group of the four RTO/ERO Districts in Toronto held its latest Retirement Planning Workshop for over 75 potential retirees on April 27.

A joint announcement has been sent to TDSB and TCDSB schools regarding each district's Welcome Breakfast for new or potential members.

**Watch for our November 18, 2010 Retirement Planning Workshop**

**RTO/ERO Provincial Spring Senate Business:** (our print deadline allows us to highlight only those issues to be determined. We will update you through our e-zine)

- establish 'The Charitable Foundation of the RTO/ERO';
- establish the 'RTO/ERO Endowed Chair of Geriatrics at the UoT';
- the 2010 Charitable Donation (\$10,000) be made to 'Pennies for Peace';
- be asked to be provided with 'detailed written legal information regarding the rationale and source of authority for implementing the 'Liability Waiver.' **16**



## RTO/ERO Toronto "Screw-the-Bell"

### Annual Golf Tournament Registration Form†

(Please Print)

(An RTO/ERO required 'waiver' must be signed as a condition of participation\*)

**Remit \$80/person (\$320.00/foursome) before July 15 to:  
Bob Neal, 1211-757 Victoria Park Avenue, Toronto ON M4C 5N8**

Enclosed is a cheque for \$ \_\_\_\_\_ payable to:  
**RTO/ERO District 16** as payment for:

*One cheque per foursome would be appreciated*

**1. Foursome Contact Person:** \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**2. Second:** \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**3. Third:** \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**4. Fourth:** \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

† Personal data of RTO/ERO Toronto Members used for RTO/ERO purposes only.

Personal data of non-RTO/ERO Members used for purposes of this annual tournament only.

\* The origins for this 'waiver' and a sample thereof are available on our website. (Also see Page 19 in this issue.)

# RTO/ERO Toronto "Screw-the-Bell" Annual Charity Golf Tournament

Tuesday, September 7, 2010 (first day of school)

**\$80.00 or \$320.00/foursome**  
(includes green fees, prizes, dinner and power cart)

10:30 ~ Registration \* 11:00am ~ School Bell Start



## General Information:

One cheque/foursome appreciated \* We will make foursomes as necessary  
Register early to ensure participation \* Prize-Table donations appreciated

**Ladies:** Where are you! Form a foursome or send us your entry and we will place you.

**Gentlemen:** You are also welcome to celebrate the first day of school on the golf course.

*Perhaps our 'Super-Tees' will enter a team or two!*

*A charitable donation will be made on behalf of RTO/ERO Toronto to the TEOF and Angel Fund Breakfasts (TDSB and TCDSB respectively)*

**There will be a Charity Draw for BIG PRIZES! Great odds!**

## Committee:

**John Bratton**

416.782.2530

enorjay@rogers.com

**Bruce Godbold**

416.425.2972

dhg@rogers.com

**Bob Neal**

416.694.9683

bneal@sympatico.ca

**Jim Nightingale**

705.727.0054

jed.nightingale@sympatico.ca

**Bob Rocks**

705.737.2571

*(Liability Waiver required for this event.)*



**Innisbrook Golf Course**

2957 Lockhart Road, Barrie ON L4N 9G7

T: 705.721.9210 / F: 705.721.9270

www.golfinnisbrook.com

## Our Members Write ~ Dick & Marilyn Holyer

### RTO/ERO Toronto Travelogue Hosts

Our first major trip of this year was unusual for us because we have always avoided prolonged exposure to hordes of people, hell-bent on over-indulging in food and drink, often accompanied by loud music and the rude behaviour typical under such circumstances. But, overcome by curiosity and a certain fatigue generated by several years of facilitating workshops for seniors, we signed up for a holiday consisting of a week in St. Pete's Beach, Florida followed by a one-week cruise in the Western Caribbean.

Thus, we ended up on a deluxe express coach with our favourite tour company for a 36 hour marathon from Toronto to Florida.

A few days on the silver strand at the beautiful Tradewinds Resort near Tampa Bay did wonders for the body and soul, especially after we bundled up in all the layers we had brought. But good things don't last forever, and, on the last night of the stay in that resort, Marilyn awoke with severe cramps and then numbness in both legs just hours before we were to board our tour bus to catch the cruise ship in Fort Lauderdale. An executive decision was made to call for help because this condition could be the harbinger of a return of the serious blood clot from which I suffered a few years ago. Our

young tour director called a cab and whisked us to the nearest emergency ward at 1:30am.

The young doc on duty appeared and said there was no blood clot, but that the kidney function analysis showed severe dehydration, which, as he had thought, had caused the muscle cramps! Meanwhile, Dick had been busy on the phone with the international phone number provided by our teachers health insurance plan; approval of the claim came through by fax very promptly and did not delay my treatment at all. (This was a trial run for us with the comprehensive health insurance we



purchase thru the Retired Teachers Organization.) The incident was a positive experience in many ways, and I vowed to stay hydrated for the duration of the trip.

Ironically, it was actually a little warmer in the Frozen North than it was in parts of Florida at the time. In fact, getting off the cruise ship, we had encountered customs people and security guards attired in warm coats, hats and gloves and shivering miserably.

Life on the ship, however, was good if somewhat unreal for people unaccustomed to being waited on hand and foot by a bevy of smiling Indonesian stewards. It seemed

**Continued on Page 12**

## Holyers continued from Page 11

dreadfully decadent to order a full breakfast to be delivered to the room. The various buffets offered a multitude of gastronomic delights. The two swimming pools reminded us of the wharf at San Francisco where the barking seals flop in the sun. Here the urge to bare all in the bikini and the disturbing number of the obese among the sun bathers was disturbing, and the blaring disco music from the bar would have drowned out the seals, so we simply avoided the pool areas and sought out secluded deck chairs in the shade. Our favourite refuge became the quiet lounge where an exceptionally talented string quartet played soothingly for several hours after dinner every evening.

We enjoyed the three shore excursions: a private cay in the Bahamas; and, the desert islands of Aruba and Curacao, but, even a brief exposure to the blazing sun, was enough to remind us that we are more comfortable in the northern climate, snow and all. Apparently, we were not the only passengers who preferred the A/C on the ship to the heat.

