



## Volume 34, Issue 2

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## RTO/ERO Toronto Executive 2011 ~ 2012

<b>President:</b> Roy Harvey	<b>Past President:</b> David Shanoff
<b>First Vice-President:</b> Lone Smith	<b>Second Vice-President:</b> Roger Wilson
<b>Treasurer:</b> Robert Putnam	<b>Secretary:</b> Joan Pennings
<b>Archives:</b> Valerie Mah	<b>Communications:</b> Bill Menagh
<b>Goodwill:</b> Marjoie Blake	<b>Health/Insurance:</b> Bill Tاجر
<b>Membership/Recruitment:</b> Bob Neal	<b>Pension/Retirement:</b>
<b>Political Action:</b> Susan Weinert	<b>Program:</b> Kay Jeffery
<b>Social/Recreation:</b> Carmelita Salazar	<b>Travel:</b> John Bratton
<b>Members-at-Large:</b> Joan Elliott, Ann Ludwigsen, Shashi Makhija, Lou Manning, Helen Milton	

## From Your Editors

Our Newsletter printer has informed us that the print department is to be re-organized in January. We do not anticipate production delays; however, there is just such a potential. Whatever happens, those receiving our January E-zine will know of the Newsletter's posting to our website and our planned events for January.

We did research the access of retirees to the TDSB's TEL Network. We are informed that this service will shut down at the end of November and its replacement will not be available to retirees.

As to our attempt to put RTO/ERO members living in the Montreal area in touch with each other, there was no take-up on the matter. We do have 14 members in this area and four more in other regions of Québec.

Our January Newsletter's Supplement will contain information regarding retirement homes and services available to those wishing to remain in their homes as they age. Recently, the Toronto Star has run a series relating to entry into the retirement home placement system. **16**

## Dates To Remember

Our *Art Friends, Bridge, Executive* and *Travelogue* activities take place at *Holy Rosary Parish Hall*. Map on Page 30.

<b>December, 2011:</b>	Bridge.....	31
Art/Sketch .....	2	
Bridge.....	6	
Executive Meeting .....	8?	
Friday Movie.....	9	
Choristers .....	13	
Monday Matinée Movie.....	19	
Bridge.....	20	
<b>January, 2012</b>		
Bridge.....	3	
Art/Sketch .....	6	
Executive Meeting .....	12	
Friday Night Movie.....	13	
Monday Matinée Movie.....	16	
Bridge.....	17	
Travelogue .....	25	

<b>February, 2012</b>		
Art/Sketch .....	3	
Bridge.....	7	
Executive Meeting .....	9	
Friday Movie.....	10	
Monday Matinée Movie.....	20	
Bridge.....	21	
Travelogue .....	22	

### Yet to Come!

AGM ~ May 2  
Spring Luncheon ~ May 2  
Spring Senate ~ May 15, 16  
Choristers ~ May 23

**16**

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

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

## President's Column ~ Roy Harvey



Contact: 416•626•0787 / [eroy.harvey@sympatico.ca](mailto:eroy.harvey@sympatico.ca)

Your delegation has recently returned from the RTO/ERO Fall Senate held in Toronto. Senate is held twice a year and is attended by two Senators and two Observers from each of the 47 districts along with the elected Provincial Executive, permanent staff and representatives of our insurance and travel carriers. Your delegates were **Roy Harvey** and **Lone Smith**, Senators and **Susan Weinert** and **Roger Wilson**, Observers. A weighty agenda was presented with the usual focus in Fall Senate on the provincial budget for the coming year. The business of Senate generally consists of the following components:

- Reports from the Provincial Executive and the Executive Director;
- Reports from various committees such as Budget, Member Services, Political Advocacy, Health Services, Insurance Services, Pension and Retirement Concerns and Service to Others Projects. Various motions and resolutions emerge from these reports for Senate debate and decision;
- Guest speakers and presentations;
- Motions from Districts and from the floor as issues and questions emerge.

Some highlights from committees: There are 4,000 qualified teachers in Ontario who do not currently

have teaching positions. There are implications with respect to supply teaching regulations as well as changes in teacher training.

The provincial Political Advocacy Committee, responding to a request of the Spring Senate, is currently studying the impact of the **The Comprehensive Economic and Trade Agreement (CETA)** involving Canada and the European Union. In particular, they are preparing reports on Privatization of Water, plus Education, Health and Pension matters. They are considering a workshop in 2013 and welcome comments and submissions from members. If you wish to comment, please do so through me or your Political Advocacy representative, Susan Weinert at [susanweinert@hotmail.com](mailto:susanweinert@hotmail.com).

Four hours of discussion on the budget for 2012 provided abundant scrutiny. In the end, a workable budget was approved to permit the orderly conduct of RTO/ERO business. Serious debate surrounded the funding for the Charitable Foundation. The question arose as to whether Districts should draw upon their funds, primarily derived from member fees, to provide donations to the Foundation; or, whether such donations should come from fund-raising or personal commitments. At the Spring Senate

**Continued on Page 4**

**Cover Photo by Suzannah Maxcy:** (from left) **Gordon Cressy**, **Dr. Sharon Straus**, Division Director of Geriatric Medicine at U of T, **Angela Kretz**, Senior Development Officer, Department of Medicine and **Valerie Mah**, Foundation Chair.

**President cont'd from Page 3**

2012, this issue will be debated. Your Executive will be formulating a policy. Your comments through my email will be welcomed.

Some highlights from guest speakers:

• **Gordon Cressy** spoke of his visits to various Districts as he builds support and offers suggestions as to how we can meet the \$3.5 million target to endow a Chair in geriatric medicine at the University of Toronto. He referred us all to the recent issue of Renaissance which provided comprehensive coverage of the medical issues and how we can help. It is recommended reading! Gordon will have spoken at our Fall Luncheon on November 19, 2011.

• Our own **Valerie Mah**, Chair of the Foundation, spoke eloquently about our objectives, underlining how her experience in building community institutions such as Senior's Residences has taught her the long term positive impacts for many people, not to mention the personal rewards that accrue from collective grass roots efforts. She announced that Johnson Insurance has committed \$300,000 as their part in building our fund. That is a valuable and generous corporate gesture. **Ken Bennett**, President of Johnson Inc., spoke of his company's history and its roots in St. John's Newfoundland. The company has shown constant growth over the years and, of course, has a significant business relationship with our organization

in providing a range of insurance services.

• **Francine LeBlanc-Lebel**, OTF president, addressed Senate with a very positive description of the close working relationship her organization enjoys with RTO/ERO. Such liaison is essential to connect the interests of active teachers and those who are retired. She offered firm praise and admiration for the innumerable activities and charitable works conducted by our organization and by countless individual members through their Districts. Teachers, she said, will always be there to help.

Your executive and our conveners are here to help. You are invited to participate in activities and to attend one of our monthly executive meeting. We have great tea biscuits provided by our Goodwill Representative, **Marjorie Blake!**

As the Holiday Season approaches, we extend warm wishes to all as you gather with friends and family.



**Photo: Roy Harvey** presents the draw-prize to **Fernanda Freitas** at our New Member Breakfast in October. The prize was donated by **Johnson Inc.** 16



**Recreation/Social ~ Carmelita Salazar**

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

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

**Art, Bridge and Travelogue meet at Holy Rosary Church Parish Hall:**



**Art Friends** - Convenor **Marie Lynch** (416-421-4936 / [jmdlmom@yahoo.com](mailto:jmdlmom@yahoo.com)) A group of like-minded people get together monthly to create and share ideas. Occasional workshops are given by members or invited guest artists. A small group has already formed – a recent outing to the McMichael Gallery – and we are now looking for new members, beginners as well as experienced, to share their enthusiasm and other gifts with the group. We meet the *first Friday of each month*: 10:00am to 12:00N. Check our website for their 'Art Friends Newsletter' - a PDF file.



**Bridge** - Convenor **Tessie Leung** (416-421-9054 / [tessiel@sympatico.ca](mailto:tessiel@sympatico.ca)) encourages everyone including beginners to join. They play from on *the first, third, and fifth Tuesdays of the month from September to June* from 12:30pm to 3:30pm. You will enjoy the friendly atmosphere of this group. Tea is served.



**Travelogue** - Convenors **Dick and Marilyn Holyer** (416-929-8512 / [mar.dickholyer@sympatico.ca](mailto:mar.dickholyer@sympatico.ca)) take you around the world through slide or digital presentations and exotic snacks and treats after the show. They meet the *fourth Wednesday of the month*. See Pages 14 and 18 for up-coming presentations.

**The following meet at varying locations:**

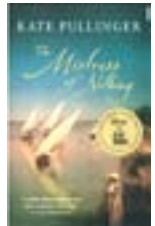


**Book Club** ~ Convenors **Lynne Fitzpatrick**/[fitz@ruralwave.ca](mailto:fitz@ruralwave.ca)) and **Elaine MacIntosh**/416-463-2637 host this activity from 1:00pm to 3:00pm on the *first Monday of the month from the Monday after Labour Day to June*. The group selects one book per month for discussion. A social follows the discussions. *Unfortunately, the group is at capacity and not taking new members.* We will keep members informed should this situation change. We will continue to list our selections for those interested in what we are reading.

*Continued on Page 6*



← **December**  
*Canoe Lake*  
 by Roy MacGregor



← **February**  
*Mistress Of Nothing*  
 by Kate Pullinger



**January**  
*Louis Riel and Gabriel Dumont*  
 by Joseph Boyden →



**March**  
*Galore*  
 by Michael Crummy →



**Book Club ~ Non-Fiction: Sharon Goodier** (416•916•6991) hosts this non-fiction book club. An eclectic group, one brings whatever is being read and tells 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 Page 23 for up-coming events.



**Finances ~ Lone Smith** (416•234•1969) hosts this group in her home on the *third Thursday of the month* at 4:30pm: November 24 (Topic: *Sources of Good Research*) and December 22. The purpose of the group is to learn about the world of money. We learn from each other and guest presenters. Topics covered include RIFFs, RRSPs, stock investments in all forms (ETFs and Bonds).



**Friday Night Movie** ~ Do you love movies? Join the Friday Night Movie Club! We meet *every month on the second Friday* at a centrally located theatre easily accessible by TTC/vehicle. Selections are geared to the early showing (6:00pm -7:00pm) followed by a discussion at a nearby coffee shop or restaurant. Interested movie-goers receive an email or phone call during the second week of the month advising them of details. *Attendance is not mandatory*, so feel free to send your contact information and join us when you can. Hope to see you at the movies! Contact **Fernanda Freitas**: FridayMovieClub@gmail.com / 416•859•6134.

*Continued on Page 27*

## RTO/ERO Developments



Your Toronto District Executive met in September and October and made the following decisions:

- Roger Wilson will review our current Constitution, recommend changes as necessary and prepare it for its Provincial review;
- appointed an STO Committee of Susan Weinert, Ann Ludwigsen and Marjorie Blake to receive and review STO Applications and make a recommendation to the District 16 Executive before the Provincial submission date [two applications were received by November 1];
- agreed to purchase four card tables, to a maximum of \$400, for the Bridge group;
- joint Executive Meeting;
- agreed to pay \$0.20/member (\$860.40) to RTO/ERO Toronto Districts for a Joint Executive Meeting on November 23, 2012.



