

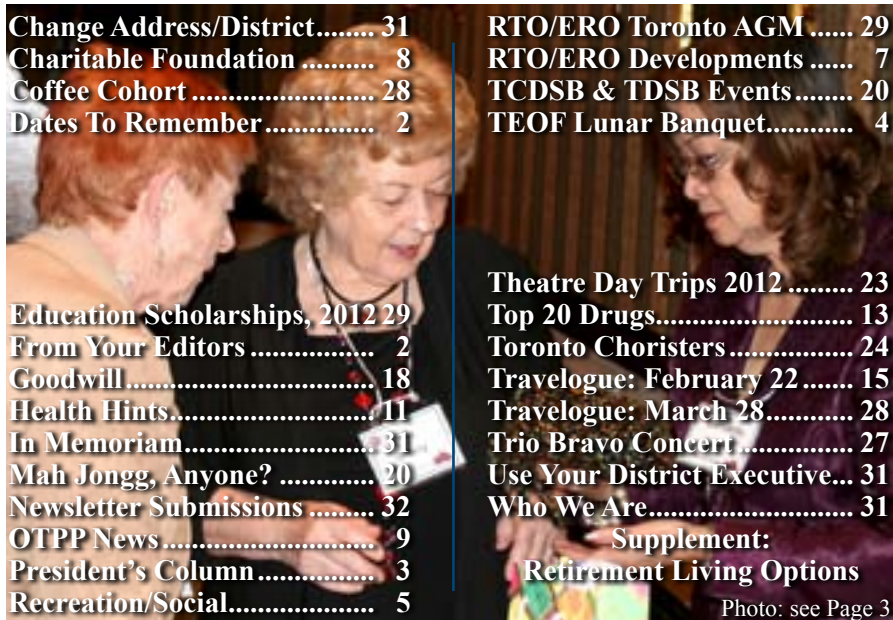


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Table of Contents

Change Address/District..... 31	RTO/ERO Toronto AGM 29
Charitable Foundation 8	RTO/ERO Developments 7
Coffee Cohort 28	TCDSB & TDSB Events 20
Dates To Remember 2	TEOF Lunar Banquet..... 4
	
Education Scholarships, 2012 29	Theatre Day Trips 2012 23
From Your Editors 2	Top 20 Drugs..... 13
Goodwill 18	Toronto Choristers 24
Health Hints..... 11	Travelogue: February 22 15
In Memoriam..... 31	Travelogue: March 28..... 28
Mah Jongg, Anyone? 20	Trio Bravo Concert 27
Newsletter Submissions 32	Use Your District Executive... 31
OTPP News 9	Who We Are..... 31
President's Column 3	Supplement:
Recreation/Social..... 5	Retirement Living Options
	Photo: see Page 3

RTO/ERO Toronto Executive 2011 ~ 2012

President: Roy Harvey	Past President: David Shanoff
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Social/Recreation: Carmelita Salazar	Travel: John Bratton
Members-at-Large: Joan Elliott, Ann Ludwigsen, Shashi Makhija, Lou Manning, Helen Milton	



CHARITABLE FEDERATION
 FÉDÉRATION DES RETRAITÉS

Here for you now... Here for your future

From Your Editors

Welcome to 2012! Your Toronto District 16 Executive and Editorial Committee hope that this year brings you health and good fortune.

Our Supplement, to use paper wisely, has been prepared with a smaller font. We recognize that this may be a bit problematic for some of our readers and will not make this a regular occurrence.

The March Issue will contain detail about our District's Annual General Meeting. We hope that you will consider attending and stay for the Luncheon afterwards. Or, if you're coming to the Luncheon, arrive early for the AGM. We'll try to include an interesting guest speaker to augment the business. Typical attendance is about 80 members. Can we try for 100?

Your editors try to gear our January and June Supplements to topical issues affecting older citizens. A controversial issue, but one that is being legitimized more often, is 'end-of-life care'. The concept includes euthanasia, doctor-assisted-suicide and the many legalized variations around the world. Is this a topic we should pursue? Let us know. Or make an alternate suggestion. **16**

Dates To Remember

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

February, 2012:		Finance.....22
Art/Sketch	3	Travelogue
Bridge.....	7	
Executive Meeting	9	April, 2012
Friday Movie.....	10	Bridge.....
Monday Matinée Movie.....	20	Art/Sketch
Bridge.....	21	Executive Meeting
Finance.....	23	Friday Movie.....
Travelogue	23	Bridge.....
		Monday Matinée Movie.....
		Finance.....
		Travelogue
March, 2012		
Art/Sketch	2	
Bridge.....	6	Yet to Come!
Executive Meeting	8	Annual General Meeting ~ May 2
Friday Night Movie.....	9	Spring Luncheon ~ May 2
Monday Matinée Movie.....	19	Spring Senate ~ May 15, 16
Bridge.....	20	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

I have, for a long time, been fascinated by words. The English language is a luscious collection of wonderful, expressive vehicles of thought. We learn virtually all that we learn through language and in turn convey our thoughts the same way. In poetry, prose and speech we give meaning to our experiences and expression to our emotions. The alphabet itself is an elegant thing, containing a mere five vowels delivering essential sounds. OK, sometimes "Y", right? That makes six, to be quite correct!

It's fun to explore words and play with them. When I read and come across a new word, I reach for my Concise Oxford and record the definition. I have my own private inventory, just for fun.

How about a New Year's challenge? I will offer a few words that may be new or interesting to you. Each word will appear in bold type. You can enter the contest for today. Details appear at the end of this column.

Obsequious: obedient, dutiful, servile, fawning. This is a great word. It even sounds good. It can be applied in many circumstances to explain behaviour. If you are in a relationship, obsequiousness is a survival strategy to be wisely applied from time to time.

Terminological inexactitude: This is attributed to Winston Churchill when, in Parliament, he was accused of lying. His reply was, "What I said was not a lie – merely a terminological inexactitude". This is a tidy bit that you can use when and if you are similarly accused. It sounds so scientific, you may get away with it. Just be careful.

Sycophantic dreck: Not that I am a fan of Conrad Black, but the man does have a way with words, as this expression plucked from his writings illustrates. A sycophant is a toady, a parasitic type who would probably appear obsequious. This term can be used to dismiss a piece of writing or speech as so much drivel inspired by an overly zealous desire to please and curry favour. Please be kind and refrain from applying this term to what you read here.

Wodge: chunk. Here's a word that is seldom used. "Have a wodge of cheese, my friend". Your friend may not know what you mean, will decline, and you keep the cheese for yourself.

Ideate: to imagine, conceive, form ideas. How many times in your life did you "ideate" and didn't even know it? Be careful in

Continued on Page 4

Cover Photo: Kay Jeffery (centre) and Carmelita Salazar (right) present a prize to one of the draw winners at our Fall Luncheon.

President continued from Page 3

using this word, however, as it is suggestive of another word starting with the same two letters but carrying quite another meaning. Maybe don't use it.

Frangible: fragile, breakable. This is a very good word because it sounds more gentle than its meaning. It can be used to soften the real impact of an action such as when you drop a piece of the heirloom china on the floor. You explain that the material proves to be rather "frangible". Well, you can try.

Dolorous: distressing, painful, dismal. This can be applied to executive meetings, family gatherings or a lousy play. Used skilfully in a social setting, it has a definite kind of intellectual ring to it, especially when applied to a

piece of theatre or literature. Raise the nose slightly and hold forth!

That's the end of the list. Now, here's how the challenge works. You compose a single, coherent sentence that includes all of the above highlighted words and submit your effort to the address below by February 29, 2012. An elite jury chosen from our Executive will select a winner who will receive a \$100.00 gift certificate from Chapters which could be used to purchase, say, a good dictionary. Submissions must be typed and the sender clearly identified. You may submit by Canada Post or by email to:

District 16 contest
C/O E34-288 Mill Rd
Toronto ON M9C4X7

or, eroy.harvey@sympatico.ca
Good luck, **Roy Harvey** 16

TEOF Lunar New Year Banquet

CELEBRATE
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

Valerie Mah: 416•533•0445 / vmah@ican.net. 16



Recreation/Social ~ Carmelita Salazar

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

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

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



Art Friends - Convenor **Marie Lynch** (416•421•4936 / jmdlmmom@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. As a result of the publicity and positive feedback that Art Friends received at *The New Members' Breakfast* in October, our membership has increased from five to twenty! We have a lovely studio space in Holy Rosary Church Hall where we meet, sketch and paint on the *first Friday of the month* from 10:00am to 12:00N.



Bridge - Convenor **Tessie Leung** (416•421•9054 / 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) 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 15 and 28 for up-coming presentations.

The following meet at varying locations:

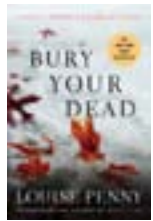


Book Club ~ Convenors **Lynne Fitzpatrick**/fitz@ruralwave.ca) and **Elaine MacIntosh**/416•463•2637 host this activity from 1:00pm to 3:00pm on the *first Monday of the month from the Monday after Labour Day to June*. The group selects one book per month for discussion. A social follows the discussions.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

Continued on Page 6



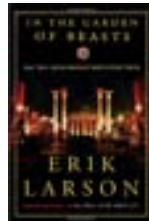
← **February**
Mistress Of Nothing
 by Kate Pullinger



← **April**
Bury Your Dead
 by Louise Penny



March
Galore
 by Michael Crummy →



May
In The Garden of Beasts
 by Erik Larson →



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. Two more members from the New Member Breakfast asked for information but their contact details were lost. Please contact Sharon as above.



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). Upcoming date: February 23, March 22.



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

Continued on Page 27



Your Toronto District Executive met in November and December report the following:

- the Friday Night Movie Group has a membership of about 30 participants;
- contact with People for Education (Annie Kidder) has been made through our Political Advocacy Chair;
- there are 7 centenarians in our membership;
- members need to ensure they know the terms of ‘pre-existing condition’ in the RTO/ERO Travel Insurance Coverage;
 - Mondial is NOT able to provide pre-authorization or pre-trip advice regarding one’s status vis-à-vis pre-existing conditions - this is a member’s determination and coverage is determined AFTER the claim is made;
 - a request will be made to the Health Services Committee to consider a self-purchased option for those with a pre-existing condition that would enable them to travel with some coverage;
- 2013 will be the 40th year of RTO/ERO Toronto District;
- the University of Toronto’s Gerontology Department will include a write-up on the RTO/ERO Charitable Foundation in their Newsletter;
- approved a members’ Tax Seminar (details were made available through our January *Σ*-zine).