We observed, even among our own small group, that some people had apparently become "cruisaholics", chalking up dozens of trips, and perhaps the price of room and board and entertainment on board is inviting enough to tempt a retiree with a decent pension to make the cruise ships a semi-permanent address. We noted wryly that in the Caribbean travel book we purchased

on board the ship, the island of Cuba appeared on the map but was not to be found in the descriptive passages.

On reflection, the current cruise prices do seem "reasonable", and the aggressive marketing of future cruises was tempting, with attractive discounts being offered, requiring only a small down payment to hold the space. Our main deck cabin with an ocean view was available for about \$800 for a week. We looked forward to the lazy days at sea and began to love exploring this floating city with its diverse population and stimulating activities. We were both delighted with daily computer lessons subsidized by Microsoft and well presented by a young "Techspert" who offered sessions on enhancing digital photos with free software.

Re-entering Canada, our spare driver went into the customs office and emerged quickly, saying he needed "four volunteers for a strip search". That woke up several snoozing people and raised an eyebrow or two, but then our two bus drivers began to laugh, as we wheeled away from the border, not even having had to show our Canadian passports or lay eyes on a customs official. Obviously, they have seen a regular stream of tour buses with seniors heading for Florida at this time of year on round trips to the sun belt. Oh, Canada! We were SO glad to be HOME again!

**Editors:** *Dick and Marilyn's report has been edited for space - their complete, unedited report is available on our website.*



## Benefits Premiums & the HST:

Ontario will continue its application of tax at a rate of 8 per cent on the same types of insurance premiums currently taxed under Federal Retail Sales Tax (RST). Insurance that is currently exempt from RST, such as automobile insurance premiums [and RTO/ERO Health Benefits Premiums], will continue to be exempt from RST after June 30, 2010. Therefore, no change to premiums under the HST.

## Lower Drug Costs:

The Ontario Government has moved to lower the cost of generic drugs by gradually removing the 'kickback' that pharmaceutical companies pay to druggists. Quoting Ontario Health Minister Deb Matthews as printed in the Toronto Star (April 20, 2010): *'There will be substantial savings... there is no question that people who*

## Health Hints ~ Bill Tajer

*have their drugs paid for through an employer plan will benefit from this.'*

There will be no change to the RTO/ERO Benefits Premiums until at least February, 2011. By that time, there may be limited data for our provincial Health Services and Insurance Committee to determine any gain to our Plans because of this and other factors, including usage. Changes are normally communicated to RTO/ERO Benefits participants in late November or early December.

## Benefits Changes 2011:

Our Provincial Health Services and Insurance Committee will soon be evaluating changes to the RTO/ERO Benefits for 2011. If you have suggestions, please contact this committee at:

[healthcommittee@rto-ero.org](mailto:healthcommittee@rto-ero.org)

Copy **Bill Tajer** should you wish the Toronto Executive to consider adding its voice to your request. 16



## Coffee Cohort

A group of RTO/ERO Toronto members and friends meets every Wednesday and Saturday at 10am for coffee at the Village Rainbow restaurant, 477 Church St. The restaurant is on the NE corner of Church and Maitland, one block south of Wellesley. Stop by sometime and join us for coffee if you're in the neighbourhood!

**Anne Ludwigen**

**Editors:** *This is not an 'official' RTO/ERO Toronto activity but it does give us an idea: A number of districts offer this type of opportunity to their members within their membership territory. Is there anyone else who would like to start a loosely-organized activity like this within, say, their own Postal Code. Sounds like a great idea to us but would need some volunteers to implement. Interested? Call **Carmelita** 416•927•0416 / [csalazar8@sympatico.ca](mailto:csalazar8@sympatico.ca) or any executive member and we'll try to help set this up for the Fall. 16*

## What on Earth is a TEOF? Eh?

Some members, a little shorter 'in-the-tooth' than others, have asked what our oft-advertised charity 'TEOF' is. We include an explanation below. Editors.

As well as being President of District 16 RTO/ERO, I am also on the Board of the **Toronto Education Opportunity Fund ~ TEOF**, along with **Valerie Mah** who is now President of TEOF.

TEOF, as indicated in one of our *E-Zines*, is a legacy Toronto Board of Education initiative which was started around 1980. It initially raised money to help provide breakfasts for kids in need, as identified by what used to be called, the Inner City Index. We raise funds through a variety of sources including a Chinese Lunar New Year Celebration. Would you like one or more tickets at \$50 per?

Since the amalgamation of all of the public schools boards within the new City of Toronto, much of

### Insurance cont'd from Page 19

It would be prudent that Districts include advice to participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. Participants should be advised to consult their doctor especially if they have a pre-existing condition that raises concern.

this was taken up by the Toronto Foundation for Student Success. TEOF continued to provide funds for snacks. However, over the past several years, TFSS has foundered somewhat, and TEOF is trying to take up the slack in some areas.

As well as providing snacks for needy kids, TEOF is also providing funding for Parenting Centres which encourage parents to prepare meals/snacks for themselves and their children in a school setting. This has proven to be very successful. We just had a report on this today from the coordinator.

I hope that this will clarify for you, and your colleagues, what TEOF is all about. If you have any further questions, please feel free to contact me, **David Shanoff**, (416•656•0305 / [davshan@sympatico.ca](mailto:davshan@sympatico.ca)), or **Valerie Mah** (416•533•0445 / [vmah@ican.net](mailto:vmah@ican.net)).

**David Shanoff** 16

Districts should retain signed waivers for one year in cases where nothing untoward has occurred. Where there has been an incident, the District Executive should consult with the Director of Financial, Business and Building Services at the Provincial Office about how long waivers should be retained. 16



## HST

The Harmonized Sales Tax (HST) comes into effect on July 1. There remains some concern regarding potential increases in costs - especially for services (eg: condo property management fees, plumbers, gardeners, other service providers). **One should be reassured that the full cost of the additional tax (the 8% Provincial Sales Tax) ought not to be passed on to the consumer.** Condo board members and others having on-going service contracts should watch carefully to ensure they know the facts about the HST and, through ignorance accept inappropriate escalation in their service charges. The following material is available at the Ontario Government website:

[www.ontario.ca](http://www.ontario.ca)

and is used with permission.

- 1 Some purchases will likely cost more because some goods and services that were not subject to the PST will be subject to the provincial portion (eight per cent) of the HST for the first time. 83% of consumer expenditures will not see a new tax. On a number of items, prices are expected to eventually come down.
- 2 Replacing the provincial sales tax (PST) will help eliminate the hidden sales tax that many products carry. Businesses, in general, will pay less tax, generating savings

## Consumer Corner

which they'll be able to pass along to consumers in the form of lower prices.