The RTO/ERO Toronto Districts (a voluntary group of RTO/ERO Districts in the current City of Toronto ~ Etobicoke/City of York

- 22; North York - 23; Scarborough/East York - 24; Toronto - 16):
- made a request to its supporting Districts for funds to hold a Joint Executive Meeting on November 23 in the amount of \$0.20/member;
- held its final Retirement Planning Workshop for 2011 and made preliminary plans for 2012;
- struck its budget for 2012 and made a request to supporting district treasurers for an amount of \$0.40/member as of December 31, 2011.



RTO/ERO held its Fall Senate (AGM) and approved the following:

- 2012 budget;
- removed reference to the Emergency Assistance Program in the Constitution;
- removed from the Constitution the requirement that the Provincial RTO/ERO approve District Constitutions;
- increased the flat-rate Associate Member Fees to \$52 from \$47 (this is in line with the automatic percentage increase for Full Members);
- approved the fee-rebate to districts of 29% of Full and Associate Members;
- agreed to develop and distribute to districts guidelines for Goodwill;
- agreed that Notices of Motion to Senate be accompanied by a costing factor and be included with the Senate File-of-Reports;
- postponed a decision that '*no Member Fees be given to the Charitable Foundation*';
- postponed a decision to stop grants to small or extended districts in 2015.

*Continued on Page 8*

## RTO/ERO Developments continued from Page 7

Defeated motions: permit a) members who are not Senators or Alternates; and, b) past presidents and executive Directors to attend Senate.

[**Editor:** one would like to think that the defeat was based on logistical issues and not an attempt to deny the general membership from dropping by to witness/audit the organization's governance in action.] **16**



Valerie Mah  
Foundation Chair  
District 16

Ken Bennett  
President  
Johnson Inc.

Joan Murphy  
President 2011-12  
RTO/ERO

**Above:** *Johnson Inc.* committed \$100,000/year for three years to the Foundation. **Below:** *Harmony Printing* has donated the design and production of the Promotional Booklet. Senate photos by **Suzannah Maxcy.**



Valerie Mah  
Foundation Chair  
District 16

Don Gain  
President  
Harmony Printing

Liz Gjerek  
Harmony Printing  
Accounts Manager

Gordon Cressy  
Director of  
Advancement &  
Fundraising

## RTO/ERO Charitable Foundation

The RTO/ERO Charitable Foundation (referred to, below, as the Foundation) aims to increase the number of professional and support staff qualified and trained in geriatric care as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada.

### Initial Project: *The RTO/ERO Endowed Chair in Geriatrics*

Beginning in 2011, The RTO/ERO Charitable Foundation is committed to an initial, major project of raising \$3 million over the next three years to fund The RTO/ERO Chair in Geriatrics in the Department of Medicine at the University of Toronto.

### Funding:

- voluntary contributions primarily from RTO/ERO members and voluntary fundraising by Districts and members;
- major gifts, contributions from institutions, planned giving and bequests;
- with over 65,000 members, if 10,000 members contributed \$120/year (about \$85 net after tax deductions) for three years, the goal would easily be reached; if 1,200 members donated \$70 monthly for three years (about \$600/year net after tax deductions), the goal would be attained.

### University of Toronto:

The Department of Medicine at the University of Toronto has the largest Regional Geriatric Program in Ontario with a network of 28 participating institutions. The RTO/ERO Provincial Executive will have a say, through its Board representatives, in the general direction to be pursued by the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto.

### Goals:

- an emphasis on the promotion of interdisciplinary training among health care professionals and a focus to improve the quality of life of older Canadians.
- The Chair in Geriatrics is occupied by a specialist physician dedicated to research impacting seniors' quality of life, and to training all health care workers who tend to seniors.

### Implementation:

A full launch of this program did occur at Fall Senate. **Gordon Cressy** has already been meeting with local executives (16) and is attending member meetings (he attended Toronto's AGM and will be at our Fall Luncheon). Approval has been granted by the Canada Revenue Agency, income tax receipts will be issued. See your Fall Renaissance for complete details and contribution opportunities. **16**

*We never really grow up — we only learn how to act in public.*



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



## 2012 Inflation Increase

The annual cost-of-living adjustment for 2012 is 2.8%. If you retired before 2010, you will receive 100% of the adjustment. If you retired after 2009, your annual increase will be based on two components:

- 100% of the adjustment for the portion of your pension credit earned before 2010; plus,
- 60% of the adjustment (1.68%) for the portion of your pension credit earned after 2009.

If you left teaching in 2011, the 2012 increase will be pro-rated to the number of months after you stopped working.

The Ontario Teachers' Federation (OTF) and Ontario government, which jointly sponsor the pension plan, invoked conditional inflation protection to help address the 2011 funding shortfall. Starting with the 2012 inflation adjustment, pensioners who retired after 2009 will receive 60% of the annual cost-of-living increase on the portion of their pension credit earned after 2009.

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 \$1,036.


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 based on 100% inflation protection:

For more information about the 2012 inflation adjustment, watch for the fall issue of *Pension News*.

Annual Pension	Increase in 2012	Annual Pension	Increase in 2012
\$15,000	\$420	\$40,000	\$1,120
\$20,000	\$560	\$45,000	\$1,260
\$25,000	\$700	\$50,000	\$1,400
\$30,000	\$840	\$55,000	\$1,540
\$35,000	\$980	\$60,000	\$1,680

**Note:** if you have subscribed to the email service of the OTPP, you will have already received an email regarding this information in the last week of October. Register at the **iAccess Link** on the OTPP website.

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



Contact: 416-494-8590 / bill.tajer@sympatico.ca

Reproduced from the *RTO/ERO Health Matters* of June, 2011.

## Diabetes

More than three million Canadians (one million in Ontario) have diabetes

### There are three main types:

- Approximately 10% of people with diabetes have **Type 1 diabetes**, which is usually diagnosed in children and teens. Type 1 occurs when the pancreas is unable to produce insulin, a hormone that controls the amount of glucose in the blood.
- The remaining 90% have **Type 2 diabetes**. This type is usually diagnosed in adults, although it is also seen in an increasing number of children in high-risk populations. Type 2 occurs when the pancreas does not produce enough insulin or when the body does not effectively use the insulin that it produces.
- A third type, **gestational diabetes**, is a temporary condition that occurs during pregnancy.

### What are the symptoms of diabetes?

Signs and symptoms of diabetes include:


- Blurred vision;
- Cuts and bruises that are slow to heal;
- Dry and itchy skin;
- Extreme fatigue or lack of energy;

- Frequent or recurring infections;
- Frequent urination;
- Tingling or numbness in your hands or feet;
- Trouble getting or maintaining an erection;
- Unusual thirst;
- Weight change without trying (gain or loss).

Many people who have type 2 diabetes may display no symptoms at all, so it's important to get tested regularly, especially if you have one of the risk factors noted below.

### What are the risk factors?

If you are age 40 or older, you are at risk for type 2 diabetes and should be tested at least every three years. If any of the following additional risks factors apply to you, you should be tested earlier and/or more often.

- Are a member of a high-risk ethnic group (Aboriginal, African, Asian, Hispanic, or South Asian descent);
- Been diagnosed with polycystic ovary syndrome, acanthosis nigricans (darkened patches of skin), or schizophrenia;
- Have a parent, brother or sister with diabetes;
- Given birth to a baby that weighed more than 4 kg (9 lb);
- Had gestational diabetes (diabetes during pregnancy);
- Health complications that are associated with diabetes;
- High blood pressure;
- High cholesterol or other fats in the blood; **Cont'd on Page 12** 

### Diabetes continued from Page 11

- Impaired glucose tolerance or impaired fasting glucose;
- Overweight (especially if you carry most of your weight around your middle).

### Can you prevent diabetes?

Type 1 diabetes cannot be prevented. *Scientists believe that lifestyle changes can help to prevent or delay the onset of type 2 diabetes. To do this, you can: reach and maintain a healthy body weight; be physically active every day; take your prescribed medications for other conditions; and make healthy food choices.*

### How is diabetes treated?

Diabetes can be treated in many ways, and people with diabetes become an active participant in their treatment. Treatment includes education, physical activity, nutrition changes, weight management, medication, lifestyle management, and blood pressure control.

### What can you do?


- Meet with diabetes educators. Stay current on how to manage your diabetes so that you can engage in meaningful discussions with your health care team.
- Take your medications as directed.
- Be active a total of 30 minutes most days. Ask your doctor what activities are best for you.
- Follow the healthy eating plan that you and your doctor or dietitian have worked out.
- Use a blood glucose meter and

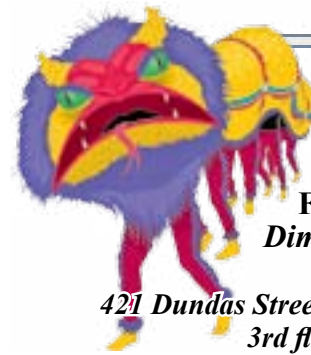
have your A1C hemoglobin levels tested three to four times per year. Your A1C results will tell you what your overall blood glucose control is over the preceding several months.

- Have a yearly eye exam.
- Check your cholesterol levels yearly.
- Target a blood pressure of 130/80.
- Have a periodic EKG, and depending on your situation, an exercise stress test.
- Do a yearly urine albumin/creatinine ratio test and creatine/eGFR test.
- Inspect your feet daily for cuts, blisters, sores, swelling, redness or sore toe nails. Have your toenails cut carefully. Ask your doctor to examine your feet yearly and check how well nerves in your feet sense feeling.
- Get an annual flu shot, and get a pneumococcal vaccine.
- Print a copy of the Ministry of Health and Long-Term Care's Diabetes Passport ([www.health.gov.on.ca/en/ms/diabetes/en/passport\\_goal\\_card.html](http://www.health.gov.on.ca/en/ms/diabetes/en/passport_goal_card.html)). Bring it with you to every appointment and use it with your health care team.

### Where can I get more information?

The Canadian Diabetes Association is a good start. You can visit their website at [www.diabetes.ca](http://www.diabetes.ca). On this website look for the article entitled "Footcare: A Step Toward Good Health". You can also check your provincial government's website for additional resources.

In Ontario, the Ministry of  
*Continued on Page 21* 



## TEOF Lunar New Year Banquet


THE YEAR OF THE DRAGON!

Friday, February 10, 2012

*Dim Sum King Seafood Restaurant*  
(new and larger location)

421 Dundas Street West (south side between Beverley and Huron)  
3rd floor (Ramp from street and elevator)  
(Municipal parking west of restaurant on south side of Dundas between Huron & Spadina)

6:00pm/cocktails - 6:30pm dinner

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

### Don't Blame Aging Boomers

From time-to-time, your editors provide information to belie the myth that older citizens damage our health-care system. Thanks to **David Shanoff** for bringing the following to our attention:

**Summary:** Kimberlyn McGrail, an assistant professor at UBC and associate director of the UBC Centre for Health Services and Policy Research, argues that aging boomers will not jeopardize Canada's health-care system.


