

## 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](mailto:bmenagh@eol.ca). If you create your submission in another program, save it as a TXT file. Typed or hand-printed copy accepted but earlier submission is requested.

**Editorial Committee: Ian Baird, Linda Grieve, Bill Menagh**

**Publication Schedule:**

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### RTO/ERO Toronto Executive 2010 ~ 2011

**President:** David Shanoff  
**First Vice-President:** Roy Harvey  
**Treasurer:** Robert Putnam  
**Archives:** Valerie Mah  
**Goodwill:** Marjoie Blake  
**Membership/Recruitment:** Bob Neal  
**Political Action:** Pat Carson  
**Social/Recreation:** Carmelita Salazar  
**Members-at-Large:** Ann Ludwigsen, Lou Manning, Helen Milton, Susan Weinert, Roger Wilson

**Past President:** Valerie Mah  
**Second Vice-President:** Lone Smith  
**Secretary:** Fran Pavkovic  
**Communications:** Bill Menagh  
**Health/Insurance:** Bill Tajer  
**Pension/Retirement:** Shashi Makhija  
**Program:** Kay Jeffery  
**Travel:** John Bratton

## From Your Editors

We thank former Executive Member **Arlene Freeman** for bringing to our attention **Hazel Kitto** and **Bernice McGinn**, listed in the September *In Memoriam*. Please see Page 31 regarding their service to RTO/ERO Toronto.

Unfortunately, due to circumstances within Canada Post, our September Newsletter was not delivered to all recipients in a timely manner. Normally, our Newsletter is delivered to Canada Post on the last Thursday of the mailing month and received by members the following Monday or Tuesday ~ within 3 business days. Instead, some members living in Toronto did not get their issue for almost two weeks. We have been assured that this is an anomaly.

Erratum: Our September Supplement included wrong RTO/ERO Benefits Premiums. The correct premiums for the balance of 2010 are found on Page 30. Benefits recipients should know of the 2011 premiums shortly. **16**

## Dates To Remember

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

<b>December:</b>	Executive Meeting .....	10	
Bridge.....	7	Friday Movie.....	11
Executive Meeting .....	9	Bridge.....	15
Friday Movie.....	10	Tax Seminar .....	16
Monday Matinée Movie.....	20	Monday Matinée Movie.....	21
Bridge.....	21	Travelogue .....	23

<b>January:</b>	<b>March</b>		
Bridge.....	4	Bridge.....	1
Executive Meeting .....	13	Executive Meeting .....	10
Friday Movie.....	14	Friday Movie.....	11
Monday Matinée Movie.....	17	Bridge.....	15
Bridge.....	18	Monday Matinée Movie.....	21
Travelogue .....	26	Travelogue .....	23
Newsletter Mailing.....	27	Bridge.....	29
		Newsletter Mailing.....	31

<b>February</b>	
Bridge.....	1
	May 11 ~ TPSPA Reunion <b>16</b>

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

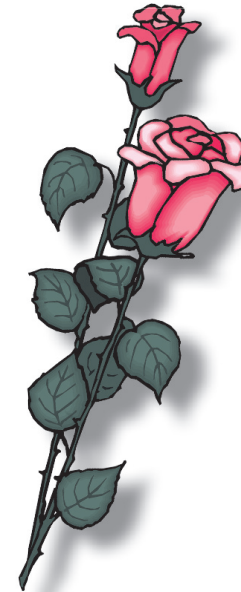
*Third-party content is presented for information only and does not necessarily reflect endorsement by your editors or RTO/ERO Toronto. While every effort is made to ensure the accuracy of the information contained in this Newsletter, important decisions should be made only after consulting with the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

## In Memoriam



Condolences to families, friends and colleagues of those deceased recently. We share in the mourning of the loss and we celebrate the services they rendered. **Marjorie Blake, Goodwill**

Jean Balderson  
John R. Boothby  
Paula Clough  
Amelda Elkin  
Jamie R. Farrar  
Nelly Godfrey  
Annie C. Hawkins  
Helen A. Hawkins  
Nora Hendra  
Edward (Ted) Key  
Annie Dorothy Kinrade  
Catherine Liddy  
Doreen Livingstone  
Karen Mathewson  
A. G. McKay  
Olga V. McKenzie  
Francine Morrissette  
Garna Margaret Potts  
B. Pritchard  
Ronald Roopsingh



M. Annie Stirling  
Philip J. Webb  
Gary M. West

Belatedly, we recognize the RTO/ERO service of the following members whose passing was noted in our September Newsletter.

**Hazel Kitto** had been a long time 'Phoner' who reminded our mailing volunteers of the Newsletter preparation days.

**Bernice Annette McGinn** had served District 16 on its executive from 1985 to 1994 as President and Newsletter Committee Member.

## 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 August, 2010 plus those we missed in December, 2009. *Occasionally new members join us in error - there are four Districts in Toronto (Etobicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16) and others across Ontario. As of April 1, 2010, our Toronto District membership stood at 4177.*



**Bob Neal**, Membership

Gloria Allan	Anna Maria Fedko	Genya Masri
Sandra Awang	Angeladea Ferrari-Kirk	Samuel J Mathewson
Joan Baines	Eric Gault	Morven Orr
Ruth Boothby	Bruce Godbold	Louis Ouellette
Marlene Bourdon-King	Preshiel Govind	Patricia A Rekhi
Emil Boychuk	Katalin Gyomerey	Michael Rethazi
Anthony Bristow	Ann Irwin	Theresa Robbins
Maureen J Bury	Irene Kampf	Diana Sernick
Theodore Catton	Mary Kelly	Lilian Tobias
William C Clark	Eva Krangle	Thomas Trotter
Gregory Croke	Gregory La Chimea	Laima Underys
E Patricia Delgaty	Terry Lynch	Gail Wheeler
Ellen Dooley	Karen Machmer	Lorraine Williams
Catharine Duffy	Lawrence MacNeil	Jane Wilson
Charles England	Isabel Malkin	

16

## RTO/ERO Benefits Premiums ~ 2010 & 2011

RTO/ERO Benefits Premiums effective to the end of 2010 are at the top of the chart (this corrects the error in our September Newsletter). **The new 2011 rates with percent increases** are listed at the bottom. Enhancements include \$2500 maximum drug benefit; \$800 maximum Paramedical Practitioner; \$90 Vision Care eye exam every two years; and, 2011 Fee Guide for General Dental Practitioners. Details on our website and in our January Newsletter.

	Semi-Private Hospital	Extended Health	Dental Plan		
<b>2010</b>					
Single*	\$17.07	Single	\$ 72.87	Single	\$ 52.98
Couple*	\$34.11	Couple	\$145.74	Couple	\$104.48
Family*	\$40.09	Family	\$174.90	Family	\$130.28
<b>2011</b>	<b>0% inc.</b>		<b>5% inc.</b>		<b>2% inc.</b>
Single	\$17.07	Single	\$76.51	Single	\$54.04
Couple	\$34.11	Couple	\$153.03	Couple	\$106.57
Family	\$40.09	Family	\$183.65	Family	\$132.89

\* The PST portion of the Harmonized Sales Tax is added to rates in Ontario and Quebec. 16

## President's Column ~ David Shanoff

Contact: 416-656-3245 / davshan@sympatico.ca



By the time you read this message, winter will be upon us and you may be thinking of heading south. You, of course, will not be alone as many "snow birds" begin their winter migration to various southern destinations. Several years ago while in Florida, I saw a bumper sticker on the truck of a local that said: "If Snow Birds are in season, can we shoot them?" Hopefully, he just had a weird sense of humour and he realizes that he needs us as much as we need him. Spending an entire winter in Canada is too much to contemplate for some.

There has been much activity in District 16 since our last newsletter. We had a very successful New Member Breakfast with a total attendance of around 120. Our various recreation groups have been functioning and a Wellness Series, concentrating on Food and Health, organized by **Valerie Mah**, has been held. We are planning to hold a Taxation workshop well before income taxes are due thanks to **Lone Smith**. (See Page 22.)

Four members of your Executive (**Lone Smith, Roy Harvey, Shashi Makhija** and myself) attended the RTO/ERO Fall Senate from October 25 to October 27 in Toronto. At Fall Senate, the election of Provincial Officers takes place. Our new Past President is **Margaret Couture** from District 46/Muskoka. The new President is **Joan Murphy** D33/Chatham-Kent. First Vice President

is **Jim Sparrow** D7/Windsor-Essex; Second Vice President is **Leo Normandeau** D13/Hamilton-Wentworth Haldimand; and the two Executive Members are **Margaret Clarke** D7/Windsor-Essex and **Norbert Bourdreau** D27/Ottawa-Carleton. The Provincial Executive works with the Executive Director (**Harold Brathwaite**) and his staff to carry out the responsibilities of the Provincial Office.

A motion from the Provincial Executive to reduce provincial grants to Districts from 30% to 28% was defeated by one vote. For District 16, this would have meant a reduction of over \$4100. **Valerie Mah** has been chosen as a member of the Provincial Nomination Committee. This committee meets in June to choose members to fill vacancies on various Provincial Committees for which they have applied.

One district that is small in number (<1800 members) but large in geography was split into two new districts. These two new districts will now have a total of 4 Senate seats while District 16, with over 4200 members, will continue to have only 2 Senate seats. It is definitely time for Senate to consider a more equitable system of representation for districts. Previous attempts have failed. However, undaunted, we hope to be able to present a motion to this effect at the Spring Senate, 2011.

Continued on Page 4

### President continued from Page 3

There was considerable discussion around the establishment of the RTO/ERO Charitable Foundation, in particular concerning money to finance the Foundation coming out of members' fees. It was decided that the initial start-up funds, approximately \$150,000, would be borrowed from the RTO/ERO Reserve Fund and paid back over 3 years at the going rate of interest. Many of the details still have to be worked out and approval from two federal agencies is still required before the Foundation can begin to raise money. It is probably at least a year away from that point.

The establishment of Catastrophic Coverage as part of the Extended Health Care Plan was considered. A volunteer plan would require a premium increase of 40-50% for those members choosing this option. If everyone were to be covered it would still require a premium increase of 20-25%. (Full report on Page S7.)

The top 5 drugs paid for by our Extended Health Care Plan are, in order: Lipitor, Crestor, Nexium, Actonel, and Altace, a slight change from last year. (See Page S6.) Changes to coverage and premiums in the Health Plan, if any, will both take effect on January 1.

I believe that there is a need to reiterate that there are some important things to keep in mind when travelling abroad, including to the U.S.A. You are covered by our health insurance plan for 62 days when travelling out of province. The key word here is "province", not "country". Once you

leave the Province of Ontario, the clock starts ticking. You can extend coverage beyond the 62 day period by paying additional premiums.

If you have a pre-existing condition, and your doctor tells you that it is okay for you to travel, it may not be okay within the RTO/ERO plans should something happen to you as a result of this precondition. If you have such a condition, it would be in your best interest to check with Johnson Inc. for their assessment before you travel. It could have serious implications if you are forced to cancel your trip, or something happens to you on the trip that is related to your pre-existing condition. (See Page S11.)

As you have probably heard, we are to receive a 1.4% increase, up from 0.5% last year, from the Ontario Teachers' Pension Plan. (See Page 21.)