Currently, PST is applied at every step in the creation of a product and embedded in the price you pay at the store. You also pay PST on the final purchase price. The HST is paid only on the final purchase price.

- 3 The HST will not be charged on the following items that are currently not subject to PST:
  - Basic groceries
  - Prescription drugs
  - Some medical devices
  - Municipal public transit
  - Health and education services
  - Legal aid
  - Most financial services
  - Child care
  - Tutoring
  - Music lessons
  - Residential rents.
- 4 Consumers will not have to pay the provincial portion (8%) of the HST for:
  - Qualified prepared food and beverages sold for a total of \$4 and under
  - Print newspapers
  - Children's clothing and footwear
  - Children's car seats and car booster seats
  - Diapers
  - Feminine hygiene products
  - Books (including audio books)
- 5 Buyers of new homes receive a rebate of up to \$24,000 regardless of the price of the new home:
  - Buyers of new residential rental properties receive a similar rebate
  - The HST will not apply to purchases of resale homes.

*Continued on Page 14*

6 Benefits for Business: • The HST and cuts to business taxes will cut Ontario’s marginal effective tax rate on new investment in half • The general Corporate Income Tax (CIT) rate will be lowered from 14% to 10% over the next three years • The small business CIT rate will be cut from 5.5% to 4.5% • The small business deduction surtax will be eliminated • 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% in 2010.

This is in addition to the existing plan to eliminate the capital tax. Capital tax was already eliminated for firms primarily engaged in manufacturing and resource activities in 2007. For all other businesses, the capital tax rate will be cut by 33% on January 1, 2010 and then completely eliminated on July 1, 2010.

7 Reduced Business Costs: • Most businesses will receive input tax credits for sales tax they pay on many of their business purchases and capital investments, providing significant savings • Businesses will save in administrative and compliance costs • Administration of a single tax instead of two means one set of forms, one payment and one point of contact for audits, appeals and taxpayer services.

Editors: note that items 6 and 7 should help further offset any need

**Powers-of-Attorney:**

Should you become incapable of making health or property/financial decisions on your own, it is imperative that you have your Powers-of-Attorney up-to-date **and registered** with those institutions which may have to be contacted on your behalf. Your financial institution(s) and Johnson Inc. (the administrator of your RTO/ERO Benefits) are two agencies that come to mind. Your house insurance carrier may also need a copy - OTIP/RAEO does.

**File Your Taxes:**

A number of new or enhanced benefits and credits are available **to eligible tax filers** as part of Ontario’s tax plan:

- Up to \$260 a year for each member of your family from the new Ontario Sales Tax Credit, paid quarterly beginning in August.
- Up to \$1,000 (\$1,125 for seniors) for the 2009 tax year from the Ontario Property and Sales Tax Credits.
- Up to \$500 a year to help senior homeowners pay their property taxes with the Ontario Senior Homeowners’ Property Tax Grant.
- Up to \$1,000 for families (including single parents) or up to \$300 for single people in new Ontario Sales Tax Transition Benefit payments.

Ontarians can still qualify for these credits and benefits by filing a return after the April 30 deadline, but payments may be delayed. 16

Editors: When the RTO/ERO ‘Insurance Waiver’ Policy became known, we pointed out in our January Newsletter that such a waiver might be required for our Day Trips. We also reminded members in our March Newsletter that RTO/ERO does not provide health and accident insurance for those participating in these events. Under threat of ‘failure to assure the [Provincial Executive] within one week that this action will be taken [i.e. comply with the new policy], will have consequences...’, we have included the full policy below and will reference it for all our activities.

**Memo To District Presidents Re Trip Waiver Form / January 2010**

**Context And Rationale**

The trip waiver form was developed in response to a District’s request for guidance re liability arising for District organized trips. There is no requirement for those attending a District meeting including breakfast/luncheon/dinner or District Executive/Committee meeting to sign a waiver. Nor is a waiver required for District group activities such as playing bridge where no extraordinary physical exertion is required.

The waiver serves a number of purposes. It is a reminder to all Districts and members who organize trips and events involving physical effort beyond regular daily routine that care and diligence are required in the planning and preparation of such events. It also protects RTO/ERO, Districts and members who organize District events in case of a mishap which leads to a claim against any of the above, and a court determines negligence on the part of RTO/ERO, its District(s) or members.

The waiver also serves to remind participants in any event, be they members or non-members, of their responsibility re coverage and that they should consider their level of fitness and readiness before

participating in an RTO/ERO District sponsored event.

Some individuals have suggested that the waiver is meaningless and that people will sue anyway should something go wrong. *The waiver does not prevent individuals from suing, but it demonstrates that RTO/ERO and its Districts have an established practice of due diligence in organizing such events, and therefore negligence would be the only legitimate basis for a lawsuit.* [Italics added]

**Implementation Processes**

*Districts are advised that the waiver and or reference to the waiver should accompany all advertisements for trips and special events.* [Italics added]

It is acceptable to publish the waiver in a newsletter or on the District web site and to have each participant sign on the registration form that s/he has read and agree to the statements in the waiver. The signature cannot be on a blanket form i.e. for unspecified trips/events over a period of time. A District may list a number of events on one page, but each participant must sign off against each trip/event in which s/he plans to participate and must sign off on having seen and agreed to the waiver.

Continued bottom of Page 20

### Get Organized and Communicate

Minding your money means more than investing wisely and practising tax efficiency. It also means getting organized and communicating with your executor and/or beneficiaries. A recent, serious car accident reinforced this for us:

While driving on a main highway in New Hampshire, a large tractor-trailer loaded with logs was in front of us. It began to slow down as we were starting up a mountain incline. My wife, Marcia, who was driving, checked in the mirror, then turned on the left-turn signal. There were no cars in sight. She pulled out to pass the truck. A white car, about five car lengths away, driving in the wrong direction and heading right at us, appeared. Marcia swerved to avoid the culprit, lost control of the car and ended up in the ditch facing the opposite way. The airbag deployed, severely injuring Marcia's face - especially her eyes. The doctor at the trauma centre said that it was a miracle that we weren't both killed.