Since Fall Senate, the Provincial Executive is/has:

- exploring the possibility of collaborating with the University of Toronto on an Osteoporosis Research Project;
- sending a memorandum to District Presidents/Treasurers with guidelines on finance to include an appropriate level of reserves to be held by Districts (proposing 6 months), expenditures being approved by a District Executive, and matters of reporting/transparency; [Editors: this issue has arisen because of debate over the size of some district reserves - especially those which receive special grants beyond the standard rebate formula. The question relates to collecting fees to provide services to those from whom the fee is collected or building substantial reserves that grow over time. This has also become an issue in regards to the funding of the RTO/ERO Charitable Foundation - see item on Page 8.]
- looking into budget implications of including internet access for Senators at Senate meetings; [Editors: we assume that those Senators requesting this service would not be expecting a member-fee increase to cover such costs.]
- sending to District Presidents a memo regarding website domain name issues;

Continued on Page 8

- approved a Social Media Policy;
- approved, subject to Senate authorization, a review of the administration and claims function of Johnson Inc. **16**

RTO/ERO Charitable Foundation

The RTO/ERO Spring Senate 2012 will debate an interesting motion referred from Fall Senate and reported to you in our November Newsletter, namely: *No Member Fees be given to the Charitable Foundation*.

Some Background: To enable the Foundation to start, seed money was provided by Senate as a loan to be repaid. The debate at the time ensured that this be a loan and not a donation. It was important to those making this decision to ensure that the Foundation did not become dependent on Member Fees for its financial security and that, aside from RTO/ERO's charitable donations made from time-to-time to external organizations (usually in times of distress), members should be able to make their own choice for charity support.

The Issues: Aside from the above points made in the initial debate, other issues include: the efficacy of making contributions to the Foundation from district fees that might negate the desire to have members volunteer their own personal contributions - i.e. why contribute personally after

having already contributed through an automatic fee deducted at source; should districts use their fee rebate originally provided for service to those districts' members; should the RTO/ERO Senate be making a decision that binds all districts on this type of issue.

RTO/ERO Toronto District's position: Your local executive has debated how to proceed at Senate on this matter. No decision has yet been made. All the points mentioned above have been expressed. **If you have a point of view, let your executive know.**



NOTE: *Your RTO/ERO Toronto District 16 Executive fully endorses the RTO/ERO Charitable Foundation and its goals. All members are encouraged to make their own personal contribution.*

Did You Know: if only just-less-than-half of Toronto District 16's 4500 members donated \$120/year for the 3-year effort, we would raise more than a quarter of the goal of 3 million dollars. (2200 members x \$120 x 3 years = \$792,000). **16**

I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian .

Ontario Teachers' Pension Plan (OTPP) News



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

Your Toronto District Executive recently discussed the seeming confusion regarding *Teaching after Retirement* vis-à-vis *Volunteering* and the potential effect on one's pension. Apparently some retirees wishing to volunteer for simple activities have been told that their pension payment could be in jeopardy. To help clarify, your editor contacted the OTPP with the following:



There appears to be some confusion regarding Volunteering After Retirement as agreed to by the Partners. The [OTPP] Q&A document appears to permit volunteering in a school in positions that do not receive compensation.

“Any re-employment for which you are entitled to compensation counts toward the limit. If you work as a volunteer and the position or duty is normally compensated, you and your employer can't forgo payment to circumvent reemployment rules.”

We have been informed that, say, a retired grandparent receiving an OTPP pension cannot volunteer to accompany a class on a field trip or spend a day in the school library filing books, or join a class for a reading group – all of these positions not normally compensated. Can you provide any clarification to this issue?

We received the following reply [emphases added]:

Thank you kindly for your e-mail.

As re-employment activities may not be easily discerned by a pensioner or the school board for which s/he is volunteering, we do suggest that all pensioners contact us to clarify whether any activity would be considered re-employment. We understand that this task may be time-consuming, but it ensures that no pensioner is penalized for re-employment reasons.

Also, we wish to clarify that *there are situations involving volunteering that are not deemed re-employment. These cases involve situations where the pensioner is volunteering and not receiving nor forgoing payment, where there would otherwise not be a paid employee to perform this activity.*

We hope not to detract members from volunteering, as we understand this can be a very rewarding experience. On the other hand, we must ensure that we are following all regulatory requirements without prejudice.

If you wish to seek further clarification, we welcome you to visit our offices at 5650 Yonge Street anytime during business hours. Please note, no scheduled visit is necessary in this regard. However, since many of the re-employment considerations are decided upon in a case by case basis, it would be difficult to capture all examples that could arise. Nevertheless, *we would be more than happy to speak with you in person to discuss typical examples of re-employment and how to avoid such situations.*

Continued on Page 10

OTPP continued from Page 9

If you have any further questions or concerns, please do not hesitate to contact our Client Services Department and we will be happy to assist you. You can reach us by phone (between 8:00 am and 5:30pm Monday to Friday) or by e-mail.

Warm regards,
Client Services, Ontario Teachers' Pension Plan
416•226•2700 or 1•800•668•0105 (toll free) or www.otpp.com

Although the rules of re-employment appear clear to us, the actual interpretation by schoolboard administrators may not be so evident. Let us know if we should pursue this matter any further.

OTPP Media Release regarding Ethical Investing:

TORONTO (September 15, 2011): The Ontario Teachers' Pension Plan (Teachers') today announced that it is a signatory to the United Nations-backed Principles for Responsible Investment Initiative (PRI).

PRI is a set of six principles that reflect the view that environmental, social and corporate governance issues – or ESG issues – need to be appropriately considered in the investment process as they can affect portfolio performance. The principles provide a voluntary framework by which investors can incorporate ESG issues into their decision-making and ownership practices. Approximately 900 investment institutions and service providers, with assets under management of approximately US\$25 trillion, have become signatories. More information about PRI is available at www.unpri.org.

“We are pleased to endorse PRI and look forward to sharing best practices and collaborating with like-minded investors from around the world as we analyze the financial implications of ESG risks and opportunities,” said Teachers' President and CEO Jim Leech. “Our investing practices were already aligned with most of the principles and PRI reflects the increasing importance of responsible investing to our members and potential partners. As a natural extension to our long record of leadership on matters of corporate governance, PRI is consistent with our core values of championing accountability and risk consciousness.”

In concert with its joining PRI, Teachers' has co-produced, with the Cormana Group of Toronto, a 20-minute video documentary on the topic of responsible investing that captures insights from experts across the investment spectrum (Watch the trailer). Responsible Investing – An Evolving Story is available for viewing online at www.otpp.com/responsibleinvesting. Also available on the website is a series of roundtable discussions with senior members of Teachers' investment team about key responsible investing questions and an interactive video feature that explains Teachers' investment process.

Register at the [iAccess Link](#) to receive notice of the AGM in early April. **16**



Health Hints ~ Bill Tajer

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

Erratum: In our November Newsletter Supplement, we included a list of the Top 20 Drugs paid through our benefits. One of our members has informed us that **NORVASC is a Calcium Channel Blocker** members may have been confused by the original description. See Page 13.

RTO/ERO Benefits issues as reported to District Health Reps in June, 2011:

- Items to be considered for coverage in 2013:
 - coverage for implants (Ed. we assume a dental benefit);
 - out-of-Province/Canada travel insurance for members with pre-existing medical conditions related to cancer, health and lung;
 - consider prescriptions from a Naturopathic Doctor;
 - would an annual deductible (\$25.00 single/\$50.00 couple/family) affect premiums;
 - increase complementary practitioner coverage;
 - breast thermography;
 - more dental cleanings.
- Lost luggage must first be claimed against your home insurance and any coverage by the common carrier, or specific extra purchase;
- Out-of-Province/Canada Travel benefit provides coverage for an eligible medical emergency while travelling. This coverage

is continuous while the patient is awaiting a bed. Mondial Assistance utilizes the services of “bed finding” companies to assist with the process of locating a suitable bed within the patient’s catchment area, as defined by the provincial government.

- RTO/ERO measures market share on an annual basis. While some members make the personal decision to choose a less expensive plan that offers reduced coverage, RTO/ERO continues to gain market share, year over year.
- including non-teachers has had no impact on the RTO/ERO Plans.
- Mondial Assistance is monitored by both Johnson Inc. and Manulife Financial. In a situation where a member makes a complaint regarding Mondial, a full review of the claim and the recorded conversations is conducted.
- A comparison with MROO (Municipal Retirees Organization Ontario) has been developed and will be distributed to districts.
- Reasons to stay with RTO/ERO Benefits after age 65 include:
 - there are over 15,000 drugs that are available for sale in Canada. The Ontario Drug Benefit Program (ODB) covers approximately 3,400 of these medications. Those not covered by ODB include: Nexium,

Continued on Page 12

Health continued from Page 11

- Lyrica, Viagra, Cialis, Zostavax, and Nasonex.
- A portion of the 3,400 are “limited use”, meaning you try similar medications before receiving ODB coverage for the “limited use” drug. Examples of these medications covered by ODB, where the RTO/ERO Extended Health Care Plan would see claims are: Plavix, Losec, Pantoloc, Singulair, Celebrex, and Ezetrol.
- The experience of the RTO/ERO Extended Health Care Plan indicates there remain significant expenses under ODB.
- The RTO/ERO Extended Health Care Plan covers items such as (in alpha order):
 - Accidental dental
 - Diagnostic and other procedures
 - Education program
 - Medical aids and appliances
 - Out-of-Province/Canada travel
 - Paramedical practitioners
 - Registered nursing
 - Transportation/ambulance
 - Vision Care
- Educational exercise programs for seniors are not covered because of a ruling by Revenue Canada. Johnson Inc. will seek the specifics of this.
- Some Eastern European countries are now requesting proof of medical insurance. You can obtain this letter of medical proof by

calling Johnson Inc. Cuba may begin doing this, too.