**Full Story:** "In a recent study published in the journal *Healthcare Policy*, my colleagues and I looked at spending on physician services over a decade," writes McGrail, noting that the research shows that patients are being referred to specialists more often and there is increased use of diagnostic testing.

"These increases themselves increase with age. That is, the percentage increase in doctor visits, specialist referrals and laboratory testing are all higher at older and older ages," she writes. "The fact that populations are aging exerts only a small pressure on the system, but the fact that the system keeps changing so that more services are directed to everyone, compounds the problem."

**Link to full text:** [www.thestar.com/opinion/editorialopinion/article/1052697--don-t-blame-aging-boomers](http://www.thestar.com/opinion/editorialopinion/article/1052697--don-t-blame-aging-boomers)

Toronto Star: Tue Sep 13 2011 Page: A23 By: Kimberlyn McGrail

Date Published: Tue, 2011-09-13 17:00

**Source:** University of British Columbia [www.chspr.ubc.ca/node/1198](http://www.chspr.ubc.ca/node/1198) 


**A MOTORHOME AND HIKING TOUR  
THROUGH THE CANYONS  
OF THE U.S. SOUTHWEST**



Join **Don Mason** and **Hilary Heath** on a unique trip that blends motorhome travel with half and full day hikes through the canyons of Utah and Arizona.



Learn the truth about motorhome travel including the true costs, the advantages and the disadvantages of RVing. What is it like to drive those beasts? What does one watch out for if you try this mode of travel? Also find out the pros and cons of visiting this area in the off-season.

Enjoy the natural wonders (including snow storms at times) and spectacular scenery of the national parks of Zion Canyon, Bryce Canyon, The Arches, Canyonlands and Grand Canyon as well as trips to Natural Bridges, Monument Valley and Sedona. 

Hosts: **Dick** and **Marilyn Holyer**



**Tax-Free Savings Accounts (TFSA) and the CRA**

**Editor:** Some will recall the unfortunate administration of TFSAs in the first year that caused some individuals much anxiety in dealing with the Canada Revenue Agency (CRA). The matter was referred to an ombudsman and the CRA has responded as follows:

**Canadians continue to save through  
the popular Tax-Free Savings Account**


The CRA welcomes the Ombudsman's report as an opportunity to improve services to Canadians and has developed an action plan to address the recommendations identified in the report. The plan includes: updated TFSA web pages, the issuance of relevant Tax Tips, community newspaper articles, and Webinars to financial institutions. These products will highlight the important information that Canadians should have about how the TFSA works, including how:

- the maximum TFSA contribution for a year is calculated;
- unused contribution room can be carried forward into future years;
- funds withdrawn from the account in a given year are not calculated in the contribution room until the following year;
- important it is to avoid making excess contributions;
- contributions are not tax-deductible; and,
- funds can be given to a spouse or common-law partner for them to invest in their TFSA.

If you have questions about your TFSA, you are encouraged to contact the CRA at 1•800•959•8281 or [www.cra.gc.ca/tfsa](http://www.cra.gc.ca/tfsa)



**'No-Bell Laureate' Luncheon**

Our third annual No-Bell Laureate Luncheon was held on Tuesday, September 6 at the Yonge-Eglinton Mandarin. We had a record number of 45 people attending, and it was fun to catch up with old friends and meet new ones. Sometimes people are surprised to look across the room and recognize someone they taught with 20 years ago! We all enjoyed the Mandarin buffet and the good conversation, and celebrated the fact that while others are starting a new school year, we are no longer slaves to the bell. Check the photos on Page 16 and our website. Watch for our 2012 'No-Bell Laureate Luncheon' ad in our May Newsletter. **Ann Ludwigen** 

*You're never too old to learn something stupid.*





**RTO/ERO Toronto District 16 No-Bell Laureate Luncheon:** Organized by **John Cox, Ann Ludwigen and Valerie Mah**, our second first-day-of-school event attracted even more members than last year. Will we see you next year?

**RTO/ERO Toronto District 16 New Member Breakfast:** About 120 new RTO/ERO Toronto members, executive members, activity conveners, continuing members and guests enjoyed a buffet breakfast at The Old Mill on October 19.



**Kay Jeffery**  
event organizer

**Harold Brathwait**  
RTO Exec. Dir.

**Lori McDonald-Blundon, Johnson**

**Roy Harvey**  
District President



Welcome to all the new members who have joined District 16 over the past months.

Congratulations to members who have celebrated a birthday, anniversary, new arrival, or other significant event recently.

Especially, we congratulate our Treasurer **Robert Putnam** and his wife **Barbara**, and President **Roy Harvey** and his wife on their 50<sup>th</sup> wedding anniversaries. There was also another milestone for former executive member **Dennis Fiedler** and **Viola Piccininni** on their 80<sup>th</sup> and 90<sup>th</sup> birthdays respectively.

Condolence cards have been sent to families of recently deceased members, and congratulatory letters to new members.

There are seven centenarians in District 16 this year - aged 100 to 102 years. We congratulate them and wish them well at this time.

Many thanks to members who inform us regarding the status of other members who are celebrating a special occasion or an ill/shut-in member with whom we should keep in touch. With an enrolment of over 4400 members, we need your help in keeping us informed.

### Contact persons:

**Marjorie Blake:** 905•837•0874 / 905•837•8453  
**Ann Ludwigsen:** 416•324•0909 / acludwigsen@rogers.com  
**Valerie Mah:** 416•533•0445 / vmah@ican.net <sup>16</sup>

## Travelogue:

### Wednesday, February 22 / 1:00pm

*Watch our December or January E-zine and January Newsletter for details!*

## Coffee Cohort



A group of RTO/ERO members and friends meets for coffee near the College Subway Station. This Downtown Coffee Club continues to meet every Wednesday and Saturday throughout the summer at the Second Cup, 475 Yonge St., one block north of Carlton at Yonge and Wood St. Contact: **Ann Ludwigsen** at 416•324•0909 / acludwigsen@rogers.com. <sup>16</sup>

*A dog gave birth to puppies near the road and was cited for littering.  
A sign on the lawn at a drug rehab center said: 'Keep off the Grass.'  
If you jumped off the bridge in Paris, you'd be in Seine.  
Diplomacy - the art of letting someone have your way.*



### Health Canada Offers Practical Advice on Safe Cell Phone Use

With their [cell phones] growing popularity, questions have been raised about their safety. Cell phones emit low-levels of radiofrequency (RF) energy. The RF electromagnetic energy given off by cell phones is a type of non-ionizing radiation. It is similar to the type of energy used in AM/FM radio and TV broadcast signals. Cell phones in Canada must meet regulatory requirements that limit human exposure to RF energy. Health Canada has developed guidelines for safe human exposure to RF energy.

There are a small number of epidemiology studies that have shown brain cancer rates might be elevated in long-term/heavy cell phone users. Other epidemiology studies on cell phone users, laboratory studies and animal cancer studies have not supported this association. The International Agency for Research on Cancer's (IARC) recent classification of RF energy as "possibly carcinogenic to humans" is an acknowledgement that limited data exists that suggests RF energy might cause cancer. At present, the scientific evidence is far from conclusive and more research is required.

Health Canada reminds cell phone users that they can take practical

measures to reduce RF exposure. The department also encourages parents to reduce their children's RF exposure from cell phones since children are typically more sensitive to a variety of environmental agents. As well, there is currently a lack of scientific information regarding the potential health impacts of cell phones on children.

What consumers should do:

- Limit the length of cell phone calls
- Replace cell phone calls with text messages or use "hands-free" devices
- Encourage children under the age of 18 to limit their cell phone usage

**Source:** Consumers and health professionals wanting more information about this advisory from Health Canada can contact the Public Enquiries Line at 1•866•225•0709.

### Proof of Medical Insurance for Eastern European Travel

Canadians travelling to Europe this summer are urged to carry proof of supplemental health insurance as various governments now require visitors to have adequate medical coverage while in their respective countries. According to the Department of Foreign Affairs and International Trade (DFAIT), it is essential to obtain supplementary travel insurance (health, life, disability, driving, vehicle, and trip cancellation) before leaving Canada.

*Continued on Page 20*

**Consumer continued from Page 19**  
Travel Health Insurance Association of Canada (THIA) states that, in addition to Cuba, which last year announced it would require visitors to show proof of medical insurance when entering the country, more nations, particularly in Europe, are also requiring such proof.

The DFAIT website lists Belarus, Bulgaria, the Czech Republic, Estonia, Latvia, Lithuania, Poland, Slovakia and Ukraine as specifically requiring Canadian citizens to be prepared to show proof of medical coverage while visiting. It notes further that in Bulgaria, the Czech Republic, and Estonia, the minimum medical coverage required is 30,000 euros (approximately \$42,500 Canadian). Lithuania stipulates that health insurance is mandatory for all non-European Union citizens, and visitors unable to demonstrate sufficient proof of medical coverage must purchase short term insurance at the border. Similarly, DFAIT notes that the government of the Ukraine requires all visitors to obtain mandatory health insurance from a state-supported company at their point of entry.

The small amounts provinces pay for out-of-country health services would not meet these coverage requirements. Supplemental, private travel insurance plans available in Canada cover, at minimum, \$1 million of medical emergency and repatriation expenses do meet these requirements.


All Canadians travelling abroad are advised to check the DFAIT website at [www.voyage.gc.ca/countries\\_pays/menu-eng.asp](http://www.voyage.gc.ca/countries_pays/menu-eng.asp) and click on the countries they are planning to visit to determine their medical insurance requirements, if any. They will be found in the Entry Exit Requirements section.

**Source:** The Travel Health Insurance Association of Canada, May 2011

### **CRA and Phishing**

The Canada Revenue Agency reminds Canadians to beware of phishing schemes. The CRA warns all Canadians to beware of telephone calls, mail, or email that claim to be from the CRA but are not. These are phishing scams that could result in identity thefts. Canadians should especially beware of phishing scams asking for their personal information, such as a social insurance, credit card, bank account, and passport numbers. Some of these scams ask for this personal information directly, and others refer the taxpayer to a Web site resembling the CRA's where the person is asked to verify their identity by entering personal information.

The CRA has well-established practices to protect the confidentiality of taxpayer information. For more information about security of taxpayer information and examples of fraudulent communications, go to [www.cra.gc.ca/security](http://www.cra.gc.ca/security).

**Source:** [www.cra.gc.ca](http://www.cra.gc.ca) 

**Diabetes continued from Page 12**  
Health and Long-Term Care has developed a diabetes strategy, and designed their Stand Up To Diabetes website to help educate Ontarians, provide a credible source of information, and link to other sites that could prove useful to you.

The website is divided into three major categories:

### **Preventing Diabetes**

Learn what diabetes is, the risk factors and the warning signs, and how you may be able to prevent it by staying active, and making healthy food choices. If you have questions about healthy eating or nutrition, Ontario is funding EatRight Ontario, toll-free telephone line where you can speak to a Registered Dietician – for free. There is also a website where you can find recipes, a menu planner, and practical tips. You can access these practical tools at [www.eatrightontario.ca](http://www.eatrightontario.ca).