Before we left for vacation we had made a list of all our bank accounts, insurance policies, investments, lawyer, and other pertinent information. We photocopied the lists and gave each of our daughters a copy in case of some unforeseen tragedy. (Our daughters are joint executrixes of our wills.) We did not want to burden them unnecessarily in the event of a fatal or completely debilitating accident.

Such an accident can happen to anybody even in the most innocent circumstances. Our organization and communication would have relieved our daughters of unnecessary problems in a time of grief, if we had been killed. Don't place an unnecessary burden on your loved ones. Get organized and communicate.

### Death and Taxes

The foregoing incident reminded me that when a person dies, the tax implications are very complicated. [16](#)

Our AGM gave opportunity, in accordance with policy, to publicly thank executive members who have served well: **Ian Baird** and **Arlene Freeman** (16 years each); **Jack DeGroot** (11 years); **Valerie Mah** (President's Pin).



Ian Baird



Jack DeGroot



Arlene Freeman



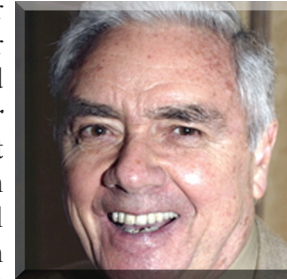
Valerie Mah

### Nothing lasts forever!

**Editors:** We thank Chuck for his 'service to members' over the past years. His first article for the RTO/ERO Toronto Newsletter was published in September, 1998 and it is copied below.

Chuck also served on the Toronto District Executive from 1996 to 2005 in the positions of Membership Chair, and Second and Third Vice President.

Nothing lasts forever - our youth, our health, our vitality, and yes, even *Minding Your Money!* After almost three decades, (I began writing a financial column for TPSPA in the 1980s.) I have run out of new issues to discuss. This is my last *Minding Your Money* column. It is time to hand the torch over to younger people with new ideas.



have brought questions to me over the years. You've made me feel useful.

The fact that nothing lasts forever leads naturally to an admonition of "Don't procrastinate!" Do those

things that you promised yourself you would do when you had the time. You are retired now and have the time, health and mobility. The "no go" stage of retirement arrives long before you expect it.

Many thanks to RTO/ERO Toronto District 16 for allowing me to indulge in my passion for learning, sharing and writing. You have enriched my retirement. Many thanks to the countless District 16 members who

Remember: if you mind your money today, it will look after you tomorrow!

**Chuck**

### Chuck's Original RTO/ERO Toronto Column Minding Your Money ~ September, 1998

#### Seniors Benefit - Good News!

Due to unrelenting criticism, political pressure by organizations like RTO/ERO and thousands of letters written by seniors to their MPs, Revenue Canada has shelved its infamous Seniors Benefit. You will remember that the government proposed to remove our Old Age Security, Guaranteed Income Supplement, age and pension credits and replace them with an income-tested Seniors Benefit that would have significantly penalized middle class seniors. Thank you RTO/ERO and those of you who contacted your MPs. Remember, next time seniors are attacked, don't get mad - get active!

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Assorted AGM/Spring Luncheon Photos includes: Top 3 - Scholarship recipient **Michael Ali** and RTO/ERO Sponsor **Anne Rahamut**; President **David Shanoff**; Event Organizer **Kay Jeffery**.

More AGM/Spring Luncheon Photos includes: Top 3 - Executive Service Award receiver **Jack DeGroot**; War Child Canada speaker **Emma Cosgrove**; Past President **Valerie Mah** presents the proposed slate of the 2010/11 Executive.







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## A Guide to Advance Care Planning

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This booklet encourages people to talk about their care wishes with their families and those who will make decisions for them in the future, in the event they are unable to make decisions themselves. It explains step-by-step what you need to do to begin your process of advance care planning and provides answers to some frequently asked questions. Included are options available to help you take the steps NOW that are right for you.

*Editors: One of the ways we care for our loved ones, is to ensure their comfort in making decisions on our behalf. Some editing for space has occurred.*

### Introduction

Making personal choices is basic to a person's sense of identity and well being. **This is especially true of decisions about personal care including health care (treatment and services), food, living arrangements and housing, clothing, hygiene and safety.**

Every year, many Canadians become unable to make their own decisions about their personal care and medical treatments. It can happen slowly, as with Alzheimer Disease; or suddenly, without warning, through a stroke or accident.


If an illness or accident left you

unable to make decisions for yourself about things that really matter to you, who would make those decisions for you? How could they know what you would or wouldn't prefer?

*It's important to take steps now, while you are capable,* to ensure your wishes, not someone else's, guide the decisions made for your care and medical treatment if you ever become unable to make such decisions yourself. This is what advance care planning is about: Making clear how you wish to be cared for, and giving someone you trust the authority to act on those wishes for you, if the need arises.

### Your Substitute Decision-Maker Wallet Card

1. Cut along dotted line
2. Fill out the necessary information
3. Carry your wallet card with you at all times

<p>Name: _____ Date: _____ I do not have a Power of Attorney for Personal Care and understand that the health care provider would be obliged to contact my representative or highest-ranking available family member who is: _____ Name and contact telephone number: _____</p> <p><input type="checkbox"/> I do not have a Power of Attorney for Personal Care and have no family available to act as my SDM. A contact who is aware of my wishes would be: _____ Name and contact telephone number: _____</p>	<p>Name: _____ Date: _____ I have completed a Power of Attorney for Personal Care and have appointed this person to health care decisions I have identified the following: _____ Name and contact telephone number: _____</p> <p><input type="checkbox"/> I have completed a Power of Attorney for Personal Care and have appointed this person to be my SDM. _____ Name and contact telephone number: _____</p>
<p>1. Fold here</p>	
<p><b>Substitute Decision-Maker (SDM) Contact Information</b></p> <p><b>Keep this card in your wallet.</b></p> <p><b>This wallet card is NOT a Power of Attorney for Personal Care.</b></p> <p><b>Complete Reverse Side.</b></p>	
<p>Health Practitioners should consider this only as a guide when determining SDMs under Ontario's rules for consent to treatment.</p> <p>"A Guide to Advance Care Planning" is available at <a href="http://www.citizenship.gov.on.ca/seniors">www.citizenship.gov.on.ca/seniors</a> or by calling 1-888-910-1999.</p> <p> <b>Ontario</b></p>	

## Personal Stories

At age 75, Henry has developed Alzheimer Disease. He can still make decisions on his own so he and his wife, Ann, have begun to talk about his wishes and plan for his future care. As a result, Henry feels comfortable that Ann knows what is important to him, and Ann feels better able to make the right care decisions for Henry when the time comes.