- The Out-of-Province/Canada travel coverage provides for accidental dental coverage at 100%; whereas the in-province care is reimbursed at 80%.
 - Proof of Departure date – joint names on a credit card statement will serve as proof for both card holders so long as the cardholders carry different numbers and the statement shows activity on both cards. Proof of departure can take any form, as long as it:
 - Identifies you (shows your name or your signature);
 - Specifies the date;
 - Indicates that the transaction took place in your province of residence.
- Each person travelling must obtain his/her own proof of departure. In addition to traditional forms of proof (boarding pass, stamped passport), members can also use recent claims for a service rendered (physiotherapy, dental cleaning), signed/dated financial institution transactions.
- RTO/ERO receives an Administrative Services Allowance (ASA) from Johnson Inc. equal to 2% of the premiums for the health plans as well as the other individual plans that are offered. This ASA, in part, goes to fund the day-to-day operation of the organization.

- Any surplus generated by the Health Plans is used to pay deficits,

Continued on Page 21 

**RTO/ERO Extended Health Care Plan
- Top 20 Drugs Paid REVISED**

Errata: This information was originally printed in the Fall Senate File of Reports and then, by us, in our November Newsletter. A revised list was distributed at Senate and is reproduced below. One of our members let us know, and we confirmed and corrected, the original description of Norvasc was in error. The top twenty drugs, with correction, paid by our Extended Health Care Plan are listed below for August 1, 2010 to July 31, 2011:

Rank	Last Year	% +/-	Brand Name (Generic)	Description	ODB*
1	2	24.5%	Crestor	Cholesterol Reducer	Covered
2	3	11.2%	Nexium	Proton Pump Inhibitor	Not Covered
3	1	-41.2%	Lipitor	Cholesterol Reducer	Covered
4	6	26.4%	Lyrica	Analgesic Agent	Not Covered
5	4	-8.6%	Actonel	Osteoporosis Agent	Covered
6	11	12.2%	Singulair	Anti-Asthmatic	Limited Use
7	5	-22.1%	Altace	Cardiovascular Agent	Covered
8	10	-1.0%	Losec (Omeprazole)	Proton Pump Inhibitor	Limited Use
9	13	5.5%	Viagra	Erectile Dysfunction	Not Covered
10	8	-9.3%	Plavix	Anti-Coagulant	Limited Use
11	15	9.2%	Imovane (Zopiclone)	Hypnotic	Not Covered
12	7	-15.1%	Norvasc	Calcium Channel Blocker	covered
13	14	6.6%	Celebrex	Anti-Inflammatory	Limited Use
14	9	-11.1%	Pantoloc	Proton Pump Inhibitor	Limited Use
15	17	12.6%	Cialis	Erectile Dysfunction	Not Covered
16	16	6.3%	Ezetrol	Cholesterol Reducer	Limited Use
17	18	3199%	Pradax	Anti-Coagulant	Not Covered
18	-	4.7%	Diovan	Angiotensin Receptor Blocker	Covered
19	-	9.4%	Nasonex	Corticosteroid	Not Covered
20	-	20.2%	Coversyl	Angiotensin Converting Enzyme Inhibitor	Covered

*ODB ~ coverage available under the Ontario Drug Benefit to those aged 65 and over. **16**



Fall Luncheon Photos: Organized by Roy Harvey, hosted by Kay Jeffery, the buffet meal, camaraderie, and Bob Putnam handling registrations, the background music

Dick and Marilyn Holyer Travelogue Photos

Travelogue: Wednesday, February 22 / 1:00pm

"Kruisen" Along with Dick & Marilyn in the Maritimes

Yes, you are right: cruising is not spelled "kruisen", but, wait! Let me tell you the story. "Cruising" comes from the Dutch word "kruisen" which means "to cross." While pirates were searching for treasure ships to plunder, they would sail in a zigzag pattern moving through the shipping lanes. Obviously, this form of sailing was not done on schedule. So, many years later, yacht owners borrowed the word and applied it to any carefree pleasure voyage. So there!

When our 12th wedding anniversary rolled round in June of 2010, we took to the sea again to celebrate our survival! We used Holland-America because they offer a cruise from Boston to the Canadian Maritimes stopping at Bar Harbor, Maine. There I was tempted to jump ship and get a job, any job, in Acadia National Park, in order to remain in that loveliest of lovely spots. Champlain had seen this area in the 16th century and thought it worthy of further exploration. It did become an exclusive high society resort for a century. A terrible fire in 1947 changed all that, and Acadia became the seventh most visited National Park in the United States. Our pictures may show you why it is so popular. Here we start our travelogue which will take you on the MS Maasdam to Maine; to Halifax Pier 21, the new Immigration Museum; to Sydney, Nova Scotia; to the old French fort of Louisburg, a magnificent partial restoration by Parks Canada with talented "reenactors" on duty to tell you their stories; to Charlottetown, PEI, where the Fathers of Confederation started the whole Canadian thing; to Québec City, the most European-like destination within easy reach of lucky Ontarians like us; and, then we say goodbye to our home at sea in cosmopolitan Montreal to which we will return about a year later to begin another type of cruise on the St. Lawrence on The Canadian Empress, a replica of a 1908 type steamer, which has been offering short cruises since 1982 on a fifty passenger modern boat with modest but comfortable accommodation, gourmet food, friendly service, and an opportunity to do some serious learning about your country. The latter includes: the economic clout of the Seaway with seven locks; the historically authentic Upper Canada Village (the communities on either shore, Canadian and American); the unrivalled beauty of the Thousand Islands region, which the natives called Manitawanna, meaning the Beautiful Garden of the Great Spirit and where tourism began 150 years ago when many of the rich and famous built elaborate homes and castles. It was also always a place for the common folk to enjoy "the river without end" with simpler accommodations available and reasonable day trips out of the small towns along the shore. We will end our four day odyssey at Kingston where the St. Lawrence begins opposite the strategic old city with the Martello Towers, which were never used to deter an American invasion but remain impressive.

Come on board The Canadian Empress with us for a very Canadian experience! You won't regret it! Two sample photos are included opposite this article. 16

CRAFT/ARTISAN SHOW, 2011 PARTICIPANTS



RTO/ERO Toronto District 16 Craft/Artisan Show: Organized by Carmelita Salazar, Kay Jeffery and Bob Putnam (registrars), The fifteen crafters did well according to reports. Many Fall Luncheon attendees arrived early to benefit from

the many shopping opportunities to fulfill their Christmas shopping needs and take the opportunity to renew friendships in a relaxed setting. Background music was provided by Ken Edge (www.edgmusic.ca).

MORE CRAFT/ARTISAN SHOW PARTICIPANTS



Goodwill ~ Marjorie Blake



Welcome letters were sent to 42 new members in October and November. Sympathy cards were sent to 10 families of deceased members and a Keeping-in-Touch/Christmas card was sent to one member in Blemheim. Sympathy cards were also sent to **Virginia Boyce** on the recent loss of her husband and to **Irene Wasilishin** on the loss of her mother.

Our seven centenarians whose ages range from 100 to 103 years received gifts of poinsettias and shortbread during the Christmas Season. **Shashi Makhija** and **Sandra Roberston** joined me in visiting our oldest centenarians: **Harry McQueen** and **Marjorie Roberston** (no relation). We enjoyed a hearty one-hour chat with both of them and they were far from being camera-shy as we posed to take photographs. Both daughters of these two centenarians expressed their gratitude that their parents were being remembered by RTO/ERO.

As well, thank-you letters and telephone calls were received from the relatives of some centenarians who were unable to accommodate visitors.

Congratulations to **Clara Lahmer** who celebrated her 100th birthday on January 1, 2012 and who is now our eighth and youngest centenarian. A floral arrangement was sent to Clara.

Thanks to those members who continue to notify us about recent happenings. With a membership of over 4,000 we still need to hear more about our members who may need Goodwill support.

Contact persons:

Marjorie Blake: 905•837•0874 / 905•837•8453
Ann Ludwigen: 416•324•0909 / acludwigen@rogers.com
Valerie Mah: 416•533•0445 / vmah@ican.net 16



Left: **Marjorie Blake**
Harry McQueen
Shashi Makhija



Right: **Marjorie Blake**
Marjorie Robertson
Sandra Robertson

(Ken Edge) and sing-along provided a most enjoyable event. Both before and after the Luncheon, participants visited the Craft Show booths to patronize the crafters and purchase assorted homemade delectables and seasonal gifts.



TCDSB & TDSB Events



Central Commerce celebrates its 100th Anniversary ~ Friday – Sunday May 5, 6 & 7, 2012. Friday pub night; Saturday open house and evening gala; Sunday staff brunch.


Information: www.centralcommerce100.com

Duke Of Connaught Public School ~ celebrates its 100th Anniversary with a year long celebration: Homecoming Weekend, open house, decade rooms, time capsule, tree planting, legacy project, reminiscing. Former staff/ students are invited to help plan, share memorabilia, photos and stories. October 20 ~ information: www.duke100th.com



King George Junior Public School ~ Celebrate our 100th Anniversary. Memorabilia wanted. Contact **Jan Davies**, Principal at 416•394•3060 / janet.davies@tdsb.on.ca
Facebook: <http://www.facebook.com/#!/pages/King-George-Jr-Public-School-100-Years-At-the-Heart-of-Our-Community/209219642455774>




North Toronto Collegiate ~ celebrates its 100th Anniversary from May 10 - 13. 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 



Mah Jongg, Anyone?

I'm looking for 3-4 players who would be interested in a monthly or bi-weekly game during the day using the rules from the Mah Jongg league. There is another mah jongg game using traditional rules (not using the card from the Mah Jongg league, and if there is interest in that, there could also be a table of players for that game. We could alternate at members' houses or, maybe if we get enough interest, have 2 to 3 tables and use the hall at the church.

Contact **Cindy Shore-Beauvais**: shorbeau@sympatico.ca 



Washington Post Neologisms:

Esplanade (v.), to attempt an explanation while drunk.

Gargoyle (n), olive-flavoured mouthwash.

Balderdash (n.), a rapidly receding hairline.

Health continued from Page 12

top up the Claims Fluctuation Reserve (CFR) and the remainder into the Health Plan Stabilization Fund. These surpluses do not form part of the operation of RTO/ERO.