### **Managing Diabetes**

For those newly diagnosed with diabetes, there are fact sheets and videos that show you how to modify certain ethnic diets to make them more diabetes-friendly, how to manage your medication, your stress levels, your lifestyle, and how to work with your healthcare team. For those already living with diabetes, this portion of the website provides information on government programs available to assist Ontarians. We would recommend reviewing both sections of the managing diabetes portion of the website. Both have valuable information to help manage

diabetes.

### **Diabetes Education**

At last count, there were over 200 diabetes education centres in Ontario. Each centre has a team of educators available to teach Ontarians the special skills they need to help them care for themselves as diabetics. You can search for the education centre nearest you by accessing the Stand Up To Diabetes website at [www.health.gov.on.ca/en/ms/diabetes/en/](http://www.health.gov.on.ca/en/ms/diabetes/en/) or you can go to [www.health.gov.on.ca](http://www.health.gov.on.ca) and click the diabetes link on the right-hand side.

**Sources:** Canadian Diabetes Association, Ontario Ministry of Health and Long-Term Care, Dr. Ian Blumer

### **The following links may be helpful:**

*What is Diabetes?* [www.health.gov.on.ca/en/ms/diabetes/en/preventing\\_diabetes.html](http://www.health.gov.on.ca/en/ms/diabetes/en/preventing_diabetes.html)

*Diabetes Dictionary:*

[www.diabetes.ca/diabetes-andyou/what/dictionary/](http://www.diabetes.ca/diabetes-andyou/what/dictionary/)

*Managing Diabetes*

[www.health.gov.on.ca/en/ms/diabetes/en/newly\\_diagnosed.html](http://www.health.gov.on.ca/en/ms/diabetes/en/newly_diagnosed.html)


*Living with Diabetes:*

[www.health.gov.on.ca/en/ms/diabetes/en/living\\_with\\_diabetes.html](http://www.health.gov.on.ca/en/ms/diabetes/en/living_with_diabetes.html)

*Find Your Nearest Diabetes*

*Education Program:*

[www.health.gov.on.ca/en/ms/diabetes/en/diabetes\\_ed\\_programs.html](http://www.health.gov.on.ca/en/ms/diabetes/en/diabetes_ed_programs.html)

*Continued on Page 22* 

## Health continued from Page 21

Where can I learn more?

[www.health.gov.on.ca/en/ms/diabetes/en/learn\\_more.html](http://www.health.gov.on.ca/en/ms/diabetes/en/learn_more.html)

### Health Care Professionals

[www.health.gov.on.ca/en/ms/diabetes/en/diabetes\\_ed\\_programs.html](http://www.health.gov.on.ca/en/ms/diabetes/en/diabetes_ed_programs.html)

### A Message from Johnson Inc. Semi-Private Hospital More than Hospital Coverage

The RTO/ERO Semi-Private Hospital Plan covers more than just hospital accommodation - it also covers convalescent care at home. Convalescent home care can be provided to you in your home, mainly for the purpose of assistance with activities of daily living (such as toileting, eating, bathing, dressing and transferring positions). Benefits are eligible upon discharge from an acute, active hospital stay of a minimum 24 hour period. Reimbursement is 80% to a maximum of \$75 per day, for a maximum of 30 days.

Below are some details pertaining to the convalescent home care benefit:

- The 30 days of care do not have to be consecutive.
- Approved benefits begin on the discharge date, and care must be rendered within 90 days of discharge.
- Convalescent home care must be rendered by an individual working under the supervision of a licensed home care agency or home health care agency.

- The person rendering the service must not ordinarily reside with the patient or in the home of an extended family member and cannot be related by blood or marriage.
- Convalescent home care must be provided in a private residence – which is not necessarily the patient's permanent residence. Care may take place in the home of a friend, family member, neighbour, etc.
- Accommodation charges in a rest home, nursing home, convalescent home and chronic care facility are excluded from the convalescent care benefit.
- There is a separate convalescent care benefit for care required post non-elective day surgery, where approved care is paid at 80% to a \$75 daily maximum for a limit of three days only – a doctor's note with diagnosis and recommendation for said care is all that is required in this situation.

It is important to note that written authorization of a physician and completion of a Johnson Inc. authorization form are required to ensure that you meet all eligibility requirements for the convalescent home care benefit.

For more information, please refer to the Semi-Private Hospital Plan section in your RTO/ERO Insurance Plans Booklet. Alternatively, you can contact the Johnson Inc. Plan Benefits Claims department at 905.764.4888 or 1.800.638.4753. **16**

**See Page 28 for recent announcements from Health Canada.**



## Theatre Day Trips 2012

The very popular play listing for “Drayton Entertainment” has been announced and the following productions have been scheduled for your enjoyment. See if any are of interest to you.

### All trips include:

Lunch, Dinner, a Matinée Performance, Motor Coach Transportation and all taxes and gratuities.

**Cost is only \$120 person for each Performance**

### Wednesday, March 21, 2012

#### St Jacob's Country Playhouse

“9 to 5” *The Musical* ~ Three friends concoct a riotous plan to depose their chauvinistic boss. Dolly Parton's great song make for a wonderful afternoon. Great fun!



### Wednesday, May 16, 2012

#### Drayton Festival Theatre

“The Sound of Music” ~ Plan to attend this timeless classic. The memorable score by Rogers and Hammerstein will have you humming the glorious songs we have come to love.



### Thursday, May 31, 2012

#### King's Wharf Theatre in Penetanguishene

“Annie” ~ The misadventures of this red-haired imp named Annie will fill your hearts with love and laughter. This family favorite is presented in a theatre located on the shores of beautiful Georgian Bay



### Thur. June 14/2012

#### St. Jacob's Country Playhouse Theatre

“Bed time Stories” ~ Norm Foster has weaved together six hilarious stories that take place in six different bedrooms. This is a “must-see”.



### Thursday, November 22, 2012

#### St. Jacob's Schoolhouse Theatre

“The Love List” ~ Once again Norm Foster offers us another zippy comedy. The foolproof “Top Ten” list of the attributes of the ideal woman for marriage could stand a few revisions when she arrives in the flesh.



**Order Information on Page 24**

Note: RTO/ERO insists on a Waiver being signed for this activity.

To order tickets please call the numbers below on  
Wednesday, December 7 beginning at 8:00 a.m.

Call **Jack DeGroot** at 416•691•3046 to book:  
“9 to 5” *The Musical* | “*Bedtime Stories*” | “*The Love List*”

Call **Linda Grieve** at 416•498•7228 to book:  
“*The Sound of Music*” | “*Annie*”

If your booking is confirmed when you call, please forward a deposit of  
\$50.00/ticket payable to *Club 16* and mail to:

**Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3 16**

## Volunteers Wanted

**Princess Margaret Hospital**, a regional cancer centre, has  
launched two volunteer programs: *Distress Assessment*  
(DART) and *Response Tool and Healing Beyond the Body* (HBB). Both  
programs require dedicated and mature individuals who enjoy working in a  
team environment directly with patients to make a difference in their lives.

DART focuses on asking patients questions about all aspects of their lives  
so that the health care team can more effectively treat the whole person. The  
program focuses on the holistic needs of patients and their families. We seek  
a commitment of one shift per week (3-4hrs) in the morning 9am-12pm or  
afternoon 1pm-4pm. All shifts are during daytime clinic hours, Monday -  
Friday. We also ask for a commitment of a minimum of 140 hours.

The HBB program trains volunteers to meet with patients and their families  
in waiting rooms and treatment areas. We seek a commitment of one 3 hour  
shift per week on the same day each week between 9am and 4pm. All shifts  
are during daytime clinic hours, Monday - Friday. We ask for a minimum  
commitment of one year.

Full training, supervision and ongoing education are  
available. Training is provided in active listening, cancer  
treatment, self care, assertiveness skills, infection control,  
privacy and confidentiality and is required before the  
volunteer work begins.

For more information see our website at:  
[http://www.uhn.ca/Careers\\_at\\_UHN/volunteering\\_at\\_uhn/HBB/index.asp](http://www.uhn.ca/Careers_at_UHN/volunteering_at_uhn/HBB/index.asp)  
or contact **Mary Bagg**, Recruiter at:  
416•946•4501 x3311 / [hbb.volunteers@uhn.ca](mailto:hbb.volunteers@uhn.ca)  
Princess Margaret Hospital is located on University Avenue  
just south of College with access to subway.



20<sup>th</sup> Anniversary Concert  
Wednesday, May 23, 2012 at 7:30 pm  
Sir John A. MacDonald Collegiate

2300 Pharmacy Avenue (between Sheppard and Finch)

## ‘Tis To Laugh!’



**News Item:** The Federal Government reclassifies high-energy  
drinks as food to enable labelling and limits on caffeine content.

**Comment:** Does this mean that the de-criminalization of  
marijuana and its classification as a food with labelled limits of  
THC is not far behind?

## TCDSB & TDSB Events



### Duke Of Connaught Public School

2012 marks the 100<sup>th</sup> Anniversary and a year long celebration.  
Homecoming Weekend, open house, decade rooms, time  
capsule, tree planting, legacy project and reminiscing. All  
former staff and students are invited to help plan events, share  
memorabilia, photos and stories.

October 20, 2012 ~ for more information: [www.duke100th.com](http://www.duke100th.com)

### North Toronto Collegiate

NTC celebrates its 100<sup>th</sup> anniversary from May 10  
- 13, 2012. Events: open house, dinner-dance, music gala, athletic night, golf  
tournament, talent show, staff reunion, heritage book and much more! Volunteers  
welcome. Information: [www.nt100th.ca/nt100th@gmail.com](http://www.nt100th.ca/nt100th@gmail.com). 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 has agreed 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

## Our Members Write

### Creating Your Support Team

In February of this year the body of a woman was discovered in New Brunswick. She had died in her home and remained there for four months before her body was discovered. This incident alarmed me and I talked about it with various friends who live alone and have no daily connect with a caring family member or friend. I chose to solve this problem for myself. This plan has worked very well for me and it has given me peace of mind.

#### The Plan:

I make a list of 12 friends or acquaintances and call them my Support Team. Each one monitors their email each day for a month. If there is no message, they telephone me and, if there is no response, they contact a close family member or friend who has a key to my home and instructions as to how to proceed in the case of an emergency.

I have chosen a neighbour who is usually at work. She has a key to my house so that the police would not have to break down the door & enter the property. She has a file with the important names and numbers to call in the event of illness or death. The

response would not necessarily be immediate but it would reduce the chances of a tragedy.

Each morning I go to my email, select 'sent mail' and 'forward' yesterday's message after changing the date. Two days before the end of the month I send a thank you note to that month's member of my Support Team and notify the next person that I will be sending them their monthly message.

No one has refused me and I am relieved to know that I will not be lying here without my family in Atlanta, England or Jamaica knowing what has happened.

When I travel I stop the Security Plan. I always leave a list of names and telephone numbers on my dining-table. All of this planning has given me peace of mind.