Claudette is in good health in her 60s but she has firm views on the kind of medical care she would want if, for example, she had a sudden stroke. Her daughter, Lise, lives far away, so Claudette's good friend, Johanne, has agreed to make care decisions for Claudette if her decision-making ability is ever affected. Claudette has talked over her future care wishes with both Johanne and Lise to make sure they understand what matters most to her, and has given Johanne authority to act for her through a Power of Attorney for Personal Care.

## Why Do Advance Care Planning?

### What is advance care planning?

Advance care planning is about making choices now, while you are capable, about how you wish to be cared for in the future if you become incapable of making decisions. It is also about giving someone you trust the information and authority to act on those wishes for you. This person is called your **substitute decision-maker**.

Advance care planning is different from, but just as important as making plans for your finances, property, estate, will or funeral arrangements.

### What does "capable" mean in this context?

To be capable of making personal care choices means that you can understand information that is relevant to making a decision about

your health care, nutrition, shelter, clothing, hygiene or safety, and can grasp the likely results of making the decision or not making it.

For health care, your doctor or other health care provider needs to have your informed consent. In order for you to give informed consent, you must be capable, given information about your condition, the recommended treatment, alternatives to the proposed treatment and the likely outcomes of either accepting or refusing the treatment.

### Why is advance care planning important?

Advance care planning gives you the opportunity to make choices about your future personal care. It can give you the peace of mind that someone you know and trust understands your wishes and will act on them on your behalf, should they ever need to.

## Publications Ontario

This booklet provides information about some features of Ontario's Health Care Consent Act and the Substitute Decisions Act. Copies of these Acts and other legislation are available from Publications Ontario.

Telephone: 416•326•5300 (Toronto)  
1•800•668•9938 (toll-free)

www.publications.  
serviceontario.ca/ecom/

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## Summary of Steps in Advance Care Planning

- Think about your own values and wishes.
- Consult people who can provide advice and guidance, such as your doctor, lawyer, or faith leader.

- Think about the people that you trust to make personal care decisions on your behalf, in accordance with your wishes.
- Decide who your substitute decision-maker should be.
- Appoint your substitute decision-maker to act for you, if necessary.
- Make your care wishes clear to your substitute decision-maker and others close to you.
- If your care wishes change, let your substitute decision-maker know. Revise any written or taped instructions.
- Fill out and carry with you the wallet card provided in this booklet to identify your substitute decision-maker and tell others how to reach them if needed.

This booklet,  
*A Guide to Advance Care Planning*,  
is available online at the Ontario Senior's Secretariat Web site at

[www.ontarioseniors.ca](http://www.ontarioseniors.ca)

or by calling the

Seniors' INFOLine at 1•888•910•1999.

your community. For the telephone number for your local Community Care Access Centre, contact:

Ministry of Health and Long-Term Care  
INFOLine: 1•800•268•1154  
[www.health.gov.on.ca](http://www.health.gov.on.ca)

### **Regional Geriatric Programs (RGPs) of Ontario**

RGPs offer a range of specialized geriatric services that assess and treat functional, medical and psychosocial aspects of illness and disability in older adults who have multiple and complex needs.

The RGP services five regional areas of Toronto, Kingston, Hamilton, Ottawa and London. For information about cognitive assessments, care planning, services for seniors or contact information for a regional office, contact:

Telephone:  
Toronto 416•480•6026  
Kingston 613•544•7767  
Ottawa 613•761•4568  
Hamilton 905•521•2100  
x74007  
London 519•685•4046  
[www.rgps.on.ca](http://www.rgps.on.ca)

### **Advocacy Centre for the Elderly (ACE)**

ACE is a legal clinic for low-income seniors aged 60 or older in the greater Toronto area. It provides legal advice and representation, legal education and advocacy services and has expertise in advance care planning. To reach ACE, contact:

Telephone: 416•598•2656  
[www.ancelaw.ca](http://www.ancelaw.ca)

### **Law Society of Upper Canada**

As a service to the public and members, the Law Society of Upper Canada provides links to lawyers that have been submitted by law firms and individual lawyers. No endorsement is implied. To find a lawyer, contact:  
[www.lsuc.on.ca](http://www.lsuc.on.ca)  
[www.yellowpages.ca](http://www.yellowpages.ca)

Lawyer Referral Service (LRS)  
Telephone: 1•900•565•4577

*(Note that you must be 18 years of age to access this service, and that, at the time of printing this guide, there is an automatic \$6 toll charge.)*

### **Legal Aid**

Telephone: 1•800•668•8258  
[www.legalaids.on.ca](http://www.legalaids.on.ca)

### **Consent and Capacity Board**

The Consent and Capacity Board is an independent body created by the provincial government that conducts hearings under the Mental Health Act, the Health Care Consent Act and the Substitute Decisions Act. For further information regarding hearings related to capacity, wishes and substitute decision-making as well as application forms and detailed contact information for the regional and head offices of the Board, contact:

Telephone: 416•327•4142  
[www.ccboard.on.ca](http://www.ccboard.on.ca)

It can make it easier for everyone concerned: easier for you, because you'll have the confidence that your wishes are known; easier for those close to you, because it can reduce their stress in making tough decisions on your behalf; and easier for your care providers, because they'll be able to act in keeping with your wishes in an emergency.

### **Does advance care planning have to be done?**

It is your choice whether to do advance care planning or not. *No one can do it for you or make you make those choices.* It is your right to express your wishes, to appoint a substitute decision-maker and to expect your wishes to be followed. There is no legal requirement to do advance care planning. You are not legally obliged to state your wishes in any form before you can get health care, or move into a care facility.

## **Making Personal Care Choices**

### **What kinds of personal care choices can be made?**

You can express your wishes about anything related to your personal care - where you want to live, what you want to eat and wear, what kind of health care you want, how you prefer to be groomed and how you want your safety ensured. If, for any reason, you are not mentally capable of making a personal care

choice that needs to be made, your health care providers are required to take direction from your substitute decision-maker. Your substitute decision-maker must follow your expressed wishes wherever possible. If it is impossible to follow your wishes, your substitute decision-maker must act in your best interests.