- Johnson Inc. acts as the consultant for RTO/ERO. In a study conducted by Coughlin & Associates on the consulting services received, it was reported that RTO/ERO receives above average service at a very competitive market rate.
- Johnson Inc. is also the Claims Payor and Administrator of the Health Plans on behalf of RTO/ERO. These rates are also competitive in the market and are negotiated on a yearly basis. Johnson Inc. is a resource to the Health Services & Insurance Committee. Rates are a percentage of premium collected.
- Prescription Drugs, Paramedical Practitioners and Vision Care are the benefits most used by members.
- The RTO/ERO Extended Health Care Plan covers certain life sustaining over the counter (OTC) medications. Recently, the Federal Government began reclassifying OTCs to Natural Health Products (NHPs). NHPs are ineligible for the Federal Government's medical expense tax credit, and due to the tax implications for members' premiums, the RTO/ERO Extended Health Care Plan is unable to cover NHPs.
- A physician's advice does not override the terms of the RTO/

ERO Extended Health Care Plan. If, **according to the policy**, your condition was not stable prior to travel (i.e. you were hospitalized within the 90 days prior to date of departure for at least 24 hours) then a medical emergency related to that condition is not covered. (Ed. We highly recommend one be familiar with Travel Coverage.)

- The services of a homeopathic practitioner are eligible under RTO/ERO's Extended Health Care Plan paramedical practitioner benefit, up to \$700 per person/year (all practitioners combined). Homeopathic remedies are not eligible as they do not meet the Federal Government's criteria for the medical expense tax credit.
- The newest treatments approved by Health Canada (Visudyne and Lucentis) for the treatment of age-related macular degeneration are covered under RTO/ERO's Extended Health Care Plan.
- All claims, regardless of cost, are adjudicated based upon the same criteria. This ensures that all members are treated equally and there is a consistent practice.

A Message from Johnson Inc.

Did you know that certain claims require the pre-approval of Johnson Inc. Plan Benefits Claims before they may be submitted for reimbursement under the RTO/ERO Health Plans?

Continued on Page 22 

Health continued from Page 21

Aids and Appliances Benefit

Under the Aids and Appliances benefit, please call Johnson Inc. Plan Benefits Claims for pre-approval of your item, before making your purchase. Plan Benefits Claims will request a written prescription, including diagnosis, from a physician and/or the completion of an authorization form. Additional information may be requested to assess the eligibility of the aid or appliance. This process ensures that you know the amount eligible for reimbursement prior to making your purchase.

There may be financial assistance for your aid and/or appliance available through your provincial Assistive Devices Program (ADP). An application must first be submitted through the ADP for all eligible equipment prior to submitting your claim to Johnson Inc. Reimbursements under the RTO/ERO Aids and Appliances benefit are only offset by the amount eligible for payment through the ADP, whether or not application is made. Please note that if an application for funding is not made to the ADP prior to the purchase, the ADP may decline the item.

Dental Plan

Certain procedures under the RTO/ERO Dental Plan require pre-approval. If the cost of proposed dental work is expected to exceed \$600, you should submit a detailed

pre-treatment plan to Johnson Inc. Plan Benefits Claims. For major restorative work, the pre-treatment radiograph will be requested. This pre-approval is not intended to limit you in your choice of dentist, to tell you or your dentist what treatment should be performed, to tell the dentist what fee to charge, or to guarantee reimbursement after coverage ceases. This process advises you of the amount eligible for reimbursement under the plan, before the work begins.

For further information about these benefits, please contact Johnson Inc. Plan Benefits Claims at 1•800•638•4753.

Source: RTO/ERO Health Matters, October, 2011.

Exceptional Access Program (EAP)

The Exceptional Access Program (EAP) facilitates patient access in exceptional circumstances to drugs not funded on the Ontario Drug Benefit (ODB) Formulary, or where no listed alternative was available.

Inquiries regarding the Exceptional Access Program should be directed to:

EAPFeedback.MOH@ontario.ca;
or, 416•327•8109 or 1•866•811•9893;

Exceptional Access Program
3rd Floor, 5700 Yonge St.
Toronto, ON M2M 4K5

Source:

www.health.gov.on.ca/english/providers/program/drugs/eap_mn.html 16



Theatre Day Trips 2012

The following trips to Stratford and Niagara-on-the-Lake have been planned for your added pleasure. Some trips are repeated to avoid possible disappointment in reserving.

To make reservations contact the appropriate person as noted below. The costs noted for each venue include a matinee performance (A-Plus seating), transportation by comfortable motor coach, two delicious meals and all applicable taxes and gratuities.

Once your booking is made, please forward a deposit of \$50.00 per ticket. Cheque is payable to "Club 16" and must be mailed to:

Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3.

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

Stratford Festival ~ \$135.00/person

Monday, April 23 42nd Street

Festival Theatre

OR Tuesday, October 23

Cynthia Dale returns to Stratford as Dorothy Brock, the star of Julian Marsh's new show "Pretty Lady". Events take an unexpected turn when a newcomer wins a place in the chorus - and in Julian's heart. A great production. Don't miss it.



Monday, May 14

The Pirates of Penzance Avon Theatre

OR Friday, October 26

Once more Gilbert and Sullivan come back to Stratford. In this operetta, filled with wonderful songs and exciting staging, Frederick is the indentured sailor to a band of softhearted pirates. He falls madly in love with Mabel, one of the many daughters of Major-General Stanley. Don't miss the highly entertaining unravelling of a state of affairs where lovers are kept apart by rank



To reserve for the Stratford productions, call **Jack DeGroot** at 416•691•3046 beginning at 8.00am on Monday, February 6, 2012.

Shaw Festival ~ \$130.00/person

Wednesday, April 11 Ragtime

Festival Theatre

OR Wednesday, October 10

Continued on Page 24

Theatre Day Trips continued from Page 23

This compelling musical portrays an era of change in turn-of-the-century America as seen through the eyes of three families. Come and be thrilled by the music and the story of this timely production.

Friday October 12 *Misalliance* Royal George Theatre

This G.B.Shaw classic finds a bored heiress to an underwear fortune trapped in an unhappy engagement. A plane crash introduces a handsome man, a female daredevil and new ideas. Who will end up with whom? Plan to attend and find out.

Wednesday October 24 *Present Laughter* Festival Theatre

Noel Coward's comic delight features Gary Essendrine's dressing gowns, his love affairs and his wit. How can he manage his many visitors and admirers? Or should he? Plan to come and be thoroughly entertained.

To reserve for Shaw productions call *Linda Grieve* at 416•498•7228 also beginning at 8.00am on Monday, February 6, 2012.

Special Note:

Seating is still available for two Drayton Festival productions advertised in our November, 2011 Newsletter.

9 To 5 - The Musical is presented at St. Jacob's Playhouse Theatre on Wednesday, March 21, and,

The Sound of Music is presented at the Drayton Festival Theatre on Wednesday, May 16.

To reserve for either or both, call *Jack DeGroot* at 416•691•3046 ASAP! 16

Toronto Choristers

20th Anniversary Concert

Wednesday, May 23, 2012 at 7:30 pm Sir

John A. MacDonald Collegiate

2300 Pharmacy Avenue (between Sheppard and Finch)

Tickets: \$12.00 will be available from choir members or at the door.



'Tis To Laugh!'

We'd like to thank the children who gave up their day-care and community-centre programs, the TTC riders who gave up their transportation improvements, the former city-worker families whose bread-winner is now unemployed, and others so that drivers can be spared their \$60 registration fee.



Top 25 Movies for 2011

John Borvilos

It is always difficult choosing films and then ranking them in any given year. It is like choosing amongst memorable students or teachers, or amongst favourite friends. Everyone is different and wonderful in different ways, even if there are some similarities. This year was no different with movies ranging from exquisite comedies and love stories to stories of childhood innocence as well as bizarre teenage violence and its horrible impact on unsuspecting parents, from films about political corruption to man's earliest artistic expressions in the prehistoric caves of France. Some films were overhyped and disappointing, but somehow appealed to professional critics who seem more interested in impressing other critics than seeing the dullness of the film they are promoting as high art. And so it goes.

Nevertheless, my passion remains high for good films that shake me, make me laugh, make me cry and grieve, make my imagination soar, and fill me with awe and which still exist in any given year. These movies make me want to share them with other people who might also want to see mature, "adult," films that signify a degree of intelligence, instead of the loud, explosive flicks (usually wildly popular with teenagers and college students), full of sound and fury signifying nothing. Isn't one crash very similar to another, and

ultimately boring and predictable anyway?

And so... here are my top 25 picks for 2011, followed by some brief commentary on some of the films:

1. Hugo
2. Midnight in Paris
3. The Descendants
4. Albert Nobbs
5. Tree of Life
6. Contagion
7. The Help
8. Carnage
9. The Skin I Live In
10. J. Edgar
11. The Ides of March
12. Margin Call
13. Cave of Forgotten Dreams
14. Super 8
15. Beautiful Boy
16. We Need to Talk about Kevin
17. The Artist
18. Horrible Bosses
19. The Guard
20. The Debt
21. Moneyball
22. Beginners
23. My Week with Marilyn
24. Young Adult
25. Devil's Double

Hugo: A dazzling, magical movie that seems like a film for kids, including a Dickensian orphan as the central character, but is actually for adults in Martin Scorsese's love letter to the enchanting world of early

Continued on Page 26

Movies continued from Page 25 film-making. The cinematography was nothing short of brilliant and one of the very few examples of how to use 3D in a way that draws you in, rather than putting you off. Let the magic rub off on you.

Midnight in Paris: Also magical in Woody Allen's best film since *Matchpoint*, it warns in an utterly witty manner the flaws in thinking nostalgically about the past, even if that past included "romantic" 1920s Paris populated by the likes of T.S. Eliot, Hemingway, Dali, Fitzgerald, Picasso, Stein, and, yes, the elegant Cole Porter.

The Descendants: A film about family betrayals and greed, set in the seeming paradise of Hawaii (a fallen Eden), George Clooney is forced to confront unpleasant truths about his relatives, friends, and wife, and, in so doing, redeem himself. The last few scenes are brilliant and will require a box of Kleenex.

Contagion: A highly suspenseful, intelligent thriller about a deadly virus that also comments on our society's silliness in believing the false prophets/bloggers of the Internet world. You'll want your hand sanitizer handy after this one.

The Skin I Live In: A horrific rethinking of the old Frankenstein myth and our society's unhealthy obsession with physical beauty and plastic surgery. It will give you nightmares (but in a good way).

Carnage: A film that examines what happens when four so-called

civilized parents get together to discuss their children caught up in a bullying situation. Led by Jodie Foster's self-righteous, uptight mother of the injured child, the four actors, trying to act so properly at first, ultimately become more violent and ridiculous than their children ever could.