A year ago I mentioned the possible introduction of a 50-day per year post retirement teaching period for an unlimited period of time in place of the current 95/20 practice. Beginning September 1, 2012, all retirees will be subject to a single limit to the number of days they may work. The new limit will be 50 days for everyone irrespective of your number of years of retirement.

#### The New Rules:

- If already retired and still within three years of 95 days, you'll be able to complete however many years of 95 days you have left – provided that you do so prior to September 1, 2012.
- If you're already on the 20 day limit

*Continued on Page 29* 

### At King's Wharf Theatre in Penetanguishene Tuesday, June 28, 2011 ~ 'The Wizard of Oz'

Click your heels and venture down the yellow brick road for a truly magical experience. This will be the Drayton Entertainment company at its very best.



### At St. Jacob's Schoolhouse Theatre in St. Jacob's Thursday, November 10, 2011 ~ 'Blue Suede Shoes - Memories of the King'

Relive all the hits of an American icon who transformed popular music with his hip-swiveling and lip-sneering style.



**To reserve for these last four (4) productions, call Jack DeGroot at 416.691.3046 on Wednesday, December 8, at 8:00am.**

**A 'Waiver', required for this activity, will be available at the bus. 16**

#### President continued from Page 4

you'll see that limit rise to 50 days as of September 1, 2012.

- If you retire between now and September 1, 2012, you'll be able to work 95 days in the 2010-11 and/or 2011-12 school years, but will have the 50 day limit applied thereafter.
- From September 1, 2012 onward, every retiree will be permitted 50

days of re-employment in each school year.

- The limit of 50 days will be reviewed during the 2014-15 school year.

Happy wintering wherever this is done and, on behalf of the entire Executive, may you have a very enjoyable holiday season, and may the New Year bring to you and yours much happiness. 16

### Sample RTO/ERO Acknowledgement, Waiver & Release

RTO/ERO demands that Districts be advised that the waiver and or reference to the waiver should accompany all advertisements for trips and special events as follows:

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.

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.**

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

## Daytrips, 2011

The first group of Day Trips for 2011 have been planned. Productions are by Drayton Entertainment. Reservations can be made as noted below. As always, your cost will include a matinée performance, transportation by motorcoach, lunch, dinner and all applicable taxes and gratuities. A limited time is usually available for shopping.

Once your booking is made, please forward a deposit of \$50.00 per ticket (cheques payable to Club 16) to:

**Jack DeGroot, 19 Elmview Drive, Toronto ON MIN 2W3.**

*Please note the date(s) of your trip(s) on the face of your cheque.*

**The cost is \$120.00 per person/trip**

### At St. Jacobs Country Playhouse:

#### Thursday, March 17, 2011 ~ 'Shear Madness'

A very funny comedy where you help solve the murder.

#### Thursday, June 2, 2011 ~ 'Hair Spray'

This musical comedy inspired a multi-award winning motion picture. Don't miss Broadway's big fat musical hit!



#### Thursday, October 13, 2011 ~ 'Blood Brothers'

Fraternal twins are separated at birth. Later in life they cross paths and fall in love with the same girl. Do plan to see this riveting musical masterpiece.

*To reserve for the above three (3) productions, call Linda Grieve at 416.498.7228 on Wednesday, December 8, 2010 at 8:00am.*

### At Drayton Festival Theatre in Drayton:

#### Thursday, June 16, 2011 ~ 'Dance legends'

A dazzling tribute to the legendary dancers you all know. Brimming with music, comedy and emotion. Dance Legends will leave you energized and inspired.

#### Wednesday, September 7, 2011 ~ 'Who's Under Wear'

Two women prepare to negotiate a major deal for a new lingerie line. This side-splitting farce will leave your knickers in a knot.



## Recreation/Social ~ Carmelita Salazar

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

### Bridge and Travelogue meet 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), on the fourth Wednesday, will take you around the world through slide presentations with snack and treats after the show. See Pages 24 and 25 for up-coming presentations.

### The following meet at varying locations:



**Art & Sketch Group** ~ meets on the first or second Thursday of the month. They work with different portable media 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.

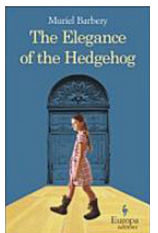


#### December

← *High Chicago*  
by Howard Schrier

#### January

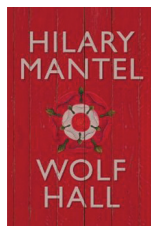
*The Elegance Of The Hedgehog*  
by Muriel Barbery →



Continued on Page 6

*Is it good if a vacuum really sucks?*

Social continued from Page 5



← February  
Wolf Hall  
by Hilary Mantel



March  
Major Pettigrew's Last Stand  
by Helen Simonson →

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



**Book Club ~ Non-Fiction: Sharon Goodier** (416•916•6991) kindly volunteered to start a non-fiction book club. It is an eclectic group - bring whatever you're reading and tell about it. Maybe we can even exchange books and save our retired wallets some money. Contact Sharon regarding coming sessions - space is limited.



**Day Trips** ~ are arranged each theatre season by Jack DeGroot. Notice is published, Spring and Fall, in our Newsletter. See ad on Page 28. (Also see Page 26 for a Merit Travel opportunity.)



**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.



**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 27. See Page 22 for our Tax Seminar.



**Monday Matinée Movie Club** ~ attends the matinée on the third Monday of the month, twelve months a year at a central location then enjoy refreshments before the rush-hour. Participants are notified by email or telephone the weekend before. Friends welcome! Our next events are on December 20 and January 17. Contact Anne Ludwigsen at 416•324•0909 or acludwigsen@rogers.com.



**Super Tees Golf Group** ~ starts soon at Scarlett Woods. Contact Rosalie Parente at 905•856•6936. (Liability Waiver required for this event.)

Continued on Page 27

Recreation/Social continued from Page 6



**Walking/Talking Group** ~ I am happy to say yes to the many requests to continue in the Spring of 2011. It has been a lot of fun and exciting to learn more about our city so until then enjoy the rest of the year and I will be glad to accept any suggestions for the Spring 'when the lilacs are in bloom. Contact Phyllis

**Broom Walker:** llanoka@aol.com / 416•653•3521

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.' 16

We try to provide activities according to our members' wishes. If you would like to lead a group of like-minded individuals, contact an Executive Member and we'll help you get started. Possibilities include: bowling, billiards, curling, ethnic dining, photography, dancercise, photography, swimming, etc.



### Investment Group

Our group continue to meet and October's meeting was particularly spirited and we met again on November 25. I learned that all funds are not created the same way. As always do your own research. It is so uplifting to see how we have all become better financial consumers over the time.

Dates for the new year: January 27, February 24, March 24, April 28, May 26, June 23.

All meetings are at my home: Call Lone Smith at 416•234•1969 to let me know you are coming. 16

### Project ~ Service to Others (STO) Grants

RTO/ERO Toronto District 16 has established its own process to submit proposals for this up-to-\$4,000 Grant in order to ensure that all our members have the same opportunity to get involved and while meeting the March 1 deadline established by the province. Applications for 2011 Grants are now closed (November 1, was our deadline and three applications were received). We will inform you of the availability of the 2012 STO Applications through this Newsletter and our zine. 16



### 'Gis To Laugh!'

**News Item:** The new Toronto mayor wishes to contract out services in an effort to cut union salaries and rein in expenditures.

Who knew that someone would dare tackle the police budget.

*Discover the Art, History and Cultures of the Ancient World. Athens to Rome. A journey from the Acropolis to the Marvels of Sicily and the Ruins of Pompeii ~*

**Only \$3,950 US per person (based upon a group of 15)**  
**16 Days/Including 2 night pre-cruise hotel in Athens**  
**Departing: October 10, 2011**

**Itinerary:**

Athens, Mycenae, Taorimina, Syracuse, Malta, Agrigento, Segesta, Selinute, Palermo, Pompeii, Herculaneum

**Includes:**

14 Day cruise onboard the Aegean Odessey with daily excursions; International Air; Gratuities & transfers; All meals, wine and beer with dinner; Additional: Taxes and Fuel surcharges \$450.00

**Host: Wendy Taylor**, Retired Principal (Simcoe County District School Board). RTO/ERO member and experienced traveler.

Please join me on this exciting adventure. A wonderful historical cruise. Lecturers onboard to provide additional information on the excursions. Discover why this is a truly unforgettable vacation!

Only 300 passengers on the Aegean Odessey.

Deposits requested by December 1st to include free air add-on from Toronto. Take advantage of this promotional inclusion.

Please call to reserve your space, or inquire about summer itineraries:

**705•828•0412 / wendy.taylor@merit.ca**

*Editor:* we first announced this opportunity in our November E-zine. This event was advertised to the four RTO/ERO districts in Toronto. Let us know if you are interested in these types of events. Perhaps there are enough of our district members to warrant advertizing in District 16 only. **16**

**Toronto Choristers Christmas Concert**

**Tuesday, December 14, 2010 ~ 7:30 pm**  
*(come early to get a seat)*



**Jubilee United Church**

40 Underhill Dr. (one stoplight East of the DVP; North of Lawrence)

**Admission:** a donation to the Church's Outreach Program appreciated! **16**

**Blaming Seniors for Run-Away Health Costs**

In our September Issue we included the following item:

We are not surprised to see some media and special interest groups take a survey by the Canadian Medical Association showing that many Canadians fear for the existence of elderly health care in the future *and interpreting the results as fact*, thus bolstering their drive for the privatization of health care. We will try to bring you some material in our November Newsletter that will counter this misleading application of the survey data.

We have checked with The Canadian Centre for Policy Alternatives ([www.policyalternatives.ca/](http://www.policyalternatives.ca/)) and The Canadian Health Coalition (<http://healthcoalition.ca/>) and present the following. **16**

**Sustainability of Health Care: Myths and Facts**

- Medicare Spending for Hospital and Doctor Services ~ increased 4% to 5% as a % of GDP from 1975 to 2010
- Average Annual Increases in Private Drug Plan Costs ~ 15%
- Amount Removed from Public Sector Revenues by Government Tax Cuts \$170.8 Billion ~ between 1997 and 2004

**Myth: Our aging population makes health care unaffordable**

**The Facts:** Private health care services, not an aging population, are driving health care spending. Population aging is a very small factor in increasing health care costs at 0.8% per year, less than other factors such as population growth (1%) and inflation (2.5%). There is also an increasing use of prescription drugs, medical imaging and other new and expensive medical technology, often in inappropriate ways. The real

issue is the intensity and costliness of medical interventions, and the questions to ask are: 'Where is the money going?' and 'Are we getting value for our money?'

**Myth: The cost of health care is eating up all the provincial budgets and crowding out other services.**

**The Facts:** Medicare spending takes up about the same share of provincial revenues as 20 years ago. However, between 1997 and 2004, cuts in personal and corporate in-come taxes removed about \$170.8 billion from public sector revenues at the federal and provincial levels. These cuts, combined with federal government cuts in financial transfers to the provinces, left provincial budgets hard-strapped. As a result, other non-health care programs were cut, making it appear that the share of the budget for health care was increasing. The problem is the drop in revenues in provincial budgets, not uncontrolled health care spending.