### **How can these choices best be made?**

There is no one-size-fits-all formula for advance care planning. The process calls for careful thought and communication.

You may find it useful to think about your own values, wishes and resources. For example, is it important to you to live in your own home as long as possible? Do you have the financial means to do this? If you are unlikely to recover from an illness, do you wish to receive medical care that will prolong your life?

You should talk these things over with people who are close to you - it will help you now and them in the future.

You do not have to specify decisions for all possible situations; in fact, this would be impossible to do! It is more important that your substitute decisionmaker knows you, your values and beliefs and feels confident in acting on your behalf

## Communicating Your Choices

### Who needs to know that advance care choices have been made?

Advance care planning is about communicating what personal care you do or do not want to receive in the future to whoever will be making those decisions for you if you are not capable. That would be, first and foremost, your substitute decision-maker, but could also include your family, close friends, doctor, lawyer, or other care providers, as you see fit.

Your family and friends may need encouragement and time to accept the idea of advance care planning before they are ready to hear about your wishes for the future. Many people do not like to talk about illness, mental incapacity or death. Tell them how important it is to you to talk about this now. Talk through potential disagreements on care options, as this may prevent problems later on.

### How can you ensure that your care choices are understood?

Your values and beliefs will influence your wishes. Talk about them with your substitute decision-maker and those close to you, to help them understand your wishes clearly.

You may change your mind at any time. Review your wishes on a regular basis with your substitute decision-maker and make sure your family, friends and care providers are aware of any changes. The more

they know about your care wishes, the better they will be able to act on them. *The personal care wishes you express while capable are legally binding.*

Talk to your substitute decision-maker about whether it is helpful if your care wishes are expressed in writing.

### Do care choices need to be in writing?

*No.* You can express your care wishes to your substitute decision-maker any way you like. It can be done face to face or with a recording device such as an audiotape or videotape, or in any written form, including Braille or Bliss Board.

However, in order to name someone as your substitute decision-maker, you must appoint them in writing through a Power of Attorney for Personal Care. How to do this is explained later in this guide.

### What happens if changes are made to advance care choices?

You can always change your mind about your care wishes. But be sure to tell your substitute decisionmaker that your wishes have changed. You can do this face-to-face or any other way you choose.

Your decision-maker is obligated to follow your last known capable wishes no matter how you expressed them. However, if you have given any previous instructions about your personal care in writing or on audiotape or videotape, you may

## A list of community resources to assist with advance care planning

This booklet, *A Guide to Advance Care Planning*, is available online at the Ontario Senior's Secretariat Web site at [www.ontarioseniors.ca](http://www.ontarioseniors.ca) or by calling the Seniors' INFOLine at 1-888-910-1999.

### Ontario Seniors' Secretariat (OSS)

Ontario is home to about 1.6 million seniors - 40 per cent of Canada's seniors. By 2041, it is estimated that almost a quarter of Ontario's population will be over 65. The Ontario Seniors' Secretariat has two primary tasks: to develop and support government initiatives which improve the quality of life of Ontario's seniors and to undertake and support public education efforts for and about Ontario's seniors.

Ontario Seniors' Secretariat  
777 Bay Street, Suite 601C  
Toronto ON M7A 2J4  
Seniors' INFOLine (Ontario only)  
Toll-free: 1-888-910-1999  
Local: 416-314-7511  
TTY: 1-888-387-5559  
[www.ontarioseniors.ca](http://www.ontarioseniors.ca)

### Alzheimer Society of Ontario (ASO)

The Alzheimer Society of Ontario is a province-wide, not-for-profit organization with a membership of 39 local Chapters located throughout

Ontario. The ASO supports the local Chapters to provide education and support services to improve the quality of life of persons with Alzheimer Disease and related dementias and their caregivers. For the telephone number of an Alzheimer Society Chapter in your community, contact:

Telephone: 416-967-5900  
[www.alzheimerontario.org](http://www.alzheimerontario.org)

### Office of the Public Guardian and Trustee

The Office of the Public Guardian and Trustee is part of the Ontario Ministry of the Attorney General. Contact them for information about Powers of Attorney for Personal Care; Continuing Powers of Attorney for Property; the Substitute Decisions Act; and guardianship.

Telephone: 416-314-2800 (Tor)  
1-800-366-0335 (toll-free)  
[www.attorneygeneral.jus.gov.on.ca/english/family/pgt/](http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/) website

### Community Care Access Centres (CCACs)

CCACs provide access for people who need in-home health services and support or accommodation in long-term care centres. There are Community Care Access Centres throughout Ontario, funded by the Ministry of Health and Long-Term Care. Contact your local CCAC for information about personal care services, respite care, homemaking and other services available in

## **Decide on and appoint a substitute decision-maker.**

Who would you want to make decisions for you if you were not capable? You can choose one or more people to act for you, but make sure that they understand their job and are willing to accept responsibility for carrying out your wishes.

## **Make your choices clear to others.**

How can your substitute decision-maker make the same choices that you would make for yourself in whatever situations arise? You need to communicate your care wishes clearly, while you are capable, to your substitute decision-maker as well as to your family, friends and health care providers, as you see fit. You and your substitute decision-maker may find it helpful if you write down your wishes, but you do not have to do this.

## **Give your substitute decision-maker the power to act on your behalf.**

How can your substitute decision-maker make personal care decisions on your behalf? You need to do two things: tell them your care wishes, and appoint them to act as your substitute decision-maker through a Power of Attorney for Personal Care. A Power of Attorney for Personal Care must be in writing, signed and dated by you, and witnessed by two people.

## **Carry your substitute decision-maker wallet card**

How will anyone know you have a substitute decision-maker, and how to contact him or her, if you become incapable? Fill out, tear off and carry with you the wallet card provided in the booklet. It identifies your substitute decision-maker and tells others how to reach them if needed.

## **Where to Get More Information**

**Tip:** The most important part of advance care planning is thinking through and communicating your wishes to your substitute decision-maker. There are, however, some good, Ontario-based products available that you may choose to use to assist you in your advance care planning. A good start would be the Public Guardian and Trustee Powers of Attorney Kit through which you can appoint a substitute decision-maker and express your care wishes. If you want information on where to find these additional resources, contact your local Alzheimer Society Public Education Coordinator or one of the other organizations listed on the following pages.

want to revise them and add the new date.