If you should try this plan, and can think of improvements, please let me know at [llanoka@aol.com](mailto:llanoka@aol.com). Your comments will be welcome.

As we age, let us support each other in whatever way that we can to live and die with dignity.

**Phyllis [Broom] Walker 16**



## Recreation/Social continued from Page 6



**Monday Matinée Movie** ~ see an early afternoon movie downtown and socialize in a restaurant afterwards. We get together monthly on the third Monday, twelve months a year. Participants are notified the weekend before. Friends welcome!

**Future events:** November 16, December 19, 2011; January 16, 2012.

Contact **Anne Ludwigsen:** 416•324•0909 / [acludwigsen@rogers.com](mailto:acludwigsen@rogers.com).



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



**Walking/Talking Group** ~ **Phyllis Broom Walker:** [llanoka@aol.com](mailto:llanoka@aol.com) / 416•653•3521. Our walking group is organized informally. When I see something that is free and available I send the information to the group or to anyone who sends me their e-mail address. This is a recommended activity for continued health and well-being. Put your name on her email list. **16**

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.'*



## Trio Bravo Concert Series

**Baird Knechtel/Viola, Terry Storr/Clarinet, John Seleck/piano** are pleased to announce their 2011/12 concert series.

**Feb. 5 /** featuring Mozart, Beethoven and Haydn

**May 6 /** featuring Mozart and Dvorak

**2:00pm at All Saints Kingsway Anglican Church  
(2850 Bloor St. W at Prince Edward Drive)**

Tickets: \$18.00 or \$50.00/series (Seniors: \$12.50 or \$30.00/series).

\$20.00/\$15.00 at the door

Order tickets in advance at 103 North Drive, Etobicoke ON M9A 4R5.

Make your cheque payable to Baird Knechtel (for Trio Bravo).

Visit [www.triobravo.ca](http://www.triobravo.ca) for details or, contact:

**Baird Knechtel** at 416•242•2131. **16**



CHARITABLE FOUNDATION  
FONDATION DE BIENFAISANCE

**Editor:** We thank Phyllis for her contribution. However, we do have some members who may be unable to establish a Support Team. So, is there anything we can do? Would there be a use for a program that would put a couple of members in touch with each other for simple telephone contact, or other type of support? Let us know what you think.

## Recent Health Canada Announcements

September 8, 2011

Health Canada is informing health professionals and patients about a possible increased risk of certain heart-related events in men being treated for prostate cancer with a type of prescription drug known as a **Gonadotropin-Releasing Hormone (GnRH) agonist**.

There have been reports of heart attacks, stroke and heart-related deaths in patients treated with GnRH agonists for prostate cancer. Based on information collected from scientific literature, the risk appears to be low.

Patients taking a GnRH agonist drug should talk to their healthcare professional if they have a history of heart disease or heart disorders, or if they have any questions or concerns regarding their prostate cancer treatment. Before starting treatment with a GnRH agonist, tell your doctor if you have diabetes, heart disease, a previous heart attack or stroke, or any cardiovascular risk factors like high blood pressure, high cholesterol, or cigarette smoking. Patients should not stop taking a GnRH agonist drug without first talking to their health professional.

**October 13, 2011**

Health Canada is reviewing the heart-related safety of the prescription antidepressant citalopram. The review is in light of new study data suggesting that high doses (60 mg/day) can affect the electrical activity of the heart. The changes in electrical

activity could potentially lead to serious, possibly fatal abnormal heart rhythms.

Health Canada is currently reviewing the available data and assessing the need for revised dosing recommendations and will take appropriate action based on the outcome of our review, including working with the companies to update the prescribing information. New safety information will be communicated to healthcare professionals and the public as soon as possible, once the review is complete.

Citalopram is used to treat depression and belongs to a family of drugs known as SSRIs (Selective Serotonin Reuptake Inhibitors). The current Canadian prescribing information recommends 20 mg/day of citalopram in adults. Some people who have not responded to this dose are prescribed 40 or even 60 mg/day.

In Canada, citalopram is available in 10, 20, 30, and 40 mg tablets. It is sold under the brand name Celexa and under several generic names (all of which contain “citalopram” in the name, except the generic products “ran-citalo” and “CTP 30”).

Patients with questions or concerns about citalopram should talk to their healthcare professional. Do not stop taking citalopram or change your dose without first talking to your healthcare professional, as this can cause side effects such as dizziness,

*Continued on Page 29* 

*Continued from Page 28*

feelings of agitation or anxiety, difficulty concentrating, abnormal dreams, nausea or vomiting.

Seek immediate care if you experience an abnormal heartbeat, shortness of breath, dizziness, or fainting while taking citalopram. You may be at a higher risk of developing an abnormal heart rhythm if you have an underlying heart condition, and/or you have a history of low levels of potassium or magnesium in the blood.

Drug labels, or “Product Monographs,” contain important prescribing and safety information for health professionals and patients, and are available by search of Health Canada’s Drug Product Database.

### How to report side effects to health products

To report suspected adverse reaction to these or other health products, please contact Health Canada’s Canada Vigilance Program toll-free at 1•866•234•2345, or complete a Canada Vigilance Reporting Form and send to us using one of these methods:

- Fax: 1•866•678•6789
- Internet: [www.healthcanada.gc.ca/medeffect](http://www.healthcanada.gc.ca/medeffect)
- Mail (Get a postage-paid label):  
Canada Vigilance Program,  
Marketed Health Products  
Directorate  
Ottawa, ON K1A 0K9

*Lack of planning on your part...*

*does not constitute an emergency on my part.*

**October 25, 2011**

Health Canada is advising Canadians of the voluntary recall by Puresource Inc. of three lots of **NOW Brewer’s Yeast** (10 grain) Tablets due to the presence of an undeclared milk allergen. The products affected by this recall are bottles of 200 tablets (Lot numbers: 1401411, 1365681 and 1343111).

**October 25, 2011**

Health Canada is informing Canadians that it is working with Eli Lilly Canada, Inc., to withdraw the drug **Xigris** (drotrecogin alfa) from the Canadian market, in light of the company’s decision to withdraw Xigris from the market worldwide.

**Editor:** Health Canada provides, in addition to its website, a number of Social Media connections to its health-related announcements:

- Twitter
- Facebook
- Mobile
- Video
- Widgets
- RSS Feeds

We subscribe to the latter and will pass on relevant data to you. However, should you wish a more timely update, consider setting up your own receipt of these announcements through your favourite connection.

**Source:** Health Canada

[www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) 

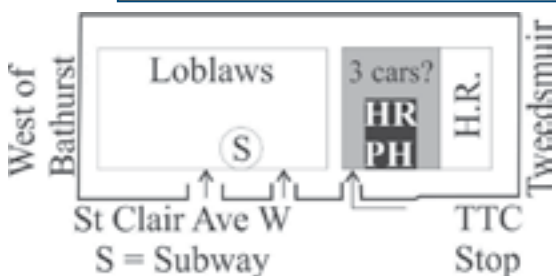
## Welcome to New Members

Welcome to those having joined RTO/ERO from August to October, 2011. *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 October 31, 2011, our Toronto District membership stood at 4424.



**Bob Neal**, Membership

Sebastian Angelosante	Heather Forfar	George H Miller
Anne E Auckland	Mary Freethy	Luigi Muia
Betty M Baker	Lyn Gaetz	Terri O'Neill
Gerard Benoit	Susan Galea	Norman Preston
Catherine Blackburn	Darka Gallo	Douglas Richards
Catherine M Bordignon	Maria Garraza	Connie Roden
Irene Buckiewicz	Kelly Gorman	Norman Rogers
Nelica Bujic	Anna Hall	Linda M Roy
Denise Cahill-Cooper	Jane Marie James	Susan Roy
Adriano Chiesa	Lois Kamenitz	Norine J Rydahl
Wayson Choy	Jo-anne Laforty	Joan Salvatore
Shirley Clarke	A Liisa Lappalainen	Agnes G Smith
Nydia Clayton	H Michael League	Christine Snihur
Marcelle De Freitas	Lina Loparco	David Stickney
Jean De Shaw	Norman J MacInnes	Barbara Thornton
Sonia Dixon	Hana Maire	Maria Wall
Ruth Dixter	E J Ross Maughan	Lynn Whyte
Diane G Dobson	Mary Ellen McDonough	Sandy Woodcock
William Douglas	Maureen McMorro	Fiona Wright
I Denise Drago	Doriana Miller	Inna Zosim



**Map to Holy Rosary**

Streetcar to Tweedsmuir; or, Subway to St. Clair West Stn Parking (limited at church):  
from East: right off St. Clair  
10 spots in front on St. Clair  
8 free spots on Tweedsmuir

## 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

Ronald H. Baker  
Ruth Cohen  
James Craig  
Isabell H. Dornan  
M. Evelyn Kennedy  
Myrna D. Levine  
Kathy Lipiec  
Pansy MacInnes  
Catherine M. McGregor  
Ethyl G. McMillan  
Lyla Park



Josephine Rogers  
Susan Seidman  
Marie Smibert  
Edward Smith  
Una Smith  
A. Douglas Sparks  
Jim Taylor  
Jean M. Watson  
Ruth Anne Willis  
Yvonne M. Zaher

## 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.

## Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - application form on our website). Join our email service and we'll let you know when it's posted so you can download the PDF 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](#)



## Newsletter Submissions

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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@sympatico.ca](mailto:bmenagh@sympatico.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, Roy Harvey, Bill Menagh, Mary El Milosh**

### Publication Schedule:

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

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

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RTO/ERO Toronto Newsletter  
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Toronto ON M4R 2C5

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Volume 34, Issue 2

November, 2011

## RTO/ERO Fall Senate (AGM) 2011 Extracts

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### RTO/ERO Provincial Executive, 2011/2012

Photo by Suzannah Maxey, Names on Page S17.

**Editors' Note:** The Fall Senate (Annual General Meeting) of RTO/ERO is held in mid-October. This meeting determines RTO/ERO's 2012 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 members should be aware of the business if only to understand that RTO/ERO is more than just an insurance source. 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 website: [www.rtoerotorontodistricts.org/tdfiles/resource/senator.d.htm](http://www.rtoerotorontodistricts.org/tdfiles/resource/senator.d.htm). In this Supplement, editing has occurred to fit available space. *Italics* and **bolding** are added by your editors. RTO/ERO has officially launched its Charitable Foundation with the first goal being to fund the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto. We have reproduced some of the Charity's particulars.

## Provincial Executive

Like all responsible and responsive organizations, one of our primary goals is first to attend to the needs of our membership as a whole, and second, to please as many of our individual members as we can, to the best of our abilities. The Provincial Executive was, therefore, very encouraged that *the last Senate found a way to balance the needs of Districts with those of the Provincial Office without raising individual member fees of \$1.25 per thousand dollars of pension.*

[We are proposing, however, that the flat-rate membership fee for Associate Members be increased from \$47 to \$52. (Ed.: this is in line with the Full Member fee that rises annually as the Members' pension increases.)]