*Continued on Page 8* 

**Myth: Public health care spending is skyrocketing and out of control.**

**The Facts:** Public health care spending is stable. Spending on private health care is driving cost increases. From 1975 to 2009, Medicare spending - hospitals and doctors' services - has remained remarkably stable at between 4% and 5% of our Gross Domestic Product. Total health care spending which includes private spending on services not covered by Medicare (e.g. prescription drugs, dental, home care...) is rising at a higher rate and is currently at 12% of GDP. Not only is Canada's public health care spending not 'skyrocketing', Canada's public expenditures on health care are below the Organisation for Economic Co-operation and Development (OECD) average. The public share of overall health care costs in Canada is 70%. The OECD average is 73%.

**Myth: Privatization of health services will control health care costs.**

**The Facts:** Sustainability is often a code word for privatization and for-profit health care. Saying that public health care is unsustainable opens the door to privatization. Shifting from public to private spending shifts the cost burden from the wealthy to the sick. "Unsustainable" public spending is some-how magically sustainable when shifted from taxpayers to patients. Privatization is a way to avoid cost containment, and provides greater income

opportunities for providers of care (and private insurers) outside public control.

**Source:** Fact Sheet: Sustainability of Health Care: Myths and Facts, Canadian Health Coalition  
Used with Permission  
<http://healthcoalition.ca/>  
<http://medicare.ca>

**About the Canadian Health Coalition:** The Canadian Health Coalition is a public advocacy organization dedicated to the preservation and improvement of Medicare. Our membership is comprised of national organizations representing nurses, health care workers, seniors, churches, anti-poverty groups, women and trade unions, as well as affiliated coalitions in 9 provinces and one territory.

**Editor:** In this issue we include an item about seniors' use of multiple drugs (See Page 12). This does not negate the facts included above. Prescription drug use by the general population is also increasing; pharmaceutical companies create markets for new illnesses (e.g. female sexual dysfunction); pharmaceutical companies stop producing drugs that have come off-patent and sell costly alternatives, often with negative side-effects. There is no need for older persons to feel guilty about their drug use. Perhaps it is the general populations' life style that needs to be examined. **16**

## Travelogue ~ Wednesday, February 23 at 1:30pm

'April in Paris' ~ presented by David Kister and Prue Teagle

David Kister and Prue Teagle are good friends of the Holyers and seasoned travelers who had been to Paris before a number of times, but this visit in April of 2010 was their first together, and, besides that, it was a celebration of Prue's retirement, which has allowed her to perform valuable volunteer service, develop a fantastic garden, and start to travel again, as well. David is a frequent facilitator of workshops at the Academy for Lifelong Learning at U. of T. after a career with IBM.

David writes...  
'A friend of mine had recently opened a small, refurbished hotel in the Marais neighbourhood. Our excellent host made us feel at home, situated just steps from the Bastille we were equipped with an excellent base for our excursions. Usually eschewing the Metro stop at hand, we walked and walked. We walked everywhere. It sometimes comes as a surprise to new visitors to Paris to learn how compact the old city is.

What might the casual tourist in Paris miss? How about the cemeteries? Believe it or not, a delightful sculpture is on view in the very few cemeteries located within

the city. Speaking of cemeteries, how about a visit to the catacombs? And what would Paris be without its galleries and museums? Everyone has heard of the Louvre and the Musée d'Orsay, but what about the Jacquemart-Andre, Rodin and Marmotten-Monet? At the latter, for example, we had the unexpected thrill of seeing 'Impression, Sunrise', the painting which gave the entire impressionist school of art its name. And in an out-of-the-way house to boot.



A p r i l was itself a treat. Slight coolness and bare trees greeted us when we arrived, but so quickly transformed

into warmth and a plethora of spring flowers. We visited outdoor markets almost daily, often selecting cheeses, meats, breads and fruit for lunch alfresco, or more properly, en plein air in any of the numerous parks dotted about the city.

Paris is a wonderful tourist destination. It becomes a city apart from all others when you immerse yourself, even if just a little. You'll find Paris gets in your blood, a feeling we have that we hope our photos might impart to you. **16**

Photo by Thea Menagh



**'The Rock' ~ presented by Ed Martin**

Ed Martin's back ~ known to Travelogue regulars from previous expeditions to Italy and the Greek Islands, with fellow travelers Graham Muttart and Stan Imalda.

This time he and the guys will transport us to The Rock, as the resident Newfoundlanders call it, where they spent 11 days photographing and soaking up the ambience of the culture of people who have the gift of optimistic jokes like this: "In heaven, how can you tell the Newfies from the rest of the people?" Answer: "The Newfies are the ones who want to go home!!!" (And this is probably still true despite the regular beating that the island takes from the storms that roar in from the Atlantic!)

Ed will remind us that the Newfies have their own dialect with such terms as Tickle, Flake, Bed Lamer, and Teeveen to mystify the visitor. A



As an added attraction, Ed is always willing to explain the technical knowledge that goes into a presentation like this one on DVD if you are interested in becoming a presenter of your own travel experience with a digital camera. You are guaranteed an appreciative audience at our travelogues! Furthermore, we now also have the technology to turn slides into digital images, in case you are sitting on some treasured older slides, as we are, before switching to digital. See Dick about this!

glance at the map reveals such place names as Hearts Content, Jerries Nose, Joe Batts Arm, and Witless Bay. We will share with you our copy of the specific Newfoundland dictionary, published for those whose wish to pursue the matter with further documentation!

Yes, you will laugh, you will learn and maybe add "Down East" to the places you must experience before you die. You might even wish to become an honorary Newfie, if you are willing to kiss a cold cod and swallow some of that flammable liquid called Screech, which, believe it or not, is not the greatest hazard to driving on The Rock. That distinction belongs to the multitude of magnificent moose introduced from New Brunswick to supplement the Island diet around the turn of the century. Many deaths per year occur when drivers forget to yield the road at sunset. 16

Photo by Ed Martin



At its meetings in September and October, the Toronto Executive: approved holding and financing a Health & Wellness Series of workshops at a cost of \$20/participant;

- appointed **David Shanoff** and **Roy Harvey** as Senators with **Lone Smith** and **Sashi Makhija** as alternates;
- received the Treasurers' report to 12 October 2010: Assets/\$71,484.86, Income/59,448.56, Expenses/38,579.26;
- approved a donation of \$1,000 for Pakistan Relief (donated through The Humanitarian Coalition with matching government grant);
- approved the format for the New Member Breakfast;
- donated \$285 each to the Toronto Education Opportunity Fund (TEOF) and the Angel Fund for Learning on behalf of the 'Screw-the-Bell' Golf Tournament;
- approved a motion to Senate asking for clarification of the process by which fees are transferred to the 'Charity' and then to the Emergency Assistance Fund, Scholarships, Service-to-Others fund for member use;
- approved \$200 to be budgeted for Goodwill to members 100 years and over.

Membership in RTO/ERO has reached over 65,000.

Fall Senate Motions of substance:

- the Provincial Constitution be amended by naming District 20 "Lennox, Addington, Frontenac" and by adding "District 48, Leeds and Grenville" (See President's Message)
- the following motion be referred to the Provincial Executive for study and report to the Spring 2011 Senate:

*Associate member, subsection iv, be amended to read:*

*iv. the spouse of a member or the surviving spouse of a Full or Associate member who is not eligible to receive a teacher's pension;*

- the following motion be postponed definitely to the Spring 2011 Senate: *That the Senate of RTO/ERO request the Minister of Education to indicate to the School Boards of Ontario that the Ministry is opposed to the unauthorized student use of cell phones and other electronic devices in the classrooms of Ontario.*
- the 2011 Budget for the Emergency Assistance Program be \$15,000.
- the Objects for which the Corporation is incorporated be amended by the deletion of:

*To provide one-time support to community projects that enhance the quality of life for seniors and/or children living in poverty and/or community groups.*

**Continued on Page 10**



## RTO/ERO Developments continued from Page 9

To provide the necessities of life to victims of natural disasters in Canada and abroad.

- the RTO/ERO Budget for 2011, as amended, be approved. 2011 (The Draft Budget included a total expenditure of \$6,158,000. The finalized budget will likely be available in either an issue of Renaissance or Liaison.

(Editor: although the District 16 motions seeking clarification on funds transfers to/from the Charity generated some debate, they were defeated. 16

## Consumer Corner

In December last year I moved into a Scarborough condominium. Some new condos have embedded individual gas furnaces in each suite, so owners are responsible for maintenance and upkeep. When I moved in the weather turned cold, so I turned on the furnace expecting everything to be fine. I did notice that the furnace gave off a whooshing sound on start-up, but none of the ceiling-installed carbon-monoxide sensors reacted. On colder days the furnace afterburn seemed unusual.

I installed new plug-in monoxide sensors which did give off an alarm, but I was still unsure that there was a monoxide leak. Eventually, I obtained a Kiddie Monoxide sensor which confirmed that I had a major defect, possibly life threatening.

I contacted the Property Manager immediately and a service technician brought the furnace within safety margins. Both the ceiling monoxide sensors failed and the furnace was not installed properly.

## Volunteers Wanted

Women's Auxiliary of the Hospital for Sick Children is looking for responsible women who would like to join us in making a difference in the lives of our patients and their families. Contact **Bev Ursini**/Membership: 416•813•7676 / waoffice@sickkids.ca

I contacted Toronto Fire to alert the public about the dangers of embedded condo furnaces when they fail. My advice is to install a digital monoxide sensor as soon as you move into a new condo with embedded furnaces.

(Editors: We thank **Lou Manning** for this timely message.)

**Health Canada** is informing Canadians that GlaxoSmithKline (GSK) has begun to voluntarily recall, LOT# 5R6 of their product, Emo-Cort 2.5% Lotion currently available on the Canadian market. 29/10/10

**Health Canada** is informing Canadians that Novo Nordisk Canada Inc. is voluntarily recalling one lot (YW60462) of the GlucaGen Hypokit after a quality issue was identified that may affect a small number of kits in the affected lot. 28/10/10 16



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

When the school bell rang on Tuesday, September 7, 2010, 31 former teachers were *not* there.

They were busy enjoying our second Annual "No-Bell Laureate" Luncheon at the Mandarin at Yonge and Eglinton. This year we gave prizes to the two newest retirees, **Heather Hunter** and **Ann O'Neill**, pictured below with President **Dave Shanoff** and First Vice President **Roy Harvey**. **Christine Newhouse** happily announced it was her 16<sup>th</sup> Tuesday after Labour Day free from the bell and she too received a prize. If you are not on the golf course with RTO/ERO golfers or celebrating with former staff and friends somewhere, why not join us on September 6, 2011. Look for particulars in our May newsletter next spring. There are more photos on our website.

Co-ordinators of this event (all No Bell Laureates): **John Cox**, **Ann Ludwigsen** and **Valerie Mah**



## Coffee Cohort



A group of RTO/ERO Toronto members and friends meets every Wednesday and Saturday at 10:30am for coffee at a location close to the College Subway Station. Contact **Ann Ludwigsen** at: 416.324.0909 / acludwigsen@rogers.com.

**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 or any executive member and we'll try to help set this up for the Fall. 16

## Tax Seminar

We are pleased to inform you that we are offering a seminar to help you file your 2010 income taxes.



- Maximize your rebate
- Learn if there are additional ways to save money
- Find if there are new specific savings that might help retired teachers
- Learn about Income Splitting, Charitable Donations, Medical Expenses

We have booked Holy Rosary Church Hall at Bathurst and St. Clair on Wednesday, February 16, 2011 from 1:00 to 3:00pm.