Quick thoughts:


See *Beginners* to watch Christopher Plummer's amazing transformation from a grieving widower to an out-and-proud, liberated man.

See *Albert Nobbs* for the amazing performance of Glenn Close as a woman passing as a man in late-19th C Ireland in order to get and keep a job as a butler during desperate times when women were offered few opportunities to work.

See *Tree of Life*, but don't expect a normal narrative structure. Do expect an awesome and visually compelling film that carries you along like a dream, from the origins of the universe (and possibly "God") to the evolution of humans (as seen in a 1950s middle-class Texas family) to a possible after-life.

See *Horrible Bosses* and *The Guard*, both dark, satirical comedies of the type the Brits used to make in the 1950s about corruption in high places, bumbling perpetrators, and seemingly inefficient lawmen - and laugh!

It should be noted that I could not see *Iron Lady* in time for this

Continued on Page 29 

Recreation/Social continued from Page 6

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.



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 Ludwigen**: 416•324•0909 / aludwigen@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

/ 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 continue 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/Seniors: \$12.50 (\$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 for details or, contact:

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

If the object of parenting is to enable the child to get along without the parent, what is the object of grand-parenting?

Travelogue: Wednesday, March 28 / 1:00pm

Umbria, Tuscany, Rome: with Pat Zuest

Pat, from the Toronto Camera Club, is back with more magic! A photographer's eye sees Umbria, Tuscany and Rome from a unique perspective; travel photography reaches beyond documentation. Our photographic journey begins in Umbria where time stood still preserving the medieval hearts of the towns. Known as the country cousin of Tuscany, Umbria presents green hills, huge fields of flowers, spectacular mountains, and historic cathedrals.



We will visit a monastery hotel where I stayed and started photographing even as I checked in. Our journey continues next door in Tuscany .. landscapes to die for!!! And then, on to Rome where we basked in the history and daily life of this most historic city.

This is another presentation you wouldn't want to miss! ¹⁶

Coffee Cohort

A group of RTO/ERO members and friends meets for coffee near the College Subway Station every Wednesday and Saturday throughout the year at the Second Cup, 475 Yonge St., one block north of Carlton at Yonge and Wood St.

Ann Ludwigen adds some history of this group's origins: January marks the 3rd anniversary of the Downtown Coffee Club, started by three members of the Monday Movie Club who realised they lived close together. We invited other friends in the neighbourhood to join, then doubled our membership when Bill Menagh put us in this newsletter. Now, some members - one retired 29 years - come on bus and subway. In these three years we've learned a lot from each other, celebrated and grieved together, visited each other in hospital, and gone out on New Year's Eve. We meet at the Second Cup at 475 Yonge St. every Wednesday and Saturday. If you'd like to try it, please call me for all the details.

Contact: Ann Ludwigen at 416•324•0909 / acludwigen@rogers.com.

Editors: Many of our members live within the same Postal Code area. Perhaps a few would be interested in starting an ad hoc group close to home at a local eatery for coffee, breakfast, mall-walk or whatever. Once established it could develop a life of its own with little 'official' administration by the original organizer. ¹⁶



Movies continued from Page 26
review. It stars the inimitable Meryl Streep, my favourite actress, as Margaret Thatcher, from her present dementia to her past rise to power to British Prime Minister. It may win her her third Oscar and her first since 1981 (competition will be tough though from Michelle Williams's Marilyn Monroe, Glenn Close, and *The Help's* Viola Davis).

Most Over-hyped and Disappointing Movies

Don't listen to the critics. These films that promised so much just did

not live up to the hype. Avoid them: *Melancholia* (a dreadfully slow movie about a manic-depressive living in a world that is about to end - and, get this, by a planet called *Melancholia* crashing into the Earth!); *A Dangerous Method*; *Rampart*; *50/50*; *Terri*; *Drive*. You may disagree, but I really found these films pretentious and/or boring. Let me know if you disagree. I'm passionate, but quite open (and vulnerable).

Get your popcorn (battered or not) and see you at the movies.

John Borovilos ¹⁶

RTO/ERO Toronto Annual General Meeting

Our local AGM will occur on Wednesday, May 2 at the Old Mill. If you have motions you wish presented, contact Roger Wilson (416•921•5259/rogerapwolson@sympatico.ca or would like to volunteer on an executive position, contact David Shanoff (416•656•3245/davshan@sympatico.ca). Our March Newsletter will contain AGM details. ¹⁶

RTO/ERO Education Scholarships, 2012

RTO/ERO awards 25 \$1000 Education Scholarships to selected member relatives. Parameters and on-line-only applications are available now at www.rtoerotorontodistricts.org or www.rto-ero.org. Details in our March Newsletter. 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

Welcome to New Members

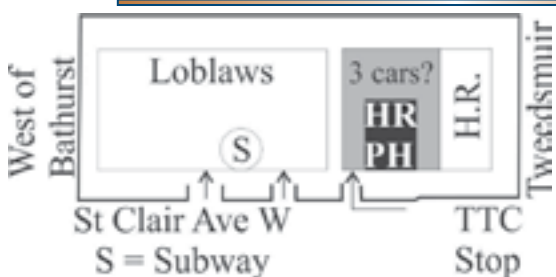
Welcome to those having joined RTO/ERO in October and November, 2011. *Occasionally new members join us in error - there are four Districts in Toronto (Etobicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16) and others across Ontario.*



As of December, 2011, our Toronto District membership stood at 4444.

Bob Neal, Membership

Marsha Ablack	Redmond (Blake) Jasper
Walter Agius	Loreta Latini
Robert Alexander	Marianna Leo Tamó
W Barbara Antheunis	Patricia Mandle
Mary Bulmer	Joyce Mason
Joanne Burgess	Laurel McCallum
Rene Clemens	Ellen Messing
Kathryn Coates	Cynthia Montgomery
Bernadette Cromien	Linda Morris
Winnifred C Driscoll	Katherine Moscoe
Irene Economides	James A Nash
Victor Feldman	Bryonny L Nichol
Marie-Therese Forand	Margaret Simmons
Eileen M Frayn	Stephanie A Smith
Suzanne B Gauthier	Donna Spearpoint
Parvin Ghorayshi	Catherine M Tait
Carol Gray	Eugene Tenus
Michael Hayes	Angela Tocci
Myroslava Horich	Mary Vite
Paul Hutchings	Natalie Wizeorek
Lynne Hyne	



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

- Mary P. Agius
- G. C. Ian Burgess
- Edith Cox
- Theodore Ferguson
- Joyce O. Forden
- Ruth Gelber
- Harvey Hall
- Carl James Head
- Wieslawa G. Morgan
- Sachi J. Ota
- Pamela Pepper



Silvio Sauro passed away in mid-December. Twice president of RTO/ERO Etobicoke/City of York District 22, his efforts on behalf of retired education employees are gratefully acknowledged.

Who We Are

RTO/ERO is a service organization representing retired education employees ~ typically those receiving pensions from the OTPP or OMERS. We welcome former members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administrators' Associations and other employee groups.

Use Your District Executive

Members of your Executive can provide service/assistance. Refer to your September or March Newsletter 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.

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.

Newsletter Submissions

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

Submission standards: Electronic TXT file preferred, (or Word DOC or WordPerfect WPD file) emailed to the editor at bmenagh@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: 1st day of September, November, January, March, May

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



RTO/ERO Toronto Newsletter
c/o Bill Menagh
674 Oriole Pky
Toronto ON M4R 2C5

PM40604030



Volume 34, Issue 3

January, 2012

Are You Considering A Retirement Home or Care Facility?

Table Of Contents

Attendant Care Tax Credit	S24	Life-Lease Living.....	S22
Community Care Access Centres (CCACs)	S10	Ontario Retirement Communities Association (ORCA)	S3
Lesbian, Gay, Bi-sexual, Transgender Resources	S21	Using CCACs.....	S9

Editors' Note: We had asked in a previous Newsletter if there were an interest in a Newsletter Supplement related to retirement homes. We heard that some members are preparing to move their parents into retirement or care facilities; some are seeking LGBT (lesbian, gay, bisexual, transgender) assistance; and, we are all seeking some guidance for personal decisions.

Recently the media have reported on some of the societal issues related to housing older citizens: in-home care; couples wishing to be placed together in the same facility; placement in facilities far from family; abuse of the elderly by familial and institutional care-givers; shortage of care facilities that force elderly patients to occupy hospital beds; placing blame on older citizens for increasing health-care costs.

We have decided to provide information about what opportunities currently exist. The more long-term issues mentioned above can only be addressed by society itself and special interest groups, like RTO/ERO, that represent older citizens. (We remind you of the first goal of the RTO/ERO Charitable Foundation to fund a 'Chair in Geriatrics' focussing on researching and finding solutions to age-related issues.)

The **Toronto Central Community Care Access Centre (CCAC)** and the **Ontario Retirement Communities Association (ORCA)** are gratefully acknowledged for their permission to use portions of their website content. These links are, respectively:

www.toronto.ccac-ont.ca / www.orcaretirement.com

We highly recommend the **Governments of Ontario and Canada websites** and other related links included in this supplement.

Points for consideration:

- 1 Before Retiring:** Having no outstanding debt at retirement is strongly advised by money managers in the current economic climate.
- 2 Prevailing Societal Attitudes:** recent elections portray a population intent on cutting taxes and government programs.
- 3 Self-Reliance:** the most cost-effective housing for seniors is in their own home. As one ages, services can be purchased as required in the public sector. A number of free publications are available that provide lists of service providers for various needs:
 - a **Help's Here! Resources for Seniors and Caregivers** (distributed through many pharmacies, community centres, doctors offices and at our Spring/Fall Luncheons) www.helpshere.com;
 - b **Canadian Health and Lifestyle:** distributed at Rexall pharmacies;
 - c **The Careguide - Source for Seniors:** free copy available at www.thecareguide.com.
- 4 Health:** maintain both physical and mental health to keep all housing options open and minimize the need for care. Walk 30 minutes/day. Stretch daily. Do puzzles that keep the mind agile.
- 5 Costs:**
 - *For-Profit*, full-service retirement homes are most expensive. Places like DelManor (www.delmanor.com) cost upwards of \$3500/month for one person.
 - *Not-for-Profit* facilities are mid-priced. Places like Christie Gardens (www.christiegardens.org) where many of our members reside cost upwards of \$2400/month.
 - *Life-lease* units may also be useful to some individuals (see Page S22). Those with home-equity may find life-lease units a reasonable alternative to rental property.
 - *Regular rental accommodations* may be a suitable solution for those remaining physically fit and healthy but the maintenance of a single home may be getting expensive/difficult to maintain. *For the latter, select buildings built prior to 1991 that are covered by Ontario's rent control regulations.*
 - *'Assisted Living', respite/palliative care* costs may double when one needs some level of care.
 - *CCAC services* (see Pages S14-S16) will be required if government financial assistance is required. CCACs also aid in finding solutions to staying in your home.
 - Non-refundable tax deductions (see Page S24) associated with retirement home living should assist with some age-related expenses.
- 6 Affordability:** According to the OTPP 2010 Annual Report and 2011 Funding Report, the average pension of those retiring in 2010 was \$46,000. The average unreduced pension paid to *all* retirees in 2009 was \$41,410. At age 65 the CPP and OAS, together, adds about \$12,000 per annum.