This coming year, subject to Senate's approval of the proposed budget, we intend to survey our membership. We have done so on average about once every three years in the last decade. Why? First, in order to be sure that we are in sync with the aspirations and priorities of the membership at large. Second, to bring our members' attention

to the spectrum of activities and resources that is accessible within the organization, as well as to engender interest and suggestions for enhancements.

The 2012 survey should serve as a benchmark as we look toward the future. We should, therefore, expect to be able to measure the outcome of our *marketing efforts to school board non-teaching staff, as well as to the staff of universities and colleges* when this organization reports in subsequent years.

Some significant achievements to date are:

- the application for and receipt of charitable status for the RTO/ERO Charitable Foundation;
- the approved plan for funding allocations to Districts and to the Provincial Office over the next five years;
- the expansion of services to Districts and members e.g. easier access to the membership database, initiation of a social media presence by RTO/ERO;
- more effective oversight of RTO/ERO's investment managers. 16

## President

Our membership is over 66,000 and we continue to grow. The RTO/ERO Charitable Foundation is now a reality. We have received our Charitable Donation status and number. This Charitable Foundation

will leave a lasting legacy for generations to come. It will create opportunities for research and initiatives that seek to improve the quality of life of seniors across Canada. Now it is our challenge to

ensure that the funds are there to support the RTO/ERO Charitable Foundation.

I send cards and letters of condolence to the families of military personnel who have been

killed in Afghanistan [4 this year]. I also send cards of congratulation to our members who reach 100 years of age [20 this year].

**Joan Murphy**, President 16

## Executive Director

I am delighted to report that all of the pertinent legal niceties have been completed and the Foundation has a fully constituted Governing Board, and has received charitable status. At its regular meeting in September the Board approved operational and fundraising plans to take effect in the very near future. The Board approved the membership of a high profile Advisory Group whose function is to lend their names to this project and to personally support it. The Group comprises **Bill Davis** - former Premier, **Dr. Bette Stephenson** - former Minister of Education, **Stephen Lewis** - former Leader of the NDP, **Dave Cooke** former Minister of Education, **Lyn McLeod** - former Leader of the Provincial Opposition, **Dr. Roberta Bondar**, former Astronaut, and **Mme Lise Routhier Boudreau**.

*Included in the mailing of the Fall*

*Renaissance is information detailing the Fundraising Drive beginning at Senate and running to mid-December.*

This year we have placed a particular focus on ensuring that our Human Resources Policies are compliant with government regulations and best practice; produced the Respect and Dignity Policy and Workplace Violence Policy; updated our Employee Handbook, made revisions to our Business Continuity Plan for 18 Spadina Road, drafted a Disability Policy; implemented the Online Donation System for the Foundation; installed fully operational fibre optic cable that ensures we have increased bandwidth and stability with complete synthetic backups that [afford us] the opportunity to offer and *provide more services on-line.*

**Harold Brathwaite**,  
Executive Director 16

## Budget Proposal for 2012

Three successive Provincial Executives as well as senior staff, with respect to the annual budget review and preparation, have sought to enhance quality service(s) to members while maintaining modest expenditures. This is exemplified by the fact that *the 2012 membership fee of \$1.25 per thousand dollars*

*of pension is at the same level as it was twenty-four years ago in 1987. Moreover, any preliminary comparison of the quantitative staffing levels at RTO/ERO with any other professional teacher education groups in the province will show that we are the most cost-effective or most frugal.* The proposed budget

reflects further investment in staffing in technology, increased support to data-based management from one to two persons, the continuation of training to the Districts through three provincial workshops, advocacy at the provincial and federal levels on behalf of our members, the expansion of communication tools to our members via social media, the expansion of marketing efforts to include colleges and universities, and the implementation of approved, provincial priorities.

The proposed budget for 2012 is based on the following assumptions:

**Revenues:**

- a Increase in membership of 2.8% in 2012;
- b Projected January 2012 inflationary adjustment in teachers' pensions by 2.8%;
- c No membership fee increase, except for Associate members;
- d Anticipated increases to health plans premiums;
- e Adjustments to the Annual Grants Formula, as approved by the 2011 Spring Senate:
  - Reduction in the percentage of the January fees payable to Districts from 30% to 29%;
  - Setting the Minimum Grant at the \$10,978 level.

The increased funding comes mainly from the following sources:

- a Membership Fees (budget line 3700) are projected to increase by \$164,900 or 4.9%; 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 \$143,600 or 6.5%.

**Expenditures:**

**Emergency Assistance Program**

The financial component of the Emergency Assistance Program is discontinued, as recommended by the RTO/ERO Auditors. A new budget line, Goodwill, in the amount of \$3,000, is proposed by the Member Services Committee to cover the cost of materials to District Goodwill Representatives.

**Salaries and Benefits**

The 2012 budget includes two additional staff positions. Database management requires 2 full time positions in addition to the backup. One full-time equivalent IT position will be added to support Director of IT.

**MSF - GIF Allocations\***

There are three minor changes to the allocations between the Member Services Fund (MSF) and the Group Insurance Fund (GIF) in the following areas: Political Advocacy, Audit, Provincial Media Campaign, and Membership Portfolios.

These changes reflect Management's best assessment as to the percentage of resources allocated to the Member Services and the Group Insurance Funds.

\* See Page S18. **16**

**Canadian Association of Retired Teachers (CART)**

ACER-CART was formed in 1991 and now represents 14 retired teacher associations, with a total membership of 117,000 in every province and the Yukon.

The Board of Directors consists of one representative from each association and meets once a year in Ottawa to set policy and plan actions.

The following topics were mentioned as common concerns to the various associations:

- CIDA Cutbacks
- National Pharmacare
- Nursing Homes- Rights
- Pensions
- Elder Abuse Abuse
- Better Health Benefits

The largest association in Quebec, AREQ, has withdrawn its membership of 53,000 in ACER-CART. Up to 2010, it had paid a token fee of \$2,000, about 20% of the official obligation. ACER-CART will maintain a dialogue with AREQ to keep the doors open. The resulting effect on RTO/ERO is that we now represent close to 51% of ACER-CART membership.

The ACER-CART website is improving with links to Association newsletters, quarterly reports, and updated policies and position papers.

[www.acer-cart.org](http://www.acer-cart.org)

ACER/CART Priorities for the coming year:

- A performance appraisal of the Executive Director

- Urge the government to eliminate the tax on the CPP/QPP death benefit
- Lobby the Canadian Government to make Canadian adult passports effective for ten years.
- Ask the Federal Government to extend any tax credit for registration costs for wellness and recreation programs to seniors, similar to that provided to youth
- Present the Canadian Teachers' Federation (CTF) with a plaque of Appreciation for its Project Service to Others program.
- Reaffirm our support for the Canada Health Act and oppose any eroding of its 5 principles:
  - Universality
  - Access
  - Comprehensiveness
  - Affordability
  - Public Administration of the program
- Continue efforts to act in conjunction with the provinces to establish a national drug plan and national formulary.
- Review the organization's structure, programs and expenditures as an outcome of the planning seminar.

**Arnold Hull**, the newly-elected President of ACER-CART, is a former RTO/ERO President.

**Brian Kenny**, Ontario Region Representative **16**

## Communications

Our magazine, *Renaissance*, keeps getting better and better because of the dedicated efforts of our staff. The themed issues have been well received and we are especially pleased with the growing number of people who are opting to get *E-Renaissance*, the online version. As well, RTO/ERO's presence on Facebook and Twitter has greatly increased.

to explore newer methods of communicating with our members.

We hope to put together some guidelines to help members access social media applications such as Facebook, Twitter and Skype while avoiding some of the pitfalls. At the same time, we will continue to do our best to assist newsletter editors and webmasters.

**Martin Higgs, Chair** 16

The Committee will continue

## Constitution

In accordance with the five year review cycle, the RTO/ERO Toronto District 16 Constitution is

due for review by this committee in 2012. 16

## Health Services & Insurance (HSIC)

A review of the Benefit Entitlement Review process produced changes after consultation with our legal advisor. See Page S11. [We continue to review] the Dental Plan taking into consideration the recommendations from the Ontario Dental Association as well as their implications to members residing outside the province of Ontario. We will look at possible implementation of plan changes for 2012/2013 once all the implications have been researched.

2011 there were 10 such reviews. The BERs were conducted at the corporate head office of Johnson Inc. in St. John's, Newfoundland. The details of each BER and the decision are reported to the Committee, which supported the conclusions of the reviews.

### Group Health Plans Analysis

In the 2011 Consulting Agreement, Johnson Inc. recommended that we undertake an analysis of the Group Health Plans. The HSIC decided to use an outside provider to do this study [Joe Zadzora, Coughlin Employee Benefits Specialists]. See page S8.

*Continued on Page S10* 

### Benefit Entitlement Review

In 2011, there were nine requests from plan participants for Benefit Entitlement Reviews (BERs). In the year from August 1, 2010 to July 31,

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

The top twenty drugs paid by our Extended Health Care Plan are listed below for the period of August 1, 2010 to July 31, 2011:

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 (Ramipril)	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	Anti-Coagulant	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	-	51072.9%	Zostavax	Shingles	Not Covered
13	14	10.0%	Viagara	Erectile Dysfunction	Not Covered
14	12	4.5%	Celebrex	Anti-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 ~ coverage available under the Ontario Drug Benefit to those aged 65 and over.

## Requesting Benefits Plan Changes

If an individual member or district ERO Benefits Plans for 2013, these should be presented to the Health Services and Insurance Committee by

March, 2012. Alternatively, one may make a request through our District Health Representative, **Bill Tajer** for consideration by the RTO/ERO Toronto District 16 Executive. 16

**Independent Review of Extended Health Plans  
by Coughlin Employee Benefits Specialists**

The Health Services and Insurance Committee contracted the services of Coughlin Employee Benefits Specialists to conduct a review of the plan design for the Extended Health Plans. The report was presented by Joe Zadzora and Jill Moulton at the April committee meeting and during the June committee meeting the committee reviewed the recommendations presented by the Coughlin representatives.

We can report at this time that the Independent Consultants rated the RTO/ERO plan as equal to or superior when looking at the components of the coverage to the other plans in most areas. Furthermore, when the reviewer assessed the overall coverage offered by all the assessed plans, the RTO/ERO plan was found to be superior to plans offered to the elementary and secondary employees and support staff, including our competitor, RTIP.

The reviewer noted that the RTO/ERO plan design evolved over the years with input from various sources, which included the RTO/ERO membership. The RTO/ERO plan is more grounded to its membership's needs and feedback. This provides a distinct advantage and is an important value-added component compared to most of the other comparators used by the reviewer. The structure of the comparative plans tends to be more top down and slower to react to market pressures. There are very few retiree plans on the market other than that of our main competitor, RTIP; therefore the reviewer considered only the highest level guaranteed acceptance, (no need for medical underwriting, if applied for in the required timeline) plan designs for Ontario residents. Most of the comparable plans are offered on an individual basis, versus the group basis under which the RTO/ERO plan is established. To be able to assess each plan against a level playing field, the reviewer considered all main benefit lines (semi-private, extended health care, out-of-province/Canada travel and dental care), with the premium payment requirements for a couple, each aged 71, which is the average age of the RTO/ERO membership.