There will be no charge, however,  
*you need to pre-register by January 14, 2011.*

Contact **Lone Smith** at 416•234•1969 / [lonesmith@hotmail.com](mailto:lonesmith@hotmail.com) and supply her with your phone number and email address. Space is limited so book early.

**Lone Smith**

## Goodwill ~ Marjorie Blake

Welcome letters were sent to 37 new members in September and October. Four *Get-Well* cards were sent to members recuperating at home after surgery and *Encouragement* cards were sent to two members.

This year's focus is to honour our octogenarians in general, and more specifically, those who have reached the landmark age of 100 plus. Contact has been made with 7 of the latter at home or in nursing homes. Belated *Birthday* cards were sent to four members who had birthdays between January and July. It is hoped that we can meet with those able to accept visitors and to extend some holiday cheer for 2010.



We would appreciate having the names of our members who are in Nursing Homes so that we can try to keep in touch with them. Please call or email:

Marjorie Blake: 416•837•0874 / [mdblake@sympatico.ca](mailto:mdblake@sympatico.ca)  
Ann Ludwigsen: 416•324•0909 / [acludwigsen@rogers.com](mailto:acludwigsen@rogers.com)  
Valerie Mah: 416•533•0445 / [vmah@ican.net](mailto:vmah@ican.net) 16

## Health Hints ~ Bill Tajer



**From the Provincial Health Services & Insurance Committee:**

- At this time, it appears there may be a small surplus at year end;
- benefits plan changes to coverage or premiums for 2011, if any, will be communicated to plan members with the November renewal letter;
- the tri-ennial printing of the Group Benefits Program Booklet and the Travel Booklet will be distributed with the Winter Renaissance;
- the Medical Stability clause for Travel Insurance has been clarified (see Page 20);
- the Long Term Care report was received and there are no rate changes for 2011.

**From: RTO/ERO Health Matters, April, 2010**

### Over the Counter Medications

The RTO/ERO Extended Health Care Plan covers drugs, sera and injectables that legally require a prescription. In many instances, RTO/ERO also extends the Prescription Drug benefit to those who required life-sustaining over the counter (OTC) medications, when certain medical criteria are met. OTC medications are those that can be sold without a prescription.

In the Budget presented in 2008, the Canadian Government announced that OTC medications were ineligible for the medical expense tax credit. Insurance plans; however, continued to provide coverage for OTC medications.

A 2009 ruling by the Canada Revenue Agency reinforced the government's position that OTC medications were ineligible for the medical expense tax credit. Also in 2009, Health Canada began reclassifying many OTC medications and issuing a Natural Health Product Number (NHP) rather than a Drug Identification Number (DIN). Canada Revenue Agency confirmed that the medical expense tax credit did not apply to NHPs.

If the RTO/ERO Extended Health Care Plan continued to cover life-sustaining OTC medications, or those that were reclassified as NHPs, then the premiums you paid for the Extended Health Care Plan may not have been eligible for the medical expense income-tax credit. Based on Canada Revenue Agency guidelines, OTC medications and NHP's are no longer eligible or coverage under the RTO/ERO Extended Health Care Plan.

This ensures that your premium continues to be eligible for medical expense tax credit purposes.

### Paxil Blocks Tamoxifen

Women with breast cancer who take both tamoxifen and the antidepressant Paxil may increase their risk of dying because Paxil reduces tamoxifen's effectiveness, Canadian researchers report.

**Source: Medline Plus, US National Library of Medicine, February, 2010**

*Continued on Page 12*

**Health continued from Page 11**  
**Cuba Requires Visitors To Buy Health Insurance**

Entering Cuba, RTO/ERO Group Health Plans participants will be required to show a letter confirming that they have insurance. This letter can be obtained from Johnson Inc. or from Mondial Assistance directly. Their contact information can be located on the back page of your RTO/ERO Health Plans booklets. In addition to the letter, we would suggest that you also travel with your Group Benefits ID Card, government health card and your RTO/ERO Health Plans Booklet.

**Nearly two-thirds of seniors using five or more types of prescription drugs**

Almost two-thirds (62%) of Canadians age 65 and older are using five or more classes of prescription drugs, according to a study by the Canadian Institute for Health Information (CIHI). The study examined public drug claims for more than one million Canadian seniors in Alberta, Saskatchewan, Manitoba, New Brunswick, Nova Scotia and Prince Edward Island. In 2008, slightly more than one in 20 (6%) were using 15 or more different classes of drugs.

Older seniors were more likely to be multiple-drug users, with about one-third (29%) of seniors age 85 and older submitting claims for 10 or more types of drugs in 2008, compared to fewer than one in five (17%) seniors age 65 to 74.

CIHI's study shows a number of the most commonly used drug classes are for the treatment of

chronic conditions in general, and cardiovascular conditions in particular, such as high blood pressure and heart failure.

*Top 3 Drug Classes by Rate of Use, Seniors Age 75 to 84:*

- HMG-CoA reductase inhibitors – statins (high cholesterol) – 39.7%
- ACE inhibitors (heart failure and high blood pressure) – 31.6%
- Beta-blocking agents (high blood pressure, heart failure, angina) – 26.8%

*Top 3 Drug Classes by Rate of Use, Seniors Age 85 and over:*

- ACE inhibitors (heart failure and high blood pressure) – 31.7%
- Sulfonamide diuretics (heart failure, high blood pressure) – 27.6%
- Beta-blocking agents (heart failure, high blood pressure, angina) – 27.6%

The drug class that experienced the fastest spending growth over the study period was tumour necrosis factor alpha inhibitors (anti-TNF drugs, such as etanercept), which treat conditions such as rheumatoid arthritis and Crohn's disease. Total drug spending on this class of drugs increased by an average of 58% annually from 2002 to 2008, and accounted for 2% of total program spending on seniors in 2008. The study also found that four of the fastest growing drug classes are used to treat cardiovascular conditions and two are used to treat chronic lung conditions like emphysema and chronic bronchitis.

**Source: Canadian Institute for Health Information, March 2010 16**

**Ontario Teachers' Pension Plan (OTPP) News**



**2011 Inflation Increase**

The annual cost-of-living adjustment for 2011 is 1.4%. The increase takes effect in January and is based on 100% of the increase in the Consumer Price Index (CPI), a weighted basket of goods and services typically purchased by Canadian households each month. It will increase a typical \$37,000 annual pension by \$518.

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

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

Annual Pension	Increase in 2011	Annual Pension	Increase in 2011
\$15,000	\$210	\$40,000	\$560
\$20,000	\$280	\$45,000	\$630
\$25,000	\$350	\$50,000	\$700
\$30,000	\$420	\$55,000	\$770
\$35,000	\$490	\$60,000	\$840

If you left teaching in 2010, the 2011 increase will be pro-rated to the number of months after you stopped working. For example, if you retired in June, you will collect half the increase, or 0.7% more, in 2011.

To see exactly how much your pension has increased as a result of cost-of-living adjustments, sign in to

iAccess Web, the secure member website. The latest increase is posted on your personal web pages. If you aren't yet registered for this free member service, or if you have chosen to receive personal pension information by mail, watch for a printed statement in early February that details your new monthly pension.

For more information about the 2011 inflation adjustment, watch for the fall issue of Pension News.

The OTPP website also explains how the increase is calculated.

**Other Cost Changes according to Statistics Canada**

- Natural Gas ~ (+11.1%)
- Electricity ~ (+7.7%)
- Homeowners' replacement costs ~ (+5.6%)
- Passenger Vehicle Purchases ~ (+5.0%)
- Gasoline ~ (+3.1%)
- Mortgage Interest costs ~ (-3.3%)
- Women's Clothing ~ (-4.2%)
- Air Transportation ~ (-5.4%)
- Video Equipment ~ (-12.6%)
- Computer Equipment/Supplies ~ (-12.9%)

**Source:** Ontario Teachers Pension Plan Website: [http://www.otpp.com/wps/wcm/connect/otpp\\_en/Home/Member+Info/Inflation+Protection/2011+Inflation+Increase/](http://www.otpp.com/wps/wcm/connect/otpp_en/Home/Member+Info/Inflation+Protection/2011+Inflation+Increase/) **Shashi Makhija 16**



## Travel Insurance Important Eligibility Information

*Please read this important information  
to understand your coverage for the Out-of-Province/Canada Travel.*

This insurance is intended to cover you for a sudden and unforeseen medical emergency. *A physician's consent to travel does not establish your medical stability or override the definition of sudden and unforeseen.*

Your medical emergency is **not sudden and unforeseen** in the following circumstances:

- § Any cancer, heart or lung condition for which, in the 90 days prior to your date of:
  - Departure
  - Initial booking (applicable to trip cancellation)\*
  - Any payment (applicable to trip cancellation)\*
- § You were awaiting or have received the outcome of medical tests (except routine monitoring), the results of which show irregularities or abnormalities;
- § You required future investigation of your medical condition (except routine monitoring), consultation with a physician, or treatment or surgery recommended by a physician and/or planned before your trip.
- § Any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90 days prior to your date of:
  - Departure
  - Initial booking (applicable to trip cancellation)\*
  - Any payment (applicable to trip cancellation)\*
- § Any condition for which you have been advised by a physician not to travel.

\*Under Trip Cancellation, payments made when your condition was stable will be considered for reimbursement.

Information: Johnson Service ~ 416•920•7248 / 1•877•406•9007  
Johnson Claims ~ 905•764•4888 / 1•800•638•4753

## Our Members Write ~ Marilyn Holyer

### What Does Retirement Look Like?

The dictionary definition of “retire” is to give up one’s work, business or career, especially because of “advanced age”. Doesn’t sound entirely positive, does it? But that was “then” and this is now. Increasingly, some professionals with decent or even generous pensions are able to leave the work force in good health and re-invent themselves in another capacity entirely, or to make a considerable difference to the rest of us by joining the volunteer sector which, in some cases, is vital to the survival of some worthwhile organizations. Look at the ranks of the volunteers in the 2010 Vancouver Olympics, which would have been impossible to operate without the large contingent of unpaid reliable volunteers who, as more than one grateful Olympic official noted, are other than the competing athletes themselves, the face of the event. I would think that many of these people are retirees with a wealth of experience behind them and interesting future prospects, as long as health and pension continue.

Currently, some of us, as teachers in North America, have been able to “retire” as young as age 55 by reaching the 85 factor (age plus years of service). Conceivably, some of us might see another 30 years after leaving the classroom or some related position in education, with an opportunity to re-invent ourselves, if we choose. Here are two stories with a common thread of personal

fulfillment through service to others, but with very different beginnings, one in Ontario and the other in the American Midwest.



Growing up in small towns in the American Midwest, I was reading Richard Halliburton’s series of books called Seven League Boots and dreamed of becoming a journalist, maybe even a war correspondent, since my high school years coincided with the duration of World War II. Of course, this choice might have negatively affected my life expectancy, but, being young, I was immortal, so I did not worry about things like that. I enjoyed school and being a drum majorette at athletic events, developed a crush on my history teacher, an Air Force veteran and bombardier, and headed off to the only post-secondary institution my single Mom could afford: the University of North Dakota to study journalism and history in hopes of reaching the wider world. While still at University after a couple of summers spent working in Yellowstone National Park, I married and had children while earning my first degree, not your average coed.