## **When Advance Care Choices Take Effect**

Any wishes that you express concerning your future personal care will take effect only if you become incapable of making the relevant personal care decision for yourself.

*Your substitute decision-maker only makes decisions for you that you are not capable of making yourself.* If you remain capable of making some or any personal care decisions, then you continue to do so.

## **Who decides if a person is no longer capable of making decisions?**

- The health care provider offering the treatment to you decides whether you are capable or not of making decisions about your medical treatment, admission to a long-term care facility or personal assistance services in a long-term care facility.

This kind of assessment is ongoing, rather than a one-time event, because your ability to make decisions can vary greatly with your condition, from month to month, week to week, or even day to day. It can also vary with the type of decision to be made.

- For other personal care decisions you have two options. Your

substitute decision-maker can decide whether you are capable of making the decision or not.

**OR**

You may prefer to have an independent confirmation of your mental incapacity with regard to personal care decisions.

You can state that wish in a document called a Power of Attorney for Personal Care. If you do this, the person you name as your attorney for personal care cannot start making decisions for you until the independent confirmation is made.

In the Power of Attorney for Personal Care you can name a person close to you to provide the independent confirmation of your incapacity to make personal care decisions—for example, your family doctor or a good friend. Or you can specify a certain kind of professional, such as a psychologist or social worker. If you ask for an independent confirmation of incapacity without specifying who you would like to provide it, a professional capacity assessor will provide that independent confirmation.

## **What if you disagree with a health practitioner's finding of your mental incapacity?**

You can appeal a finding of mental incapacity to the Consent and Capacity Board, which is an independent body created by the Ontario government. Its members

can be psychiatrists, lawyers, or members of the public.

Among other things, the board can hold a hearing to review your capacity to make decisions about health treatment, personal assistance services, or admission to a long-term care facility. There is no charge to go to the Consent and Capacity Board.

For more information, contact the **Consent and Capacity Board**.

Telephone: 416•327•4142

Website: [www.ccboard.on.ca](http://www.ccboard.on.ca)

## Choosing Your Substitute Decision-Maker

### What is a substitute decision-maker?

A substitute decision-maker is someone who makes decisions on your behalf if you become incapable of making them yourself.

### Who can be a substitute decision-maker?

You can choose to appoint anyone who is **willing** and **able** to act on your behalf to be your substitute decision-maker except:

- someone who is paid to provide you with personal care e.g., your nurse, unless this person is your spouse, partner or relative,
- someone who is mentally incapable,
- someone who is under 16 years of age.

It is likely you will want to choose

someone close to you, whom you trust and who knows you well. It is important that you discuss your intent to name the person ahead of time to make sure they are willing to act for you if it becomes necessary.

### What is the role of a substitute decision-maker?

If you become unable to make decisions, your doctor or other health care providers must contact your substitute decision-maker to seek their consent before your doctor or other health care provider can give you treatment.

An exception would be an emergency situation where a health care provider may not know your wishes and may have to act quickly. However, health care providers have to follow your wishes, if they know what they are, in any and all emergency situations.

Your substitute decision-maker must try to make the same personal care choices that you would have made in that situation, and follow your instructions if you gave any. He or she acts for you only when you are unable to make decisions yourself. That situation could be temporary, or it could last for the rest of your life.

Your substitute decision-maker must:

- maintain contact with you, involving you as much as possible in any decision about your care,
- get all the relevant information from health care providers about your medical care and treatment,

If you have not appointed a substitute decision-maker anyone, including your family or friends, can apply to the Consent and Capacity Board to become your substitute decision-maker for medical treatment, admission to long-term care facility, and personal assistance services in a longterm care facility. They do not have to pay anything to do this. This is known as your **board-appointed representative**. A board-appointed representative ranks above your spouse, partner and other family members in the hierarchy of substitute decision-makers named in the law.

If you have not appointed a substitute decision-maker, almost anyone, including family members and friends, can apply to the Superior Court of Ontario to be appointed as your “Guardian of the Person” with authority for treatment. Like an attorney for personal care, a Guardian of the Person may be authorized to make the full range of personal care decisions for you, in keeping with your known wishes. A “Guardian of the Person” with authority for treatment ranks highest on the hierarchy of substitute decision-makers named in the law.

**Note:** The above hierarchy of substitutes named by the Ontario law does not take effect if you have designated a substitute decision-maker with decision-making authority for health care through a Power of

Attorney for Personal Care (see “How to Give Your Substitute Decision-Maker Power to Act for You” for more information on how to designate a substitute decision-maker). It is important to designate a substitute decision-maker through a Power of Attorney for Personal Care to ensure you have a person of your choice making decisions about both your health care and other aspects of your personal care.

## Steps in Advance Care Planning

### Think about your values, and what’s important to you.

What kind of personal care would you want-or not want-to receive if you were not capable of deciding for yourself? Personal care does not deal with financial matters, but rather with the medical treatment you receive, your nutrition and hygiene, where you live and with whom, and your personal safety.

### Consult people you trust who can provide guidance.

What are the legal aspects of advance care planning? How does your faith influence your decision? What decisions are most likely to be needed given your health? Your doctor, lawyer and/or faith leader may be able to give you some information to help you make your advance care plans.

legislation regarding advance care planning.

If you spend time outside Ontario, it is a good idea to consult a lawyer about whether your wishes will be followed and your substitute decision-maker recognized in the province or country you intend to visit.

## **If You Don't Appoint a Substitute Decision-Maker**

### **What happens if a Power of Attorney for Personal Care is not completed?**

Ontario law does not ensure there will be a substitute decision-maker to make all your personal care decisions for you unless you appoint a substitute decision-maker through a Power of Attorney for Personal Care.

However, the law does make sure that there will always be a substitute decision-maker to make some health decisions for you, but this includes decisions only about:

- your health care, (e.g. treatments)
- your admission to a long-term care facility, and
- the personal assistance services you will receive in a long-term care facility.

If you have not designated a substitute decision-maker through a Power of Attorney for Personal Care, a health care provider must turn to the hierarchy of substitutes named

in the law to make the above types of health decisions. The highest-ranking person on this list who is available, capable and willing to make these decisions will become your substitute decision-maker for treatment.