Established in 1977, the **Ontario Retirement Communities Association (ORCA)** is a non-profit, voluntary professional association that represents more than 350 retirement residences province-wide. ORCA represents approximately 75% of Ontario's 43,380 retirement residence units.*

ORCA sets professional operating standards, inspects and accredits Ontario-based retirement residences, and has accredited homes in other provinces that do not yet have their own accrediting bodies.

In July 2010, the provincial government gave Royal Assent to the Retirement Homes Act, 2010, an Act to regulate retirement homes in Ontario. ORCA is committed to providing Ontario retirement homes with the tools necessary to meet the new government regulations.

***Source:** 2010. National Seniors' Housing Survey. Canada Mortgage and Housing Corporation (CMHC).

Vision

Leading the way for better retirement living.

Mission

By providing leadership in shaping public policy, enhancing public confidence, and educating and supporting our members, a high quality, viable retirement communities sector flourishes in Ontario.

Strategic Goals

ORCA's Board of Directors and staff are committed to strong, steady leadership through a clear and meaningful vision for the future.

- Strategic membership growth
- Provide meaningful member services
- Advocate on behalf of members to effectively position the sector for success
- Provide leadership in training and education to assist the retirement home sector to achieve and maintain standards and to provide quality care and services to residents
- Provide sector leadership for retirement living in Canada
- Enhance public awareness and confidence for the retirement home sector

ORCA's board of directors sets goals for the association annually and monitors outcomes at each meeting. The board of directors reports on annual outcomes to the membership at each annual general meeting.

The Association also has within its membership over 260 retirement-industry commercial enterprises.

ORCA is dedicated to providing quality service to Ontario retirement homes that house nearly 30,000 seniors.

Why A Retirement Residence

Definition:

In Ontario there are three main types of residential care. Each provides accommodation with a different level of service and support: *Retirement Residence*, *Supportive Housing*, *Long-Term Care Homes*. Assess your situation and compare your needs with the amenities and services offered by each.

Retirement Residence

A retirement residence is a privately-owned residence that provides rental accommodation with care and services for seniors who can live independently with minimal support and are able to fund this lifestyle on their own.

The provincial government does not regulate retirement residences, although they are subject to public health, fire and building code regulations; nor does the government set standards for the operation of retirement residences. A retirement residence may voluntarily join the Ontario Retirement Communities Association (ORCA) and be accredited by ORCA if it meets ORCA's mandatory standards.

In a retirement residence, the resident pays for accommodation, care and services without any subsidy or contribution from any government or non-governmental organization. The rates charged for accommodation and services are not fixed by the government, however, rental increases and care services are subject to limitations within the Residential Tenancies Act.

There is no medical benchmark that seniors must reach before they may reside in a retirement residence. A retirement residence administrator may assess a potential resident's needs prior to entering into a tenancy agreement to ensure that the residence is able to provide sufficient care and support.

Consider retirement living if you want:

- Your own room or apartment near others who have similar lifestyles and interests
- Wheelchair accessibility
- Optional services such as meals, laundry, social activities
- A setting that can adapt to changes in your personal care needs
- A variety of active lifestyle choices

Advantages and Benefits

Retirement residences are designed for seniors who may need minimal to moderate support with their daily living activities but who generally want to live a somewhat independent lifestyle.

These communities allow for independence while providing an array of services and social activities. Retirement residences provide apartment-like suites that are rented on a monthly basis with meals and service packages included.

Retirement residence benefits include:

- Freedom from maintaining a home and preparing meals

- Enjoying privacy while knowing someone is aware of your well-being
- Belonging to a community of peers and participating in that community, at whatever level is desired
- Living in an environment that accommodates varying levels of physical mobility
- Privacy: as little or as much as you desire
- In most cases, your family pet will be welcome

Services included in the rent often include:

- Meal preparation
- Recreation and social activities
- Housekeeping and laundry
- Assistance with daily living
- Medication distribution

Supportive Housing

Supportive housing is designed for people who require minimal-to-moderate levels of personal care in order to live independently within an apartment-like setting. This type of accommodation usually consists of rental units within a building or may consist of small group residences.

Accommodations, on-site services, costs, and the availability of geared-to-income government subsidies vary with each building. It is not uncommon to find a waiting list. *To qualify, you must be eligible for Community Care Access Centre (CCAC) home support services.*

Consider supportive housing if you want:

- Your own apartment near others with similar lifestyles and interests
- Rental housing with a possible government rent-geared-to-income subsidy
- Government-funded personal care services
- 24/7 personal care and support available as needed
- Optional services such as meals, laundry, social activities

For further information, check with your local CCAC.

Long-Term Care Homes

Long-term care homes (such as homes for the aged and nursing homes) are designed for people who require the availability of 24-hour nursing care and supervision, sometimes within a secure setting. In general, long-term care homes offer more personal care and support than that offered by retirement residences or supportive housing.

Long-term care homes are licensed and authorized as government-regulated residences and receive government funding from the Ministry of Health and Long-Term Care (MOHLTC). Residents are expected to pay a co-payment for their accommodation. Co-payment rates are set by the MOHLTC and change from time to time. This rate covers meals, housekeeping, laundry, maintenance of the home, and administration. There is likely to be a waiting list.

Consider a long-term care home if you are looking for:

- 24/7 availability of nursing care and high levels of personal care
- A setting that will accommodate variable and changing health needs and will provide on-site safety supervision
- Government funded nursing and personal care with the possibility of subsidized accommodation

Applications for admission to Long-Term Care Homes must be made through your local Community Care Access Centre.

There are standards

Residences are not regulated by the governments of Ontario or Canada, but members of ORCA (Ontario Residential Communities Association) are required to meet and maintain high standards that ensure a safe and comfortable environment for their residents.

You, or those who love you, believe it's time that you stop mowing the lawn, shoveling the snow, carrying groceries and worrying about what will happen if you suddenly need help. The question may have come up - how long will I live in my current home?

Choosing a retirement residence can be daunting, but it need not be difficult. Like any important decision, it takes time, research and preparation to make the best choice. Doing so will enable you to avoid a rushed decision and the burden of attempting to make a logical choice during an emotionally-charged or physically-distressing period.

Thinking ahead will allow you make your lifestyle adjustments comfortably. When it comes time to consider retirement living, consider all your options and make your choice while the choice is still yours to make.

Retirement residences offer excellent options for seniors who need more help than home care can provide, who want to socialize, be assured of their safety, or simply enjoy freedom from the responsibilities of independent living.

Too many seniors wait until they experience difficulties with daily activities before they consider their retirement options. This can greatly reduce their choices. Although the average age of a retirement home resident is 83 years, it is wise to begin exploring retirement living options sooner, at least by age 75.

Starting the Discussion

Making the choice to change your way of living takes considerable thought and planning and is almost always quite anxiety-provoking. The subject should be brought up slowly, over time. Noteworthy to mention are the themes of lifestyle choice, options, flexibility, socialization, and worry-free living (see "How will I know when it is time to consider retirement living?" above).

Slowly introduce your parents to outside services. For example, arrange to have someone take her shopping or to the library. A kind and compassionate person

coming into her home may earn her trust and prepare her to be open to further assistance.

If in discussion your parent says, "I don't need any help," you may be able to point out how she seldom does what she used to do and likes doing (such as playing bridge, going shopping, socializing over meals, getting her hair and nails done, etc.) Impress upon her how much more enjoyable her life could be with fully accessible help and companionship.

If your parent says, "I like things done my way. I'm the only one who knows what I like to eat (do, buy etc.)," tell her she can still maintain a considerable level of autonomy while living in a retirement home. Today's retirement homes provide a host of lifestyle choices for their residents and the operators do what is in their power to accommodate their residents.

Discuss what could happen if your parent stayed in his/her own home. Possibly allow your parent to experience a couple of days without your help, so that s/he understands the importance of regular assistance at this stage in life.

Arrange for site visits of several different retirement homes. All will be happy to meet with you and your parents, serve lunch or dinner, introduce your parents to other residents, and would welcome them as overnight guests. Let the experts act on your behalf. Retirement home operators understand resistance and are skilled at allaying any fears your parent may feeling.

Visit a Retirement Residence

Learn what you can; take a list

Before visiting, it can be helpful to talk with someone you know, perhaps a friend or family member, who has found a residence or lives in one.

Review our Visit Checklist page

Print out the checklist below and take it with you on your visit(s). This checklist is available at: www.orcaretirement.com/public/master3.php?page=checklist

[Editor: we'll try to include this checklist in our March Issue.]

Contact the residence and book a visit

There is an email link on every member website

We suggest that you book visits that include a full tour, a complimentary meal in the dining room, an appointment with the manager and time to talk with staff and residents. If you are helping someone find a new home, they should accompany you.