After some graduate work, our little family moved to California where there were jobs in teaching and engineering. Mine at the Los

*Continued on Page 14*

*Retirement continued from Page 13*

Angeles Board of Education lasted 11 years and included a challenging summer school stint in the black ghetto of Watts, which would soon be put to the torch during the unrest of the civil rights movement. With the Viet Nam War grinding on abroad, political assassinations (Malcolm X, JFK, Bobby Kennedy, and Martin Luther King) seemingly coming in waves, and anti-war demonstrations sometimes met with police violence, we became increasingly disillusioned and decided to leave the United States. We sampled Canada briefly with excursions to Expo 67 in Montreal and to British Columbia, which resembled California in too many ways, but a subscription to the Globe in Toronto revealed a demand for teachers and other employment opportunities for my husband with a business background, who had taken a 6 months computer course to improve his resume. We drove cross country in two vehicles with our worldly possessions piled in a U-Haul, reluctantly leaving behind a condo, which could not be sold in the market of that time. In Texas, we hit a tornado which damaged the car we were towing behind the truck, and the vehicle had to be shipped to Canada by rail. We were relieved to cross the border as landed immigrants at Fort Erie, but the worst was yet to come. Within a year I would be a grieving widow, wondering if I should turn tail and retreat to that which was

profoundly disturbing but familiar in the USA. My first teaching assignment had been less than satisfactory, and I had no idea what else I might do to survive in a new country, where I had no relatives or close friends and virtually no money to fall back on.

Meanwhile, a Canadian from London, Ontario, had gone straight through to complete a PHD. in science at Western University, living at home with his parents to save money. Then he had married and spent time in the USA and England in post-doc positions before returning to teach at Guelph University with his wife and two children. He was about to change his life profoundly by giving up a university position requiring research papers, in order to teach at the secondary level where he felt he would be more comfortable and useful. His father had been in the Canadian military in Britain and Holland during World War II, and he would not know his father when he returned from service, but he had enjoyed a close relationship with his mother and maternal grandmother. Eventually, we two would meet at a difficult time in both our lives and try to help each other, and RTO/ERO would play a significant role in the process. <sup>16</sup>

*Editor: If you have an experience you believe would be of interest to your retired colleagues, send it to us for consideration.*

### **TPSPA Biannual Reunion Lunch, 2011**

Wednesday, May 11, 2011 at the Mandarin. Details in our January Issue.



## NEW MEMBER BREAKFAST 2010

Organized by **Kay Jeffery**, hosted by **David Shanoff** with registrations handled by **Bob and Barb Putnam**, the annual *New Member Breakfast* welcomed over 130 current and new members ~ one of our better turnouts ~ at The Old Mill on October 19, 2010.

Those members having joined us from October, 2009 to September, 2010 received their personal invitation to celebrate their retirement. Learning from past experience, the program was deliberately kept to a minimum with brief presentations by representatives from RTO/ERO head office, Johnson Inc., and Merit Travel. The opportunity was used to introduce the Toronto District Executive and the Convenors of our activity groups. Opportunity was provided before and after the breakfast to those interested in their particular expertise. The photo display prepared by **Valerie Mah** helped show the wide range of district activities and elicited numerous positive comments.

We hope that a number of the attendees will be able to take an active part in the life of the district. Remember, this event is open to all members.

### New Members' Breakfast Photos on Page 19:

Top Row: **David Shanoff**, District President; **Simon Leibovitz**, RTO/ERO Director of Administrative and Member Services, **Lori MacDonald-Blundon**, Johnson Inc., **Lori Copeland**, Merit Travel  
3<sup>rd</sup> Row: Draw Prize winners (provided by Johnson Inc. and Merit) **16**

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

Angus Glen Golf Course

*Barry Gerrard:*

*Queens Hotel, Barrie, Ontario*

Cedar Links Golf Centre

*Century Pines Golf Club*

*at Capetown*

Flemington Park Golf Course

*Flying Monkeys Craft Brewery*

Gerry Lloyd: Champagne Cleaners

*Home Life/Kempfenfelt-Kelly*

*Real Estate*

Innisbrooke Golf Course

*Jean Tarnowski:*

*Income Tax Services*

Johnson Inc. Insurance

*Merit Travel Inc*

Nestles Canada

*OLG Slots at Georgian Downs*

Ontario Teachers Insurance Plan

(OTIP)

*RTO/ERO Toronto District 16* **16**

## Monday Matinée Movie Club Dates

If you'd like to join the Monday Movie Club, contact me at 416•324•0909 / [acludwigsen@rogers.com](mailto:acludwigsen@rogers.com). Future events: October 18, November 15, December 20, 2010. **Ann Ludwigsen**, Convenor **16**



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

## Annual Charity Golf Tournament Results

### Prize Winners RTO/ERO Toronto Golf Tournament, 2010

**Trophy Winners:** Barry Leech, John McLean, Ross Nightingale, Don Sinclair  
**B Team Winners:** Tony Chiarelli, Bruce Godbold, Terry Mason, Ray Yeoman  
**C Team Winners:** Don Blue, Craig Lowry, Lloyd Quance, Ron Wright

### Additional Prizes:

Closest to the Bell Winner (male):	Al Sherwood
Closest to the Bell Winner (female):	Heather Talbot
Closest to the Keg Winner (male):	John Michaluk
Closest to the Flag Winner (male):	Hugh Philipps
Closest to the Flag Winner (female):	Heather Talbot
Longest Drive (male):	Dave Miwa
Longest Drive (female):	Ann Arksey
First-Draw Winner:	Cindy Shore
Second-Draw Winner:	Peter Mosakos
Third-Draw Winner:	Bob Reynolds

The weather co-operated to allow for a great celebration of the first day of the 2010-2011 school year. A special thanks to the committee (**John Bratton, Barrie Gerrard, Bruce Godbold, Bob Neal (chair), Jim Nightingale, Hugh Philipps** and **Bob Rocks**) that worked hard to plan, put together a great prize table and, in fact, manufactured some quality prizes. The support from our sponsors was greatly appreciated. Over 60 golfers participated in both the tournament and the subsequent dinner.

Funds raised, about \$600, were split between two food programs working with the Toronto District and Toronto Catholic District School Boards - the Toronto Education Opportunity Program and the Angel Fund respectively.

We also acknowledge, with appreciation, the hospitality of the host course: Innisbrook Golf Course.

See Page 18 for a complete list of sponsors. **16**

*Why is it called "after dark" when it really is "after light"?*



Closest-to-the-Bell Winners presented by Bob Neal:  
Al Sherwood / Heather Talbot



Longest Drive Winners presented by Bob Neal:  
Dave Miwa / Ann Arksey



Closest-to-the-Pin Winners presented by Bob Neal:  
Hugh Philipps / Heather Talbot



STO Trophy Winners:  
Barry Leech, Don Sinclair, John McLean, Ross Nightingale



B-Team Winners:  
Bruce Godbold, Terry Mason, Tony Chiarelli (absent: Ray Yeoman)



C-Team Winners:  
Ron Wright, Lloyd Quance, Craig Lowry, Don Blue



engaged for the Foundation's business.

- Senior staff has also been working with senior staff from the Advancement Department of the Faculty of Medicine at the U of T on a draft letter of understanding between the TO/ERO Foundation (once legally established) and the University of Toronto relating to funds raised to endow the Chair in Geriatrics.

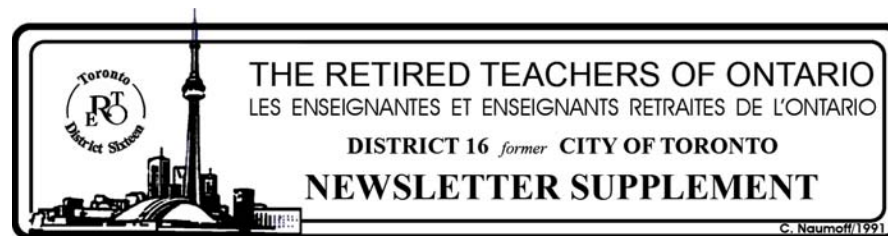
The Provincial Executive has considered the matter of the amount of start-up funding required to permit the Foundation to pursue its Objects, as well as the source of such start-up funding. After consulting with an experienced fundraiser, a minimum sum of \$150,000 has been considered as needed to cover salaries, office requirements, publicity, and travel costs in the first year. The options identified as possible sources are a bank loan or a loan from RTO/ERO reserves, with the understanding that the loan will be repaid with interest within a three year period from the initial date of receipt of the loan.

The May Report to Senate and the Objects of the Foundation envisage an annual transfer of funds from RTO/ERO to the RTO/ERO Charitable Foundation for the purpose of charitable giving: i.e. Project STO (\$100,000), Scholarship Fund (\$25,000), Emergency Assistance Fund (\$15,000), Disaster Relief (\$10,000), Charitable Donation (\$10,000). Assuming that these funds are approved in the budget before Senate, they will be transferred in January 2011, once the legalities for the establishment of the Foundation have been completed.

### Objects Of The RTO/ERO Charitable Foundation (as amended by the May 2010 Senate)

- To establish, maintain and support The RTO/ERO Endowed Chair in Geriatrics at the University of Toronto with an emphasis on the promotion of interdisciplinary training among health care professionals, with the expectation that there will be collaboration with other medical schools in Ontario;
- To develop and promote public health and wellness by supporting research endeavours in geriatrics and/or gerontology at Ontario post-secondary institutions where the focus is to improve the quality of life of seniors and of older Canadians;
- To provide one-time financial and/or other support to students, seniors and aging members of the public who are in distress;
- to provide one-time support to community projects that enhance the quality of life for seniors and/or children living in poverty and/or community groups;
- to provide the necessities of life to victims of natural disasters in Canada and abroad.

*Editors: This document speaks to the current RTO/ERO charity programs (see the column on the left side of this page) and their financing continuing as in the past. Your Toronto Senators sought clarification of how these funds will be transferred from RTO/ERO to the Charity and their distribution for the named purposes to either RTO/ERO members or non-members and how this satisfies the concerns of the CRA. Their motions were defeated after much debate. 16*



Volume 32, Issue 2

November, 2010

## RTO/ERO Fall Senate 2010 File of Reports Extracts

2010 Scholarship Awardees	\$15	Member Services	\$5
Benefits Plan Changes	\$8	Nominating Committee	\$8
Budget Proposal for 2010	\$3	OTPP Benefits Adjudication	\$12
Canadian Association of Retired Teachers	\$4	Pension/Retirement Concerns	\$12
Catastrophic Drug Coverage	\$6	Political Advocacy	\$13
Change Requests for 2011	\$10	President	\$2
Communications	\$4	Project ~ STO/Scholarships	\$14
Constitution	\$5	Project ~ STO/Awards	\$16
Executive Director	\$2	Provincial Executive	\$2
Health Services & Insurance	\$5	The RTO/ERO Charity	\$17
Medical Stability for Trip Cancellation	\$11	Senate Decisions	\$14
		Top 20 Drugs Paid	\$8
		Toronto Scholarship Recipient	\$15

Photo: RTO/ERO Head Office Staff

**Editors' Note:** The Fall Senate (Annual General Meeting) of RTO/ERO was held at the end of October. At this meeting decisions were made regarding RTO/ERO 2011 initiatives and Budget allocations. Our November Newsletter is used to inform you of some of the details of RTO/ERO's business. We believe that 'due diligence' requires a wider distribution of the record of the business. The complete agenda is available in PDF format from the Members Only portion of the RTO/ERO website or by ordering specific reports from our local website. Editing has occurred to fit available space. *Italics* and **bolding** are added by your editors. RTO/ERO has, in its view, entered into an historic era by creating the RTO/ERO Charitable Foundation within which is established the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto. We have included much of the background material in this supplement so that you have a clearer understanding of the goals of the organization.