- Your spouse, common-law spouse or partner
- Your child (if they are 16 years of age or older) or parent
- Your parent with right of access only
- Custodial parents rank ahead of non-custodial parents
- Your brother or sister
- Any other relative by blood, marriage or adoption

### **The Office of the Public Guardian and Trustee.**

The provincial Public Guardian and Trustee is the substitute decision-maker of last resort if there is no other appropriate person to act for you.

If there are two or more persons (for example two sisters and one brother) described in the same subsection of the above hierarchy, who meet the requirements to give or refuse consent on an incapable person's behalf, they may share the decision-making responsibility or may choose to designate a spokesperson. If there is a disagreement among equally ranked decision-makers that cannot be resolved, the Office of the Public Guardian and Trustee may be asked to make the decision.

- follow your known care wishes as much as possible in making any decisions that come up about your personal care.

For some decisions, you may not have given any instructions or your substitute decision-maker may not know of any wishes you have that might apply. In that case, your substitute decision-maker must consider your values and beliefs, weigh the probable benefits and risks of any course of action, and make decisions based on what he or she believes to be in your best interests.

## **How to Give Your Substitute Decision-Maker Power to Act for You**

### **How and why do you appoint a substitute decision-maker?**

To give someone power to act on your behalf, you must appoint them to be your substitute decision-maker in writing, through a document called a Power of Attorney for Personal Care.

The person you appoint is called your attorney for personal care - this is a specific type of substitute decision-maker. You can appoint more than one substitute decision-maker, and you can direct them to make decisions together or separately.

If you do not appoint an attorney for personal care, your health care providers must get consent or refusal of consent for treatment from the

first person available to act for you from a hierarchy of substitute decision-makers set out by law. For more information on the order that health care providers must follow to identify that individual click here. Not only may this person not be your first choice of person to act on your behalf, this person only has the authority to make decisions related to your health care, admission to a long-term care facility, and the personal assistance services you receive in a long-term care facility.

- Therefore, it is important to designate a substitute decision-maker through a Power of Attorney for Personal Care to ensure you have a person of your choice making decisions about both your health care and other aspects of your personal care.

### **What is a Power of Attorney for Personal Care?**

A Power of Attorney for Personal Care is a document through which you appoint your substitute decision-maker and give them the power to make decisions about all aspects of your personal care, unless you specify otherwise. This includes your health care, shelter, clothing, nutrition, hygiene, and personal safety.

A Power of Attorney for Personal Care may only be used if you become incapable of making a particular decision. You continue to make your own decisions until found incapable.

To be valid, a Power of Attorney

for Personal Care must be signed and dated by you. Two witnesses must watch you do this, then they must co-sign the document in your presence, and in the presence of each other. At the time that you sign it, you must be able to understand what the document means and that the person you name as your substitute decision-maker will make decisions for you when you are not capable for a particular personal care decision. The person you appoint as substitute decision-maker cannot act as a witness, neither can his or her spouse or partner. As well, witnesses cannot be under 18 years old and cannot be your spouse, partner or child.

If you wish, you can appoint more than one attorney for personal care. For example, you may want your brother and your daughter to make decisions together on your behalf. In that case, all your attorneys for personal care must agree before a decision can be made on your behalf, unless you state in the document that they can make decisions separately.

You may also appoint different attorneys to make different kinds of personal care decisions—for example, one attorney for personal care could make decisions about shelter, another about health care, and so on.

Consider also naming another person to act as an alternate or back-up substitute decision-maker to ensure you have a back-up substitute decision-maker of your choosing should the first person you named as your attorney for personal care be

unable to act for you. For example, an alternate acting as your substitute decision-maker may relieve your first choice, perhaps a spouse or partner, of the pressure of making necessary care decisions in a time of emotional stress.

As long as you remain capable, you can execute a new Power of Attorney for Personal Care, revoking or changing who you have named as your attorney for personal care in a previous document.

### **What is an “advance care directive” or “living will” and how does it differ from a Power of Attorney for Personal Care?**

An “advance care directive” or “living will” is used to document your care wishes so your substitute decision-maker can refer to it when making care decisions for you in the future, if and when you can’t make those decisions for yourself. It may also help your substitute decision-maker in her/his future dealings with your care providers.

A Power of Attorney for Personal Care may be used for the same purpose as an “advance care directive” or “living will” but it also appoints your substitute decision-maker. If you do a living will and use it to name someone as your substitute decision-maker, then it may be a Power of Attorney for Personal Care if it meets the legal requirements - that is, that it be in writing, signed and dated by you, and witnessed by two people.

### **Does a lawyer need to prepare any advance care planning documents?**

You do not need a lawyer to prepare any documents related to advance care planning, whether in the form of a Power of Attorney for Personal Care or an “advance care directive”. However, a lawyer may be helpful in explaining your options and can help you prepare such documents if you wish. Some of the important people to involve in advance care planning are your loved ones, your physicians and other key care providers.

### **Do advance care planning documents require a special form?**

No special form is necessary to do advance care planning, although Power of Attorney for Personal Care forms are available free of charge from the Office of the Public Guardian and Trustee. You may prefer to use one of the forms or kits available for advance care planning.

### **Does an Attorney for Personal Care also have authority over finances and personal property?**

Your Attorney for Personal Care can deal only with your personal care decisions. Of course, those decisions may have to take your financial means into account.

If you wish to give someone the authority to make decisions about your finances, home and possessions, you must use a different legal document called a Continuing

Power of Attorney for Property (also available free of charge from the Office of the Public Guardian and Trustee).

## **Carrying Out Your Care Choices**

### **Will your expressed care choices always be followed?**

*Your substitute decision-maker must follow your expressed care wishes unless it is impossible to do so.* If it is impossible to follow your wishes, your substitute decision-maker must act in your best interests.

For example, you may have said that you would never want to live in a long-term care facility, yet you need more care than is available for you in the community and do not have money to pay for private care. Another example of an impossible situation would be a wish for assisted suicide or euthanasia, as this is illegal in Ontario.

In emergency situations, ambulance attendants may not be able to follow your wishes. However, health care providers have to follow your wishes, if they know what they are, in any and all emergency situations.

### **What happens to advance care arrangements if a person is outside of Ontario? Will other jurisdictions recognize advance care arrangements?**

Different jurisdictions have different