Residential Tenancies Act

The Ontario Retirement Communities Association (ORCA) recommends that consumers be as informed as possible about their rights as a tenant. For information on your rights as a tenant of a Care Home under the Residential Tenancies Act, 2006, access the following documents for view or print:

Care Homes

www.ltb.gov.on.ca/en/Key_Information/162303.html

Information for New Tenants

www.ltb.gov.on.ca/en/Key_Information/STEL02_111600.html

Residential Tenancies Act Offences

www.ltb.gov.on.ca/en/Key_Information/111901.html

Questions about the Residential Tenancies Act, or any questions about tenancy in a retirement residence, can be directed to the Landlord and Tenant Board: 1•888•332•3234 / www.ltb.gov.on.ca

ORCA Members in Toronto

Amica at Bayview

15 Barberry Place
Toronto, ON / 416•977•3177
www.amica.ca/bayview

Claremont Retirement Residence

305 Balliol Street
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Annex Retirement Residence

123 Spadina Road
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Eden Manor

251 St. George Street
Toronto, ON / 416•515•1136
www.edenmanor.ca

Avondale Retirement Residence

1238 Queen Street East
Toronto, ON / 1•877•929•9222
www.residencesallegro.com

Fellowship Towers

877 Yonge Street
Toronto, ON / 416•923•8887
www.fellowshiptowers.com

Bradgate Arms

54 Foxbar Road
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Forest Hill Place

645 Castlefield Ave
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Casa Verde Health Centre

3595 Keele Street
Toronto, ON / 905•821•1161
www.diversicare.ca

Four Teddington Park Avenue

4 Teddington Park Avenue
Toronto, ON / 905•501•9219
www.chartwellreit.ca

Weston Gardens

303 Queens Drive
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Gibson Retirement Residence

1955 Steeles Avenue East
Toronto, ON / 905•501•9219
www.chartwellreit.ca

Grenadier Retirement Residence

2100 Bloor Street West
Toronto, ON / 905•821•1161
www.diversicare.ca

Leaside Retirement Residence

10-14 William Morgan Drive
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Harold and Grace Baker Centre

1 Northwestern Avenue
Toronto, ON / 1•877•929•9222
www.reveraliving.com

New Horizons Tower

1140 Bloor Street West
Toronto, ON / 416.536.6111
www.newhorizontower.com

Hazelton Place

111 Avenue Road
Toronto, ON / 905•821•1161
www.diversicare.ca

Nine Twenty One Millwood

921 Millwood Road
Toronto, ON / 905•501•9219
www.chartwellreit.ca

Kensington Place Retirement Res.

866 Sheppard Avenue West
Toronto, ON / 905•660•7859
www.livinglifegroup.ca

Pine Villa

1035 Eglinton Avenue West
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Kingsway Arms at McCowan

2881 Eglinton Ave East
Toronto, ON / 647•288•2942 x100
r e t i r e m e n t l i v i n g .
kingswayarms.com

Rayoak Place Retirement Residence

1340 York Mills Road
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Lansing Retirement Residence

10 Senlac Road
Toronto, ON / 1•877•929•9222
www.residencesallegro.com

Terrace Gardens

3705 Bathurst Street
Toronto, ON / 1•877•929•9222
www.reveraliving.com

Using Community Care Access Centres (CCACs)

Editor's Comment: CCACs can be very helpful in finding community assistance for seniors to stay in their homes. They also have the task of administering entry into Retirement Homes where 'assisted living' is required, long-term-care or financial. One will know of placement difficulties having read media accounts of couples to be placed in the same facility, patients forced to remain in costly hospital beds because of limited bed availability in long-term-care facilities, individuals placed in facilities far from family and not being able to transfer to a closer facility when an opening comes up. These difficulties are problematic in a society not prepared to fund an appropriate solution. CCACs serve all the province's population. Crises of the day, in any community, may influence waiting lists.

If one wishes to alleviate the potential of being on the receiving end of less-than-adequate care, maintain your health and mental faculties, be prepared to finance your own care either in home or retirement facility.

Community Care Access Centres (CCACs)

What We Do

Toronto Central Community Care Access Centre (CCAC) helps people find their way through Ontario's health care system, understand their options and connect them to quality community-based health care and resources. We work with people of all ages to ensure they make informed choices about their care and receive services in the most appropriate setting.

Toronto Central CCAC will provide you with information and access to qualified care providers and link you to the many services that are available in your community. Our staff will seek to understand your personal situation, support you through your entire care journey and help you make informed decisions. We will work with you to develop your plan of care, and arrange for the delivery of services that are right for you.

We can help you stay in your own home longer by providing Care in Your Home and by coordinating Care in Your Community, including specialized support services. We can provide you with information about Long-Term Care Options if it becomes too difficult for you to live independently at home.

In total, there are 14 CCACs in communities across Ontario that are funded by Local Health Integration Networks through the Ministry of Health and Long-Term Care. This means that, through your tax dollars, CCAC advice and services are covered by OHIP.

Each CCAC is staffed by caring and knowledgeable professionals who will assess your needs, determine your requirements for care, answer your questions and develop a customized care plan that meets your individual needs. Then, if services are provided to you by your CCAC, we'll arrange for quality health-care professionals – nurses, physiotherapists, social workers, registered dietitians, occupational therapists, speech therapist and personal support workers – to provide a range of care and supportive services to help support you at home and help you enjoy the best possible quality of life.

Our Vision and Mission

All of our employees – from your Case Manager (also referred to as a “Care Coordinator”) to the administrative staff and management – are dedicated to realizing our Vision and Mission.

Our Vision: Outstanding care – every person, every day.

Our Mission: To deliver a seamless experience through the health system for people in our diverse communities, providing equitable access, individualized care coordination and quality health care.

About Toronto Central CCAC:

In any given month Toronto Central CCAC supports:

- more than 19,000 people of all ages, cultures and backgrounds

- 1700 kids getting support at their schools
- 400 adults receiving rehabilitation services
- 23,000 information and referral inquiries
- The transition to a long-term care home for 240 clients
- 600 individuals to die at home with dignity
- Saving 1000s of hospital days by transitioning 7000 clients home for care
- Over 500 people work for the Toronto Central CCAC at four community offices and at 26 hospital sites in order to better serve our clients.

Toronto Central CCAC serves a population of nearly 1.5 million residents of the Toronto area and provides support to people from across the province who come to the Toronto area to receive health care services.

We work with 35 service provider organizations to deliver a range of in-home and in-school services to clients.

Care In Your Home

Understanding Your Options

Are you or a loved one having difficulty keeping up with day-to-day living at home? Maybe meal preparation is becoming too much to manage. Perhaps you need assistance with bathing and dressing. Or maybe you require the services of a professional such as a physiotherapist, social worker or nurse.

Many people think they don't have choices when it starts to become a challenge to stay at home – that moving into a Long-Term Care Option is their only option. But that's not necessarily true.

Your CCAC offers a wide range of options that include connecting you to care that may help you stay in your own home longer.

Furthermore, anyone can make a referral to a CCAC – you, a family member, a caregiver, a friend, your physician or another health care professional.

You also have the option of searching on-line for Care in Your Community. If you have questions about what you've found in your search, you can Contact Us and speak to a person directly.

Working with Your CCAC

When you contact your local CCAC, you will be introduced to a Case Manager (also referred to as a “Care Coordinator”), who will:

- Talk with you about your needs, and answer questions about what CCACs can provide and what's available in your community
- Conduct a health care assessment
- Develop a customized care plan that meets your specific needs
- Check in regularly with you and adjust your plan if your needs change

Your CCAC Case Manager works on your behalf to make sure you have access to the care and services you need. Find out more about the types of services that may be included in Care Brought to Your Home.

Care Brought To Your Home

Your CCAC has built strong relationships with trusted care providers in your community and can coordinate the following in-home services for you:

- Nursing
- Personal support (help with bathing, dressing, etc.)
- Physiotherapy
- Occupational therapy
- Speech-language therapy
- Social work
- Nutritional counseling
- Medical supplies and equipment

Services that CCACs provide to you in your home are delivered by health providers who have successfully completed a rigorous quality review and are under contract to provide services to you on behalf of your CCAC.

Also, your CCAC Case Manager may recommend that you add to the care that is provided in your home with Community Services.

Once you've talked to your CCAC Case Manager, let us know what you think by providing Feedback About Your Experience.

Care In Your Community

Understanding Your Options

You can take advantage of a variety of support services available in your community, whether you're receiving Care in Your Home, or managing on your own. For example:

- Meal delivery and dining programs
- Caregiver relief
- Transportation services
- Community dining
- Friendly visiting
- Supportive housing
- Adult Day Programs

You, or your loved one, can participate in adult day programs that provide a supervised, protective setting. These programs may include recreational activities, exercise programs, and educational discussions about relevant health care topics. These programs can provide an opportunity for a break for caregivers as well.

To find out more about community services in your area, you can Search 310ccac.ca. Once you have found a community provider that you think will meet your needs, you can then contact the community service provider directly or Contact Us for additional information. Upon getting in contact with us, you will be introduced to a Case Manager (also referred to as a "Care Coordinator") who will:

- Talk with you about your needs, and answer questions about what's available in your community, how to enroll and, in some cases, take care of the enrollment

process

- Inform you of Specialized Services if you have specific health needs
- Recommend School Health Support Services, if your children need additional support
- Discuss how Community Clinics may be part of your care journey

Note that there is generally a fee associated with community services. Subsidies are available based on eligibility requirements. Your CCAC Case Manager can explain what services are covered by the CCAC and which have a fee, and how to apply for subsidies.

Specialized Services

Services may be available in your community for those with specific health needs such as:

- Acquired brain injury
- Mental health and addictions
- Convalescent care
- Alzheimer's disease and related dementias
- Stroke recovery

Contact your CCAC Case Manager to determine what's available in your area.

School Health Support Services

Children with health needs that impact their ability to learn at school may be eligible for CCAC services. These services may include:

- Physiotherapy
- Occupational Therapy
- Speech Therapy
- Nursing

If your child is eligible, your CCAC Case Manager can arrange for you to receive these services.

Community Clinics

Many local CCACs have community clinics where regulated health-care providers will provide you with treatment that will address your specific health care needs. This may include IV therapy, wound care, rehabilitation, etc. Please note that these are different than "walk-in medical clinics".

In other words, a visit to your local CCAC Clinic is not a first step – a visit is made by referral from your local CCAC, as part of your care plan, and by appointment only. Your Case Manager will arrange your first visit at the Clinic. This will include a confirmation of the date and time.

Long-Term Care Options

Understanding Your Options

There may come a time when it becomes too much of a challenge to stay in your own home. However, before you think of leaving your home for a long-term care

destination, explore the Care in Your Home services that are available through your CCAC. If you only need help with specific day-to-day tasks, such as bathing and cooking, you may be able to stay in your home with the support of in-home services and with Care In Your Community. But, if you do determine that you need more comprehensive support, two choices you may consider are:

- Retirement Homes
- Long-Term Care Homes

A CCAC Case Manager (also referred to as a “Care Coordinator”) can help you with these options and assess your specific needs and provide more information.