While the reviewer felt that the members are getting good value for their benefits dollar, a few recommendations were offered by the reviewer and the HSIC will be looking at each of the recommendations in detail in the near future.

We also requested that the Coughlin team compare the RTO/ERO plan to the benefits available through the Colleges of Applied Arts and Technology (CMT) retiree programmes, of which there are three levels. The core advantage to the RTO/ERO over the CAAT is the travel insurance coverage offered.

The HSIC is extremely pleased with the findings of the reviewer. We continue to lead the way for retiree plans. [16](#)

**Change Requests\* by Members for  
RTO/ERO Group Benefits Plan  
January 2012 - December 2012**

Section	Requested Amendment
<b>EXTENDED HEALTH</b>	
Aids & Appliances	Cover hearing aid batteries
Out-of-Province/Canada	Cover Trip Cancellation within province of residence
Major Medical	Cover Hyperbaric Oxygen treatment
	Cover fitness programs when recommended by a physician
	Add a second opinion service
Paramedical Practitioners	Increase annual maximum
	Add Bowen therapy
Prescription Drugs	Cover life-sustaining natural health products
	Provide a combined maximum for prescription drugs and paramedical services
Vision	Increase frequency of eye exams
	Cover upgraded intraocular lenses for cataract surgery
<b>DENTAL</b>	
Basic	Increase annual number of scaling units to 12
Endodontic/Periodontic	Provide separate maximums
Major Restorative	Increase maximum
	Extend coverage for dental implants beyond the crown/bridge to include the implant work
<b>SEMI PRIVATE HOSPITAL</b>	
Convalescent Care	Cover convalescent care in a facility
<b>SUPPLEMENTAL TRAVEL PLAN</b>	
	The ability to purchase an additional five days for any Supplemental Trip option

\*Health Plan changes and premiums are published in the annual *Going Places* and *Update Reports* distributed to RTO/ERO Plan Participants in November.

**RTO/ERO Group Health Plans Changes and Monthly Premiums, Effective January 1, 2012**

On Page S9 is a list of health plan changes requested by members, Districts and Senate, considered by the Health Services and Insurance Committee for the 2012 benefit year.

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.

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, 2011 with a 10% increase in premiums. 16

**Medical Stability and Trip Cancellation/Interruption**

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. 16

**Trip Cancellation/Interruption Caveats**

- Point Program Redemptions of any type (e.g. Air Miles) used to purchase travel are not covered. In addition to Point Program Redemptions, one is also *not* reimbursed for any non-monetary ticket procurement (vouchers, prizes, etc.).
- Trip Cancellation/Interruption Benefits are subject to the same exclusions and limitations as all other insured benefits plus others (check your *Out-of-Province/Canada Travel Booklet*).
- You must be in your province-of-residence when your trip begins. (Trip cancellation only applies *before you leave your province of residence*. For example, cancelling a cruise booked while wintering in Florida.) 16

**Benefit Entitlement Review Policy**

13. Benefit Entitlement Review Policy

13.01 The criteria to adjudicate claims and review claims shall be based solely on the following:

- 13.01.01 ambiguous wording of the RTO/ERO Health Plans;
- 13.01.02 incorrect written representation provided by the Plan Administrator and/or Underwriter to the members of RTO/ERO; and/or
- 13.01.03 a misinterpretation of the RTO/ERO Health Plans by the Plan Administrator and/or Underwriter to the members of RTO/ERO.

13.02 Plan participants who contact RTO/ERO after a claim has been denied shall be directed to a claims specialist from the plan Administrator to discuss the rationale of the decision.

13.03 If the plan participant is not in agreement with the reason from the Plan Administrator and contacts RTO/ERO again, the participant shall receive an application letter from RTO/ERO. This letter shall describe the process and contain a form that the plan participant must complete and submit to RTO/ERO in order for the claim to be reviewed. The plan participant is required to specifically indicate that their claim should be approved based upon the fact that at least one of the three criteria was not followed.

13.03.01 Forms that do not clearly identify at least one of the criteria are returned to the member.

13.04 Upon receiving the form and any other pertinent information from the member, RTO/ERO shall keep a copy and send the originals to the plan Administrator. Subsequently the plan Administrator shall have an independent review of the claim.

13.05 Johnson Inc. shall notify the member if the denial was upheld or overturned.

13.06 The Plan Administrator shall notify the plan participant by mail of the outcome.

13.07 The Plan Administrator shall report to the Committee on all reviews.

13.08 The Committee shall provide its Plan Administrator and/or Underwriter with direction that would apply to all future claims, whenever necessary.

13.09 Committee Members agree that the Committee shall not enter into or decide disputes between Health Plan participants and suppliers.

13.10 The Committee shall review the Benefit Entitlement Review procedure at least annually. The Committee may amend the Benefit Entitlement Review procedure from time to time. 16

[This committee works with local districts through their Goodwill, Membership, Recruitment and Travel representatives.]

### Recruitment

This has been an outstanding year for RTO/ERO's Retirement Planning Workshops (RPWs). Thirty-nine sponsored RPWs will occur in 2011. The increase in the number of participants over the previous year is an impressive 47%. Comments in participants' evaluations remain consistently positive, indicating a very high level of satisfaction with the organization, content and presentation. Favourable endorsements from past participants rank highly as one of our best means of promotion for future workshops.

It is noteworthy that the manual now offers retirement planning information for OMERS (Ontario Munciple Employees Retirement System) members. Pension changes now coming into effect for future OTPP (Ontario Teachers Pension Plan) retirees will require particular attention and emphasis on our 2012 presentations.

### Goodwill

Goodwill Guidelines are being developed to assist Districts in performing this essential and expected function. These Guidelines will be on the RTO/ERO website for easy access and will outline

everything from getting started, to ideas that have been used successfully over the years, to resources available.

The *Emergency Assistance Program* has changed and, due to regulations from the Canada Revenue Agency, RTO/ERO can no longer provide monetary resources to its members. The Provincial Office, however, is able to supply directions and lists of resources for those seeking assistance. Our Member Services Committee will also direct Districts to seek liaisons with local charitable groups and resources.

### Travel

The original three-year agreement with Merit that expired in 2010 was renewed by the Provincial Executive for one year to allow completion of a review by the Committee, coordinated by Simon Leibovitz, of Merit's services. Based on the review, the Provincial Executive moved that the current agreement with Merit Travel be extended for a three-year period, from September 1, 2011 to August 31, 2014.

In addition, during the six months prior to the expiry of the new agreement, RTO/ERO will engage in a tendering process for the provision of its travel service, inviting Merit Travel as the incumbent and other qualified travel agencies to participate in this process.

Caroll Carkner, Chair 

The following 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.

This year saw 27 applications from 24 males and 18 applications from 13 females for the positions available on Provincial Committees. To provide the maximum opportunity for members to serve at the Provincial level, the 2011 Nominating Committee passed a resolution that extensions and reappointments to other Committees by incumbents would be considered only if warranted by extenuating circumstances. (See chart at bottom of Page S14.)

Applications are not carried over to the following year. Unsuccessful applicants are encouraged to apply in 2012. May 3, 2012 is the deadline for the receipt at the Provincial Office of an application for a vacancy on a Provincial Committee. June 28, 2012 is the deadline for the receipt of an application for the Provincial Executive. Be sure to review the Committee Terms of Reference, fully complete the application giving pertinent information and send to the Provincial Office before the deadline.

(Editors: we noted in this report that there were no nominees for the two Executive Member positions. We expected that qualified candidates would run from the Senate floor. Three Senators did choose to have their names put forward and two were elected.)

Margaret Couture, Chair 

## Pension & Retirement Concerns (PRC)

The Committee finalized the document on "*Caregiving*" which will be distributed to Districts in the fall. Members also received the draft of the "*Aging Successfully*" document which will be finalized and distributed to Districts in 2012.

The Committee monitored actions of the Provincial and Federal Governments and the Ontario Teachers' Federation relating to pension matters. This included the Committee's attendance at the OTF

Pension Forum, and study of the forthcoming changes to the Canadian Pension Plan.

RTO/ERO members are reminded of the changes to working in education that are being implemented. The definition of "re-employment pensioner" has been modified and 2011 will be the final year of the 95/20 day rules. Effective September 1, 2012 retirees will be able to work in education without affecting their

Continued on Page S14 



**Pension Continued from Page S13**

OTPP pension for up to 50 days in each school year worked following retirement. Further details are available at [www.otpp.com](http://www.otpp.com).

This year, the Committee continued its review of Fact Sheets, examining them for accuracy and relevancy. The Fact Sheet on Canada Pension Plan has been updated to reflect the changes being implemented in this government pension. Some of the other updated Fact Sheets include: Long-Term Care Facilities; Planning Your Legal & Financial Affairs;

**Health Insurance.**

The PRC Committee keeps current on retirement issues through the publications of other seniors' organizations, such as the Advocacy Centre for the Elderly, the Canadian Association for Retired Persons (CARP), Ontario Coalition of Senior Citizens' Organizations, CPP Investment Board, Ontario Gerontology Association, Canadian Pensioners Concerned, National Seniors Council and others.

**Dave Giles, Chair 16**

**OTPP Benefits Adjudication (BAC)**

There are a number of outstanding cases that are under investigation but none have reached the appeal stage at this time. In addition, there are two cases that are being investigated by the Human Rights Tribunal. *The first complaint relates to Re-employment rules and discrimination on the basis of age. The second complaint has been filed by the Ontario Survivors' Group who claim that the TPP discriminates against surviving spouses by denying full survivor pensions to those who marry after they retire.* The outcome of these two cases has yet to be determined.

Members will only be able to buy back for the period up to the effective date of the change (December 1, 2010). Completed applications and supporting documents must have been submitted to OTTP by August 31, 2011 and all payments must be received by December 30, 2011.

Subject to application and payment deadlines, buybacks for a break in service due to disability remain eligible beyond December 1, 2010.

**Changes to Plan Documents and Procedures**

New regulations will require actuarial valuations for the division of pensions for any plan member who is a part of a marriage breakdown. Actuarial valuations for family law purposes will be conducted to determine the value of the pension (separation before pension inception and separation after pension inception). Three commuted value calculations will be required to determine a more accurate value and a more equitable distribution of pension entitlements as required by the Ontario Family Law Act.

**Changes To The Plan - Breaks In Service**

The Teachers' Pension Plan Board was recently notified by the Canada Revenue Agency (CRA) that the terms of the Plan that permit buybacks for certain breaks in service are in conflict with the Income Tax Act. As a result, members are no longer eligible to buy back credit for periods after December 1, 2010, if they had to resign from employment in education for one of the following reasons:

- Child care - caring for a child under age seven;
- Compassion - caring for a disabled family member;
- Legislative service - serving in an elected office (municipal, federal or provincial).