## Provincial Executive

Starting from a need to lobby for fairness and the protection of teachers' pensions, RTO/ERO has become proactive at the District and Provincial levels in political advocacy, in offering Goodwill Services to members, supporting communities through Project STO grants, and in providing competitive health plans to members. The recent creation of a Charitable Foundation to fund research that seeks to improve the quality of life of seniors is an acknowledgement that more of our members are living longer and that we cannot be satisfied to wait for governments to take the lead.

In two major areas, Technology and Support for a Major Project,

## President

RTO/ERO's 65,000<sup>th</sup> member joined RTO/ERO at the end of August. We have grown 5000

## Executive Director

In hiring [a Manager, Information Technology] to be responsible for RTO/ERO's technology platform, we are acknowledging our commitment to assuring quality service to our members. In this context, we are equally anxious to ensure that the Francophone side of our new website matches in updates and quality the English side.

Last year in my closing comments I stated that "It is time that RTO/ERO engage its entire membership in a major project, one that benefits

significant steps have been made. A new, more easily navigable website has been launched, increased technological help is available to Districts, and a more integrated database will make it easy for Districts to access information in a timely fashion. The process of establishing the Charitable Foundation as a legal entity is underway. During the course of the next six months the Provincial Executive, Committees and Districts will be provided with information and resources to facilitate the efforts of all those who choose to participate in fundraising to support the endowed Chair in Geriatric at the University of Toronto. 16

members since our 40<sup>th</sup> Anniversary two years ago. 16

our members and contributes to the communal good. I challenge Senate and the Provincial Executive to identify such a project -one that establishes a personal connection, solidifies our brand and is a legacy that makes us and future members proud to be associated with RTO/ERO." In May, you, the Senators took a giant step towards creating that legacy by approving the creation of the RTO/ERO Charitable Foundation along with a commitment to fund the

\$1,000 [education] scholarships. Our history of helping our own members via Goodwill and the Emergency Assistance Program (EAP) goes back to 1977.

[When] disbursements in 2009 [from the Emergency Assistance Program] to members exceeded \$20,000, ... our auditors informed us that Canada Revenue Agency (CRA) regulations governing not-for-profit organizations do not allow them to give funds exclusively to their members. Given RTO/ERO's commitment to giving and to its members, and in order not to violate CRA regulations, the Provincial Executive recommends that all funds for charitable purposes: Project STO, the Annual Charitable Donation, donations for natural disasters, and EAP be handed over to the Proposed RTO/ERO Charitable Foundation for disbursement in accordance with approved Senate resolutions.

...it should be noted that the Objects [of the Foundation] may be subject to required amendments by:

- 1 Ministry of Government Services (Companies Branch)
- 2 Office of the Public Guardian and Trustee (Ontario)
- 3 Charities Directorate of Revenue Canada

**Fall Senate 2010:** To set the tone, the Executive Director's Report states: "In May, you, the Senators took a giant step towards creating that legacy by approving the creation of the RTO/ERO Charitable Foundation along with a commitment to fund the RTO/ERO Chair in Geriatrics at the UofT. The wheels are already in motion to establish the legal entity called the RTO/ERO Charitable Foundation.

It will soon be our collective responsibility to rise to the challenge of transforming a concept into a reality. I have no doubt that one day we will be as proud of the accomplishments of the Foundation as we are proud of our Health Plans."

Fall Senate will be informed that:

- the application process to establish the Foundation is underway and it is expected that the first stage which involves approval of the Objects by the Office of the Public Guardian and Trustee (Ontario) will be completed shortly.
- Legal Counsel has indicated that it is very likely that the Charities Branch of Revenue Canada may require the inclusion of the original Object (relating to the establishment of a Chair in Geriatric at the U of T) elsewhere in the application. Senate will be given any further information that may be available when Senate is called to session.
- senior staff are working with Legal Counsel to draft the organizational by-laws and resolutions of the Foundation. A General By-Law will identify the number of Directors (currently three, with motions before Senate for additional members), financial year-end (December 31 proposed), and Executive Committee (currently the RTO/ERO President, First Vice-President and Executive Director). The Organizational Resolutions will include the names and addresses for service of the Directors, the name and addresses for service of the Officers, the Auditors (Grant Thornton proposed), and the bank

geriatrics and gerontology. Today, there does exist a Seniors' Secretariat within the Ontario government, with a Minister responsible for seniors, and awareness of seniors' abuse is at a new high with recent legislation targeting the treatment of seniors in nursing homes and retirement homes. However, both in Ontario and across Canada, there is a long way to go to address the needs for training in both geriatrics and gerontology.

### **The Case For Improved Training For Health Care Professionals Re Seniors' Care:**

The most recent and comprehensive report on seniors' care in Canada was completed last year by a Senate Committee and is entitled "Canada's Aging Population: Seizing the Opportunity." In the report the following observation is made: "The challenge of an aging population ...must be a concern for every Canadian, for every province, territory and municipality, for every business large and small, for every volunteer organization and NGO."

The report goes on to identify a problem that concerns RTO/ERO as an organization, ...the voluntary sector, a critical component in supporting an aging population, is suffering as volunteers themselves are aging. "Further compounding the challenge of the existing human resource shortage and the anticipated increase in demand is that the current healthcare workforce is itself aging, and recruitment numbers are not keeping pace.

The report acknowledges the need across the country for education of health care professionals about elder issues.

The social aspects of frailty, not to mention the social aspects of well-being, necessitate an approach based on the empowerment of the individual within her or his broader support network.

At both the 2007 and 2008 Planning Meetings of the new RTO/ERO Provincial Executive, there was some discussion on RTO/ERO undertaking a major project to give tangible and concrete expression to RTO/ERO's Vision and Mission Statements as well as its Strategic Goals. At the 2009 November Planning Meeting, the Provincial Executive gave extended deliberation to the concept. Among the criteria attached to such a project were:

- a To identify a project so intrinsically worthy and easily understood that it will appeal intellectually and emotionally to a significant majority of our members;
- b To build our brand and raise our profile with governments, organizations, active teachers, and the wider community;
- c To be a magnet that attracts funding, participation and engagement from multiple sources, but with RTO/ERO as the lead organization.

...over time, RTO/ERO's legacy of direct service to our members and to seniors through geriatric research and interdisciplinary/interprofessional training will extend across this province.

**Other Considerations:** RTO/ERO as an organization has a long history of giving to others: Project STO, the Annual Charitable Donation, donations in response to catastrophic events and natural disasters, and more

RTO/ERO Chair in Geriatrics at the UofT. The wheels are already in motion to establish the legal entity called the RTO/ERO Charitable Foundation. It will soon be our collective responsibility to rise to the

challenge of transforming a concept into a reality. I have no doubt that one day we will be as proud of the accomplishments of the Foundation as we are proud of our Health Plans. 16

## **Budget Proposal for 2010**

The mantra of successive Provincial Executives as well as of senior staff with respect to the annual budget review and preparation has been to seek to enhance quality service(s) to members while maintaining modest expenditures. This is exemplified by the fact that the 2010 membership fee of \$1.25 per thousand dollars of pension is at the same level as it was in 1987.

In the past two years it has become progressively challenging to produce balanced budgets without increasing membership fees. Two interrelated factors are responsible for this situation: the increased deliverables and expectations of the organization; and a developing imbalance in financial allocations to Districts versus those to the Provincial Office.

### **Rebalancing Our Finances**

The October 2004 Senate approved some significant changes to the historical structure of RTO/ERO's budget allocations. It approved a recommendation to reduce the membership fee from \$1.25 to \$1.10 per thousand dollars of pension. At the same time, in order to ensure no reduction in grants to Districts, it increased the percentage allocation

of fees to Districts from 25% to 30%, and raised the minimum grant to \$7,200, with a provision that this grant would increase annually by the same percentage growth as the ATO/ERO budget. A further modification to the budget in 2007 incorporated a little used \$60,000 Special Services Grant into the District grants to the benefit of smaller Districts. Although the per member fee returned to \$1.25 in 2010, no change has been made to the apportionment of grants. The result is that Districts now receive about 34% of membership fees and the Provincial Office 66%. The squeeze on the Provincial Office has been exacerbated by additional outputs e.g. additional workshops, the \$25,000 Scholarship Fund, the donations to the Disaster Relief, the \$10,000 annual donation to charities, an increase in the number of Districts, and in the number of minimum grants.

*...it is proposing a return to the historical allocation of 25% to Districts and 75% to the Provincial Office over a three (3) year period, beginning in 2011. For 2011, it is recommending an allocation of 28% of fees to Districts, and a minimum grant of \$10,000.*

## Summary:

The proposed budget for 2011 is based on the following assumptions:  
a Increase in membership of 2.9% in 2011

b Projected January 2011 increase in teachers' pensions by 1.4%

c Anticipated increase in ATO/ERO Health Plan Premiums

d No Membership fee increase

e Adjustments to the Annual Grants Formula:

- Reductions in the percentage of the January fees payable to Districts from 30% to 28%;
- Setting the Minimum Grant at the \$10,000 level.

The overall net change in the 2011 Budget over the 2010 estimate is \$313,000 (5.4%). The increased funding comes mainly from the following sources:

a **Membership Fees:** (budget line 3700) are projected to increase by \$147,000 or 4.6%; a combination of the fees from new members joining RTO/ERO and an inflationary adjustment to teachers' pensions;

b **Administration Fees:** RTO/ERO Health Plans (budget line 3500) are projected to increase by \$150,000 due to new members joining the plans. 16

## Canadian Association of Retired Teachers (CART)

**A**CER-CART is a national organization composed of 14 provincial associations across Canada (2 in New Brunswick and 3 in Quebec). Each pays its own travel expenses to the Annual Meeting and each has an equal vote. *ACER-CART urge the Federal Government to change tax legislation in such a way that charitable donations up to the amount of \$1200 be accorded the same tax credits as those of political contributions.*

### ACER-CART Positions:

- support the proposed Federal Bill

(C-S16) intended to improve the Guaranteed Income Supplement (GIS) and encourage its members to lobby their Federal MPs insisting particularly on the automatic inclusion of eligible pensioners.

- lobby the Government of Canada to increase CPP/QPP, OAS and GIS benefits and to take other measures to ensure that seniors are able to avoid living in poverty.
- pursue, along with other senior groups, the goal of lobbying the Federal Government on the issue of investment fraud against seniors. 16

## Communications Committee

Selected 2011 Priorities include: websites; addressing the pertinence of various Social Media to RTO/ERO members. 16

## Establishing the RTO/ERO Charitable Foundation

*Editors: To keep our members abreast of RTO/ERO's new initiative, we have copied below some of the detail regarding its development.*

**Fall Senate 2009:** The first knowledge of the potential creation of an 'historic' step for RTO/ERO was made in closing remarks by the Executive Director to the RTO/ERO Fall Senate, 2009. They are: "It is time that RTO/ERO engage its entire membership in a major project, one that benefits our members and contributes to the communal good. I challenge Senate and the Provincial Executive to identify such a project -one that establishes a personal connection, solidifies our brand and is a legacy that makes us and future members proud to be associated with RTO/ERO."