**Duty of Tribunals**

The legal department of the TPPB provided legal information pertaining to the Duties of Tribunals to Give Reasons when an appeal is brought forward to any Appeals Board or Tribunal. Reasons are required:

*Continued bottom of Page S16*

2011 Summary Of Appointments And Openings Standing and Executive Committees						
Committee	Number of Vacancies		Number of Applications		Number Selected	
	Member	Chair	Male	Female	Male	Female
Audit	1	1	1	1	1	1
Communications	2	0	3	2	1	1
Health Services/Insurance	3	1	7	1	4	0
Member Services	2	0	3	3	1	1
Pension/Retirement	3	0	3	2	2	1
Political Advocacy	2	0	1	4	1	1
Project ~ STO	2	0	3	3	1	1
Constitution	5	0	6	1	4	1
Nominating	3	0	0	1	1	2
<b>Total</b>	<b>23</b>	<b>2</b>	<b>27</b>	<b>18</b>	<b>16</b>	<b>9</b>

**Notes:**  
 1 25 Vacancies: 2 Chair and 23 Member.  
 2 One Applicant who applied for the Nominating Committee (also applied to other Committees) was appointed to another Committee.  
 3 Given the extenuating circumstances that only one applicant applied for the three vacancies on the Nominating Committee, and that applicant was appointed to another Committee, the 2011 Nominating Committee Members agreed to and were appointed for one-year by the Provincial Executive **16**

## Political Advocacy (PAC)

The Committee took a preliminary look at the role of RTO/ERO with regard to the Comprehensive Economic Trade Agreement (CETA), as requested by the Spring Senate.

It was decided to monitor four areas of the CETA and establish sub-committees for each of these: Privatization of Water, Education, Health, and Pension.

Reports were received on the Privatization of Water and Education. An update was provided on Pension and a report on Health is expected at our November meeting.

The reports received highlighted concerns raised by many organizations, such as the Council of Canadians and CUPE. The Political Advocacy Committee members will continue to monitor CETA.

### Lobbying/Advocacy

Although there are many issues that affect our members and all seniors i.e. from gas prices to electricity

### Adjudication cont'd from Page S15

- as a part of procedural fairness;
- to allow the party that has lost the case to understand why they were unsuccessful;
- to provide assurance to the court that the tribunal considered fairly and adequately the position of each of the parties in coming to their conclusion.

Members of the BAC were

costs, there is limit on how much we can effectively do.

### Election Preparedness

RTO/ERO has been working with a Consortium under the aegis of the Ontario Gerontology Association which has developed strategies and priorities for this election.

Committee work continues to focus on several health care issues, including: Wait Times, CCACs and after care, and monitoring the operation of LHINs.

We took a further look at PAC's role on a major undertaking by the Law Commission of Ontario (LCO) - "Developing A Coherent Approach to the Law as it Affects Older Adults." The PAC recommends that Districts participate in this major undertaking.

The Committee continues to liaise with external organizations with similar issues: CAPTR, ONPEA, DCSA, ACER-CART, DHC, and Advocacy Centre for the Elderly.

Gary Zinck, Chair 16

reminded that their decisions may be referred to a Divisional Court and/or the Court of Appeal. When appeals are heard by the BAC, the reasons must explain why the Tribunal gave the answers it did and allow for effective judicial review of the decision.

Marina Howlett,

RTO/ERO Representative 16

## Project ~ Service to Others/Awards

The Project - Service to Others Committee is charged with two main responsibilities:

- 1 selecting the recipients for the \$4,000 Project - Service to Others (STO) Grants and reporting this to Spring Senate;

2 Selecting the recipients for the \$1,000 RTO/ERO Education Scholarships and reporting this to Fall Senate.

The 2011 STO Awards were published in our September Newsletter. 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 2011 awards were reported in our September, 2011 Newsletter. The local 2012 submission date has passed with two applications received.*

*Your next local Toronto District 16 deadline is November 1, 2012 to enable the executive to select an application for submission by the Provincial deadline. Our local process is published in this Newsletter frequently.*

## Project ~ Service to Others/Scholarships

This year we only had 30 [scholarship] applicants apply. Once again this shows a decline in the number of applicants. We have been trying to understand the reasons for the fewer number of applicants and believe there are several:

- This year there have been fewer placements accepted at the Faculties of Education;
- Fewer relatives of RTO/ERO members are applying;
- A shortage of full time teaching positions due to

declining enrolment and school amalgamations, which has resulted in school closures and notices by school boards of layoffs of teachers;

- The implementation of full time Kindergarten has not been a factor in the applications that we have received.

This year the Committee granted 25 Scholarships - one to an RTO/ERO Toronto District member's relative. See Page S19. 16

### Did You Know?

RTO/ERO's original name was *The Superannuated Teachers of Ontario* (STO) ~ hence, *STO ~ Service-to-Others* for the title of this Awards program.

### Supplement Cover Photo of RTO/ERO Provincial Executive:

Past President **Joan Murphy**; First Vice President **Leo Normandeau**; President **Jim Sparrow**; Second Vice President **Norbert Boudreau**; Executive Members **Margaret Clarke** and **June Szeman**

## Financing RTO/ERO & Its Charitable Foundation

Teachers, perhaps because of their need to scrounge resources for their classrooms, are very conscious of how they spend their money. In retirement, RTO/ERO members who become Senators show this trait when the annual budget is set by asking pointed questions regarding the organization's financing. For those who do not read the Senate documents we make available, we thought we would present the following fiscal information.

RTO/ERO obtains income from two main sources:

1. Member Fees
2. Administration Fees from:
  - a. RTO/ERO Health Plans
  - b. Non-RTO/ERO Insurance Plans (Long Term Care, Home/Auto, Life/ADD/Supplemental Travel)

### Administration Fees from RTO/ERO Health Plans

RTO/ERO does perform a number of administrative tasks on behalf of the Health Plans and the Johnson non-RTO/ERO insurance plans. In 2008, approximately 2% of total Health Premiums accrued to RTO/ERO for these administrative services. That year there were a number of revisions to the balance of funding from the two sources such that **John Bratton** and **Bill Menagh** (RTO/ERO Toronto members) met with the Executive Director to seek clarification.

The budget for 2012 contains four budget lines with a shift of expenses to be charged to the Health Care Premiums (Political Advocacy, Audit, Media Campaign, Membership Portfolios) and our Senators will be asking for the details necessitating this re-distribution. They will also seek assurance that RTO/ERO continues to charge the Health Benefits Premiums only for clearly acknowledged expenses.

### Financing the The Retired Teachers of Ontario Foundation / La Fondation des enseignantes et enseignants retraités de l'Ontario

All charities use a percentage of their donations for administration. For the initial implementation of the Foundation, a \$150,000 loan was made by RTO/ERO (fully discussed and approved at Senate). A fund-raiser (**Gordon Cressy**) was hired (Senators sought and received clarification on both hiring procedures and compensation ~ \$80,000 to \$100,000). RTO/ERO intends to keep administration charges to a minimum and this will be very closely audited through budget reports, Senate disclosures and an open administration. As referenced in the Toronto President's Message, Spring Senate will debate the donation of RTO/ERO Member Fees to the Charity.

Additional information can be found at the website of the Canada Revenue

*Continued on bottom of Page S19* 

## 2011 RTO/ERO Scholarship Award Recipients

	District	Recipient
3	Algoma	Dominique Valliquette
7	Windsor-Essex	Alexandra Kirby
8	London-Middlesex	Alyssa Nicholls
9	Huron Perth	Meagan Cameron
10	Bruce Grey Dufferin	Tasha McLimont
11	Waterloo	Emily Runstedler
13	Hamilton - Wentworth Haldimand	Rebecca Mannetje
<b>16</b>	<b>City of Toronto</b>	<b>Shahram Prymak</b>
17	Simcoe	Yvonne Drew
17	Simcoe	Lisa Palmer
18	Haliburton Kawartha Lakes	Julie Hough
19	Hastings and Prince Edward	Sarah Booth
19	Hastings and Prince Edward	Kristen Sherry
21	Renfrew	Kelly Martinell
23	North York	Matthew Cross
33	Chatham-Kent	Emily Taylor
34	York Region	Rob Sanderson
36	Peterborough	Alex Milne
39	Region of Peel	Debra Hepburn
39	Region of Peel	Merritt Lymburner
40	Brant	Scott Mann
41	Elgin	Emily Andreychuk
41	Elgin	Mary Anne Campbell
41	Elgin	Raysha Carmichael
42	B.C. Mainland/Sunshine Coast	Jasmin Winter

*Continued from Page S18*

Agency as the Foundation's work progresses: [www.cra-arc.gc.ca/chrts-gvng/menu-eng.html](http://www.cra-arc.gc.ca/chrts-gvng/menu-eng.html).

Note also, that in Toronto, you will have direct access to the Chair of the Board of the Foundation at many of our meetings; and, that the Foundation has the full support of your district executive. Of further interest, the promotional material for the Foundation that you recently received was fully donated by the RTO/ERO printer, **Harmony House**. [16](#)

# The RTO/ERO Charitable Foundation

## Our first goal: The RTO/ERO Chair in Geriatric Medicine

The Foundation logo (Newsletter Page 27) is designed to represent growth and renewal, symbolizing the cycle of life and the support we need to blossom and flourish through all its stages.

The holder of the Chair will be a faculty member from the University of Toronto who will coordinate and undertake research to help maintain the quality and dignity of older Canadians by better meeting their health care needs.

The Chair in Geriatric Medicine will result in a number of benefits leading to an improved health and quality of life for seniors:

- Increase research productivity and education in geriatric medicine;
- Help ensure more “senior friendly” health care, hospitals and communities;
- Foster a new generation of skilled geriatricians and students;
- Recognize academic excellence and create an increased legacy of applied research and education;
- Help RTO/ERO emerge as a passionate champion in the creation of new knowledge about healthy aging.

About 15% of Canadians are over 65 years old and this is expected to increase to over 25% in the next 25 years. The most rapidly growing segment of our population is the oldest age group aged 80 and over. In addition, we are living longer than ever before. This “silver surge” will pose a set of challenges to our health care system, which must be addressed to allow older Canadians to enjoy the quality of life all Canadians deserve.

To meet this goal, inter-professional education, research and clinical practice focused on enhancing communication and collaboration is essential. Many geriatric specialists need to be trained and research in this field dramatically increased.

Staying healthy – which requires access to top quality healthcare when needed – is a priority for all ages, but particularly important as we grow older.

Your Foundation Board will:

- oversee and guide the operations of the Foundation;
- ensure its compliance with the regulations of the Canada revenue agency and the laws of Canada.

The board comprises the RTO/ERO President, First-Vice President, Past President, Executive Director and two members-at-large elected as Directors for a period of three years. They are: **Ray Ball**, Director; **Harold Brathwaite**, Executive Director; **Joan Murphy**, Past President; **Valerie Mah**, Director and Chair; **Jim Sparrow**, President; **Leo Normandeau**, First Vice-President.

**Donate: Mail** (RTO/ERO, 300-18 Spadina Rd., Toronto ON M5R 2S7), **Phone** (416•952•9463 | 1•800•361•9888), **Online** ([www.rto-ero.org](http://www.rto-ero.org))