**Presidents' Conference:** By mid-winter 2010, the Provincial Executive was actively lobbying RTO/ERO District Presidents at their meeting in Toronto regarding the benefits of creating a Chair in Geriatrics and a Charitable Foundation.

**Spring Senate 2010:** By Spring Senate 2010, background information had been prepared for discussion and enabling motions for debate [Senators are not necessarily the same District Presidents at the meeting mentioned above]. After some debate, Senate approved the creation of, and the establishment of objects for *The Retired Teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario Charitable Foundation* within which would operated the RTO/

ERO Endowed Chair in Geriatrics at the University of Toronto and selected RTO/ERO programs (Scholarship, STO-Award, Emergency Assistance Program, charitable donations). We provided a brief summary of the detail in our September Newsletter (Page 11). Having a bit more space in this Newsletter, we include additional detail from material presented to Spring Senate. The unedited document can be downloaded from our website.

### RTO/ERO CHARITABLE FOUNDATION: CREATING A LEGACY

**Taking RTO/ERO To The Next Level:** The birth of STO/ERO in 1968 was an historic effort by a group of farsighted retirees and the Ontario Teachers Federation to ensure that retired teachers were not left behind in the changes being made to the Canada Pension Plan and to the formula for computing teachers' pensions. The beginning years were focused on getting a fair share for retirees, culminating in ...the annual escalation of pensions, including those of teachers who had retired prior to 1975.

Our founding members were visionaries, initiating extended health and travel insurance plans within the first decade. In 1986 ... the STO and Future Report contained recommendations relating to the aging population, health care for senior citizens and an informed membership e.g. that STO/ERO urge the Ontario government to create a Ministry of Senior Citizens, protect seniors against abuse and require more training in

## Project ~ Service to Others Committee/Awards

*Editor: The Service to Others Committee makes a report to both Senates: at Spring Senate, the STO Awards are reported; at Fall Senate, the Scholarship decisions are announced.*

*We include below, an excerpt from this committee's report to Spring Senate, 2010.*

Districts and community partners have been working on *Service to Others Projects* for 11 years. Three hundred and eleven projects have been approved for a total of \$831,377 not including the grants approved this spring. As an organization we are focused on a model of service for those within our boundaries and in other countries.

To address the concerns of our membership, changes were made in the application process. Members are asked to submit their proposed project to their District Executive using the application form current for that year. The application as usual requires the approval of the District Executive and involvement of RTO/ERO members. The Project Service to Others application form is updated yearly and projects that are submitted

on any application form other than the current year will be returned and will not be considered. The Project Service to Others Committee met in April and reviewed 35 applications. Of these, 32 were recommended for partial or full funding for a total dollar value of \$100,000. (See Agenda Page C-11). The Committee carefully and comprehensively considered each application and determined that, in many cases, less than the requested amounts would still provide substantial support and allow for more projects to be funded.

*We remind District Executives to read the criteria carefully when completing an application. An important part of the criteria asks that District members be involved. At times it was not clear in some applications if local RTO/ERO members were an integral part of the project. The District Executive is accountable for overseeing the successful completion of the project. An interim or final progress report for 2010 project funding must be filed with the Provincial Office before any new application for project funding will be considered in 2011.* **16**

*Editor: The Service to Others Awards (up to \$4 000) are determined by this committee each Spring based on district submissions made by March 1. The 2010 awards were reported in our September, 2010 Newsletter (\$2,180 for the Toronto District submission). The local 2011 submission date has passed with three applications received.*

*Your next local Toronto District 16 deadline is November 1, 2011 to enable the executive to select an application for submission. Our local process is published in this Newsletter frequently.*

## Constitution Committee

In accordance with the five year review cycle, RTO/ERO Toronto District 16 Constitution is due for review by this committee in 2012. **16**

## Health Services & Insurance Committee

Committee objectives for 2010 included... continuing a detailed examination of the design and components of the Extended Health Care Plan, including the feasibility of implementing a catastrophic drug plan. We have done a review of the catastrophic drug plan. (See Page S7 in this Supplement.)

...appended to this report is a list of health plan changes requested by members, Districts and Senate, considered by the Health Services and Insurance Committee for the 2011 benefit year. (See Page S10.)

Health Plan changes and monthly premiums will be published in the annual *Going Places* and *Update Reports*, distributed to all RTO/ERO

Plan Participants in November of each year. (Editor: we inform Toronto District Owners of the Benefits Plans of changes for 2011 on Page 30 of this Newsletter.)

The RTO/ERO Group Health Insurance Plans are the best health insurance available to retired teachers. This is a direct result of RTO/ERO owning and managing the plans.

The Supplemental Plan is available on an individual basis to Extended Health Care participants who travel outside of their province of residence for more than 62 continuous days. This plan was renewed as of September 1, 2010 with a 0% increase in premiums. **16**

## Member Services Committee

...the committee did not discuss its 2011 priorities, but will do so at its meeting at the end of November. Similar to its current priorities, they will focus on the areas of retirement planning workshops, recruitment, Emergency Assistance Program, and the RTO/ERO provincial travel program.

Following each of our meetings committee members are asked to contact their liaison Districts with topics related to committee initiatives. The following are

contacted: District/Unit Presidents, Recruitment Chairs, Goodwill Chairs, Membership Chairs and Travel Chairs.

The past year has been very successful for our Retirement Planning Workshops. There were a total of 34 sponsored workshops presented in 2010, and the responses in our evaluations, from presenters, organizers and participants, have been overwhelmingly positive.

The EAP [Emergency Assistance  
*Continued on Page S9*

## Catastrophic Drug Coverage

### Health Services & Insurance Committee Report to Fall Senate, 2010

At the May, 2010 Senate, the Health Services and Insurance Committee was directed to prepare and present to the Fall, 2010 Senate a report on a catastrophic drug plan. This report would include the impact on premiums for a level of compulsory coverage for catastrophic drug costs, similar to that offered by the competitor and the viability of offering an optional addition to the current RTO/ERO plan to extend coverage to include catastrophic drug costs.

The philosophy of the Health Services and Insurance Committee is that we do not age band but that all RTO/ERO plan members and dependents are eligible for the same coverage regardless of age. The average age of the RTO/ERO Extended Health Care plan participants is 71. The competitor terminates coverage for catastrophic drugs at age 65. Participants in the [OTIP] Gold Elite Plan are responsible for all eligible drug expenses after \$500 and before the \$4500 limit has been reached. While this plan may be somewhat helpful to those who have large drug costs in a year, it is not particularly useful to the remainder of those who have high drug costs, but not at a catastrophic level.

The current RTO/ERO Extended Health Care plan covers drugs to a maximum of \$2400. per year, reimbursed at 85% of the ingredient

cost. Discussion has taken place around providing coverage for catastrophic situations where members must pay significant amounts for new drugs appearing in the market, and financial assistance is lacking either through the provincial government, or the drug manufacturer. The costs of providing coverage for these situations will be high even though the situations are not common.

#### Optional Coverage via a Catastrophic Drug Rider

The optional catastrophic coverage rider, for members enrolling for the first time would be very expensive as it would be highly selective and would not likely provide any coverage for current members with high drug costs. This coverage would be available without medical evidence provided it was chosen within the 60 days following the loss of their active group benefit.

The optional rider could be offered to those with existing RTO/ERO coverage but would normally require full medical evidence of insurability. Those with existing catastrophic drugs would not likely qualify as would others with lesser drug bills but some level of medical impairment.

Payment of drugs under this option would mean that the first \$2,400 of drugs would be covered

*Continued on Page S7*

## 2010 Scholarship Awardees

	District	Name
2	Thunder Bay	Danial Mior
5	Cochrane, Timiskaming	Grace Ehman
10	Bruce, Grey, Dufferin	Emily Marks
13	Hamilton - Wentworth, Haldimand	Shannon Baker
13	Hamilton - Wentworth, Haldimand	Hannah Anderson
14	Niagara	Larissa Bruzzese
14	Niagara	Miranda Fowler
17	Simcoe	Jennifer Parker
17	Simcoe	Elizabeth Manzato
20	Lennox, Addington, Frontenac, Leeds, Grenville	James Kinghorn
20	Lennox, Addington, Frontenac, Leeds, Grenville	Matthew Sheffield
24	Scarborough & East York	Stephanie Findlay
25	Stormont-Dundas-Glengarry	Natalie Fournier
25	Stormont-Dundas-Glengarry	Francine Hart
27	Ottawa-Carleton	Sarah Ogilvie
27	Ottawa-Carleton	Karen Lynn Eatherley
30	Northumberland	Charles Majic
34	York Region	Michael Titus
34	York Region	Matthew Currie
36	Peterborough	Christina Pendergest
38	Lambton	Elyse Craig
40	Brant	Katlynn MacDonald
44	Région du ciel bleu	Gabrielle Noël
45	EstaRio	David Gagné-Côté
45	EstaRio	Emily Sincennes

### RTO/ERO Toronto Scholarship Recipient

*Editor: No applicants from RTO/ERO Toronto District 16 were selected for 2011. Unlike past Senate Scholarship reports, no data are available regarding the number of applications submitted per district.*

*Political continued from Page S13*  
the spectrum of our society. The over 80 group is the fastest growing demographic in Canada and with the explosion of home care in Ontario, it is high on our priorities for discussion. The Committee continues to monitor the long-term care home situation.

**Liaison Activities:** ...liaise with external organizations with similar

issues: i.e. Coalition After Property Tax Reform (CAPTR), The Ontario Network for the Prevention of Elder Abuse (ONPEA) The Ontario Community Support Association (OCSA), The Canadian Association of Retired Teachers (ACER-CART), The Ontario Health Coalition (OHC) and The Advocacy Centre for the Elderly (ACE). **16**

## **Project ~ Service to Others Committee/Scholarships**

The Service to Others Committee met in September to review applications for Scholarship for 2010. Once again we were very impressed with the applicants' activities in volunteer work, excellence in educational achievement and wide variety of job related experiences. It was not unusual to read of applicants' volunteer experiences in all parts of the world.

The choice to attend an accredited teacher training facility often was the result of inspiring teachers in the family. The candidates had witnessed relatives teaching, coaching and serving others tirelessly and joyfully.

This year we reviewed 43 applications. The number of applications has dropped off from 210 in 2006, the first year for Service to Others' Scholarships. One of the major reasons could be the shortage of full time teaching opportunities due to declining enrolment and

school amalgamations resulting in school closures. We may see a change with the implementation of full time Kindergarten in all schools in Ontario. Another factor may be the lack of knowledge of the scholarship award program. At this time it becomes increasingly important to promote our Scholarship Service to others program. To increase the visibility of our program we will be advertising in Renaissance to encourage more aspiring teachers to apply. Other means of advertising could include promotions at District level, in secondary schools and in teacher training facilities.

Minor changes are being made in the [scholarship] application form for 2011. It will be available on the RTO/ERO provincial website in early November 2010.

[The 2010 list of Scholarship Recipients is found on page S18.] **16**

## **Senate Decisions**

This issue's President's Report (Page 2) and RTO/ERO Developments (Page 9) summarizes some of the business completed at Senate.

*Catastrophic cont'd from Page S6*  
and reimbursed at 85% and the next \$4,800 would not be covered then the amounts above \$7,200 would again be covered and reimbursed at 85% for the ingredient cost.

This option would only be available to those plan members who enroll in the basic Extended Health Care plan and could not be taken on its own.

For the optional rider to be cost effective, we would need a minimum participation rate of about 3% or approximately 1500 participants. We would also implement a yearly maximum benefit of \$50,000. Rates would be set to generate at least \$1 million in annual premium.

We do know that currently less than 10% of our members have claims in excess of the maximum so a 3% participation rate may be difficult to achieve.

This standalone plan would require a premium close to 40-50% of the cost of the base plan, in order to cover the costs of anti selection and the margins necessary due to the expected level of annual fluctuations in the experience levels.

### **Catastrophic Coverage as Part of the Extended Health Care Plan**

The basic Extended Health Care plan would be amended to provide a level of catastrophic drug protection for everyone in the plan. Medical evidence would not be an issue as everyone would be covered.

In this scenario all existing

members would be covered without medical evidence, many of whom may already have catastrophic drug expenses. A deductible would apply the same as with the optional rider, the deductible would be \$4,800 after reaching your limit of \$2,400.

Adding a level of catastrophic coverage to the existing Extended Health Care plan would be the less expensive of the two options and would provide coverage for all members. However, every participating member would need to pay an increased premium when only a very few members would receive any benefit at a point in time.

A premium increase of 20-25% would be required in the first year, assuming reimbursement at 85% of the ingredient cost of drugs.

### **In conclusion, three questions must be asked:**

- 1 Are all participants prepared to pay more for coverage benefitting only a few?
- 2 Are those who really need the coverage prepared to pay the high costs if coverage is made available on an optional basis?
- 3 The addition of catastrophic drug coverage to the Extended Health Plan will mean increased premiums. Are the Benefit Plan participants prepared to see fewer benefit plan improvements for other covered items in the future, due to these increased premiums?

*The plans must be affordable for all our members.*

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

For your information, the top twenty drugs paid by our Extended Health Care Plan are listed below for the period of August 1, 2009 to July 31, 2010:

Rank	Last Year	% +/-	Brand Name (Generic)	Description	ODB*
1	1	-2.2%	Lipitor	Cholesterol Reducer	Covered
2	3	30.2%	Crestor	Cholesterol Reducer	Covered
3	2	14.3%	Nexium	Proton-Pump inhibitor	Not Covered
4	6	11.5%	Actonel	Osteoporosis Agent	Covered
5	7	-0.1%	Altace (Ramipiril)	Cardiovascular Agent	Covered
6	9	30.8%	Lyrica	Analgesic Agent	Not Covered
7	4	-25.2%	Norvasc	Beta Blocker	Covered
8	5	-28.2%	Plavix	Anticoagulant	Limited Use
9	10	12.6%	Pantoloc	Proton Pump Inhibitor	Limited Use
10	8	-4.8%	Losec (Omeprazole)	Proton Pump Inhibitor	Limited Use
11	11	8.7%	Singulair	Anti-Asthmatic	Limited Use
12	-	-	Zostavax	Shingles	Not Covered
13	14	10.0%	Viagra	Erectile Dysfunction	Not Covered
14	12	4.5%	Celebrex	Ant-Inflammatory	Limited Use
15	16	12.6%	Imovane (Zopiclone)	Hypnotic	Not Covered
16	15	6.7%	Ezetrol	Cholesterol Reducer	Limited Use
17	-	25.7%	Cialis	Erectile Dysfunction	Not Covered
18	18	1.2%	Effexor (Venlafaxine)	Psychotherapeutic Agent	Covered
19	13	-8.5%	Zocor	Cholesterol Reducer	Covered
20	17	-10.7%	Prevacid	Proton Pump Inhibitor	Limited Use

\* ODB ~ Ontario Drug Benefit available to those aged 65 and over.

## Recommending Benefits Plan Changes

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

- Develop a resource package on “Care giving” which can be expanded by Districts to outline local services and resources available for members who may find themselves as care givers.
- Research and write an article for Renaissance on Financial Management in Retirement.

A major priority for 2010/11 will be to develop a comprehensive resource to be used by Districts to encourage “Aging successfully through Wellness” by RTO/ERO

members. It is the goal to develop a package of resources to assist RTO/ERO members to age successfully in both mental wellness and physical wellness.

A second key priority will address “care giving”. A resource document will look at age-related illnesses and subsequent care of the individual. Resources for caregiver assistance will be developed and Districts will be encouraged to expand the document and compile information pertaining to locally available assistance. 16

## Political Advocacy Committee (PAC)

The committee is taking an initial look at the 2011 priorities and developing a plan for the 2011 Provincial Election.

Acting on the advice of the Provincial Executive, the Senate, other Committees, District Executives and their PAC chairs, the two major goals are:

- to support the Provincial Executive in its priority to provide “quality service to members through advocacy”; and,
- to encourage and support the political advocacy needs of each District.

We continue to encourage each District and Unit to attempt to increase the membership on the local Political Advocacy Committee to better monitor, and play a more active role in a number of political activities: i.e, health care issues, long-term care. attending LHINs

[Local Health Integration Networks], attending CCACs [Community Care Access Centres] meetings.

### Priorities:

**Election Preparedness:** ...working on developing a list of possible election issues at both the Provincial and Federal levels.

**Health Care:** ...continues to focus on: wait times, CCACs and after care, and monitoring the operation of LHINs.

**Lobbying/Advocacy:** ...agreed with Provincial Executive advice that, although there are many issues that affect our members and all seniors from gas prices to electricity costs, there is limit on how much we can effectively do.

**Elder Care/Long Term Care:** ... advocate for our seniors who are the vulnerable group at the other end of

*Continued on Page S14*



## OTPP Benefits Adjudication Committee (BAC)

At the beginning of 2010 there were three outstanding appeals. [Two were] resolved by staff, and the third may well be settled without a hearing. ...there are no hearings scheduled in the foreseeable future.

of legal entitlement to a survivor pension under the PBA.

### Appeal Process

The BAC has agreed to institute a Case Conference approach as an interim step before a dispute reaches the more formal Appeal Hearing stage. In essence, a member and/or staff may request a Case Conference in an effort to resolve or at least clarify a dispute. The Chair or Vice Chair of the BAC will preside at the Case Conference. *This does not preclude the member (appellant) from moving to the next step - an appeal before a panel of the BAC.*

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### Changes to Pension Application Process re Spousal Status at Retirement

A number of changes to the application form and process [have been made] to:

- Strengthen the application to actively handle “multi-status” situations e.g. separated and common-law at the same time.
- Heighten awareness and disclosure

## Pension & Retirement Concerns Committee

The 2010 priorities fall into three categories: Pension, Retirement Concerns, and Communications.

its review of existing Fact Sheets for relevance and accuracy. Updates are nearly completed in the following categories:

- A. Financial Issues;
- B. Government Benefits;
- C. Health Issues; and,
- D. Insurance Issues

The Fact sheet on *Canada Pension Plan* will be modified to indicate the changes which will occur in the CPP commencing in 2011. A new Fact Sheet (C-12) on *Alzheimer's disease* has been produced.

### 2011 Priorities [partial list]

- Review existing Fact Sheets for accuracy, relevancy and potential additions.

### Pension

The committee continued to monitor the performance of the Ontario Teachers' Pension (OTPP) as well as actions of the Provincial and Federal Governments and the Ontario Teachers' Federation related to pension matters. Commencing September 2012 retirees will be able to be re-employed in the education field for a maximum of 50 days per school year, without having pension payments affected.

### Retirement Concerns

This year the committee continued

*Member Services cont'd from Page S9* Program] work group did deal with one member's request this past spring. *The EAP has been temporarily suspended and will resume after the establishment of RTO/ERO's Charitable Foundation. The auditors have advised RTO/ERO that, under Canada Revenue Agency regulations, non-profit organizations such as RTO/ERO cannot provide monies directly for the benefit of individual members.* It is expected that the new Charitable Foundation will be established by the end of

the year. The information about the EAP has also been removed from the website.

...the committee received an annual presentation by Merit Travel representative, Lori Copeland. She summarized their work with RTO/ERO members over the past year. They are encouraged by the response of our members and are doing their very best to provide travel opportunities for us. Many of these travel opportunities are escorted by experienced travellers, some of whom are our members.

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## Nominating Committee

To provide the maximum opportunity for members to serve at the Provincial level, ... extensions and reappointments by incumbents [are] considered only [in] extenuating circumstances. ... criteria were used by the Nominating

Committee in its selection process: expertise/qualifications/experience and interest; involvement of new members; gender balance; language representation; and, geographical distribution.

### 2010 Summary Of Appointments And Openings Standing and Executive Committees

Committee / # of Vacancies	Applied Males	Applied Females	Selected Males	Selected Females
Audit/1	1	1	1	0
Communications/0	0	0	0	0
Health Services/Insurance/2	3	2	2	0
Member Services/2	2	7	0	2
Pension/Retirement/1	2	4	1	0
Political Advocacy/2	1	4	1	1
Project STO/3+1 chair	2	5	1	3
Nominating/3	0	1	0	0
<b>Totals</b>	11	24	6	6

### Notes:

- 1.35 applications; 15 Vacancies: 1 Chair Position, 14 Member Positions.
2. The three vacancies on the Nominating Committee were not filled.
4. 14 women applied for 24 positions and 9 men applied for 11 positions.

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## Change Requests RTO/ERO Group Benefits Plan October 2009 - September 2010

Section	Requested Amendment
<b>EXTENDED HEALTH</b>	
Aids & Appliances	Expand coverage for Aids & Appliances
	Orthotics - Increase frequency of coverage
	Incontinence Supplies - Increase maximum
<b>Out-of-Province/Canada</b>	
	Trip Cancellation/Interruption delay - Increase Maximum
	Civil Unrest - add coverage
<b>Paramedical Practitioners</b>	
	Annual Maximum - Increase
	Surgical services - Increase maximum
	Reflexology - Include Coverage
	Kinesiologists - Include Coverage
	Holistic Nutritionist - Include Coverage
	Athletic Therapists - Include Coverage
<b>Prescription Drugs</b>	
	Prescription Drug Coverage - Increase Maximum
	Prescription Drug Reimbursement - Increase percentage
	Natural Health Products - Add coverage
<b>Private Duty Nursing</b>	
	Amend to every two consecutive calendar years
<b>Vision</b>	
	Eye Glasses - Increase maximum
	Eye Exam - Increase maximum
	Eye Exam - Increase frequency
<b>DENTAL</b>	
<b>Basic</b>	
	Tooth Coloured Fillings - increase coverage
<b>Endodontic/Periodontic</b>	
	Units of Scaling - increase maximum
<b>Major Restorative</b>	
	Dental Implants - increase maximum
	Bridges - Increase maximum
	Crowns-Increase maximum
<b>SEMI PRIVATE HOSPITAL</b>	
<b>All</b>	
	None
<b>ALL PLANS</b>	
	Combine maximums between family members

### **Medical Stability for Trip Cancellation clarified:**

- a Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of Trip Cancellation). **Placing a deposit on your trip is considered the booking date.**
- You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
  - You required future investigation, consultation with any physician, or treatment or surgery recommended by your physician or planned before your trip.
- b any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90-days prior to the date of your departure (or the date of booking for the purpose of Trip Cancellation). **Placing a deposit on your trip is considered the booking date.**
- c Any condition for which you have been advised by a physician not to travel.