Retirement Homes

If you think it would be safer for you to live in an environment that enables you to maintain your independence and provide you with light assistance with services such as meals, laundry and housekeeping, a Retirement Home may be the right choice.

Keep in mind that Retirement Homes are privately owned and operated, and do not receive funding or licensing from the Ministry of Health and Long-Term Care.

Each Retirement Home offers different services, so you will need to discuss what you need and the costs with the home’s administrator. Ask the Retirement Home Administrator for the “Care Home Information” package, which you are entitled to receive in accordance with the Tenant Protection Act. You can also contact the Ontario Residential Care Association (ORCA) directly at 1-800-361-7254 for a copy of their handbook or visit their website at www.orca-homes.com.

Your CCAC can provide you with information about the Retirement Homes in your area, and help you decide if you need the higher level of support offered by Long-Term Care Homes.

Long-Term Care Homes

Long-Term Care Homes provide a wide range of services for people who can no longer live independently. These include:

- Nursing and personal care
- Regular and emergency medical care by the on-call physician
- Treatment and medication administration
- Assistance with activities of daily living
- 24-hour supervision
- Room and board, including laundry services (special diets are also accommodated)
- Pastoral services
- Social and recreational programs

All Long-Term Care Homes are funded by the Ministry of Health and Long-Term Care and governed by legislated standards.

Short-Stay

Sometimes, all you need is a brief stay in a Long-Term Care Home while your

caregiver is on vacation or taking a rest, or while you are recovering from an illness or surgery (this is also referred to as respite care). Long-Term Care Homes have short-stay programs for up to 60 days at a time, to a maximum of 90 days during the calendar year.

If you or a loved one needs the services of a Long-Term Care Home – long-term or short-term – contact your CCAC to find out more about Eligibility and Admission.

Eligibility and Admission

Your CCAC is your single point of access to information about, and to apply for admission to, Long-Term Care Homes. You cannot apply directly to the Long-Term Care Home. Your CCAC Case Manager can:

- Provide information about Long-Term Care Homes
- Provide information about financial options, if required
- Carry out an assessment at your home or in hospital and determine your eligibility
- Help you with the application forms and coordinate the application process to facilitate access to Long-Term Care
- Provide information on alternatives to Long-Term Care Homes, such as supportive/assistive housing, retirement homes and senior’s apartments
- Empower you or your decision-makers with the information you need to make an informed decision on a Long-Term Care Home that suits your needs and interests
- Place you, if necessary, on the waiting lists of the Long-Term Care Homes you select
- Offer you a bed in a chosen Long-Term Care Home when one becomes available

Eligibility

To qualify to move into a Long-Term Care Home, you must:

- Be 18 years of age or older
- Have a valid Ontario Health Card
- Have health care needs that cannot be met with any combination of caregiving, Care in Your Home or Care in Your Community
- Have health care needs that can be met in a Long-Term Care Home

To appeal a decision that states you are not eligible, ask your CCAC Case Manager for the appropriate contact names and phone numbers.

Admission

Although the Ministry of Health and Long-Term Care pays for the care you receive, you are responsible for accommodation costs, which are standard across Ontario. Rates are typically reviewed annually by the Ministry of Health and Long-Term Care. Current rates (effective July 1, 2010 and subject to change) are:

Continued on Page S16 

Editor’s Comment: despite the unfortunate media reports about sub-standard care in retirement homes, one has a greater chance of suffering emotional, physical or financial abuse from a relative.

Type of Accommodation	Daily Rate	Monthly Rate
Long-Stay Basic	\$53.23	\$1,619.08
Long-Stay Semi-Private	\$61.23	\$1,862.41
Long-Stay Private	\$71.23	\$2,166.58
Short-Stay	\$34.63	\$1,053.33

If you do not have enough annual income to pay for the basic room, the government can help you through a subsidy that will bring the cost down to a level you can afford. The subsidy is not available to people requesting semi-private or private rooms. Your CCAC Case Manager can help you apply for the subsidy. If deemed to be eligible for placement in a long-term care home, no one will be refused because of an inability to pay.

Choosing A Home

It is strongly recommended that you or someone you trust to make appointments to visit the Long-Term Care Homes you are considering before you make a final decision.

What should you look for? This list is a good place to start:

1. Is the staff friendly, warm and concerned?
2. Do residents look content and well cared for?
3. Is there a tone of dignity and respect for the residents?
4. Is the home convenient for family and friends to visit?
5. Are there areas in the home where you can visit privately?
6. Is public or volunteer transportation available?
7. Is there flexibility around visiting hours?
8. What are the rules regarding vacation and leaves?
9. Do the activities at the home sound interesting and appealing?
10. Are family members involved in planning for the resident's care?
11. Does the home support a Family Council?
12. Is the home able/willing to meet your religious, cultural, language and dietary needs?
13. Are there choices at mealtimes (e.g., menu, location, times)?
14. Can residents bring in their own food?
15. Can you arrange to sample a meal or participate in an activity at the home?
16. What are the policies around smoking, non-smoking and alcoholic beverages?
17. Is your family doctor able to continue providing care?
18. What special needs can the home accommodate (e.g., oxygen, scooters, electric wheelchairs)?
19. Can you bring your own furnishings?
20. Is there an option to keep your personal belongings secure (e.g., lockable drawers)?
21. Does the home require that clothing be labeled prior to moving in?

22. How is billing arranged?
23. What are the extra charges, if any, for personal needs and services?
24. Is the home accredited?
25. Have you checked the Facility Review Summary Report available at www.health.gov.on.ca?

If you have any questions as you narrow down your choices, talk to your CCAC Case Manager. They have experience helping others with this process and can share valuable advice.

You may also want to contact Concerned Friends of Ontario Citizens in Care Facilities, a volunteer organization that can provide a more extensive checklist for selecting a Long-Term Care Home. You can reach them at 416•489•0146.

For more information about standards, funding and legislation, and to search for a long-term care home in a particular area, visit our Long-Term Care Directory.

Long-Term Care Directory

When living independently is no longer possible, CCACs coordinate applications to Long-Term Care Homes in the area and across Ontario. Long-Term Care Homes are funded and regulated by the Ministry and Health and Long-Term Care.

CCAC staff can assist you by:

- Providing information about long-term care homes and costs
- Determining suitability and eligibility for placement providing assistance in the application process .

Below is a list of the long-term care homes in the Toronto area. Some homes have a website that you can visit for more information. To arrange for a tour, please contact the home directly.

East York

Leisureworld O'Connor Court/160 beds
1800 O'Connor Drive, Building #1
Toronto, ON M4A 1W7
416•285•1411
www.leisureworld.ca/OC_Court.html

Suomi Koti/34 beds
795 Eglinton Avenue East
Toronto, ON M4G 4E4
416•421•6719
www.suomikoti.ca/

Leisureworld O'Connor Gate/158 beds
1800 O'Connor Drive, Building #2
Toronto, ON M4A 1W7
416•285•2000
www.leisureworld.ca/OC_Gate.html

True Davidson Acres/187 beds
200 Dawes Road
Toronto, ON M4C 5M8
416•397•0400
www.toronto.ca/ltc.truedavidson.htm

Etobicoke

St. Clair O'Connor/25 beds
2701 St. Clair Avenue East
Toronto, ON M4B 3M3
416•757•8757
www.toronto.ca/ltc/castleview.htm

Eatonville Care Centre/250 beds
420 The West Mall
Toronto, ON M9B 3Z9
416•621•8000

Garden Court Nursing Home/45 beds
1 Sand Beach Road
Toronto, ON M6M 2J7
416•259•6172

Kipling Acres/337 beds
2233 Kipling Avenue
Toronto, ON M9W 4L3
416•392•2300
www.leisureworld.ca/OC_Gate.html

Labdara Nursing Home/90 beds
5 Resurrection Road
Toronto, ON M9A 5G1
416•232•2112
www.labdara.ca/

Lakeshore Lodge/150 beds
3197 Lakeshore Blvd. West
Toronto, ON M8V 3X5
416•392•9400
www.toronto.ca/ltc/lakeshore.htm

Leisureworld Etobicoke/160
70 Humberline Drive
Toronto, ON M9W 7H3
416•213•7300
www.leisureworld.ca/Etobicoke.html

Westbury/187 beds
495 The West Mall
Toronto, ON M9C 5S3
416•622•7094
www.regencycare.ca/

Wesburn Manor/192 beds
400 The West Mall
Toronto, ON M9C 1V2
www.toronto.ca/ltc/wesburn
416•394•3600

Versa Care Rexdale/158 beds
95 Humber College Boulevard
Rexdale, ON M9B 5B5
416•746•7466
www.cplodges.com

West Park Long-Term Care/199 beds
82 Buttonwood Avenue
Toronto, ON M6M 2J5
416•614•9494
www.westpark.org

North York
Baycrest Jewish Home for the Aged/472
3560 Bathurst Street
Toronto Ontario M6A 2E1
416•785•2500 ext. 2223
www.baycrest.org/

Seniors' Health Centre/192 beds
2 Buchan Court
North York ON M2J 5A3
416•756•0066
www.nygh.on.ca

Valleyview LTC Residence/174 beds
541 Finch Avenue West
North York ON M2R 3Y3
416•398•0555
www.valleyviewresidence.org/

Toronto
Belmont House/140 beds
55 Belmont Street
Toronto, ON M5R 1R1
416•964•9231
www.belmonthouse.com

Castleview Whychwood Towers/456
351 Christie Street
Toronto, ON M6G 3C3
416•392•5700
www.toronto.ca/ltc/castleview.htm

Cedarvale Terrace/218 beds
429 Walmer Road
Toronto, ON
416•967•6949

Chester Village/203 beds
3555 Danforth Avenue
Toronto, ON M1L 1E3
416•466•2173
www.chestervillage.ca/

Copernicus Lodge/228 beds
66 Roncessvalles Avenue
Toronto, ON M6R 3A7
416•536•7122
www.copernicuslodge.com

Elm Grove Living Centre/126 beds
35 Elm Grove Avenue
Toronto, ON M6K 2J2
416•537•2465
www.elmgrovelivingcentre.com

Fairview Nursing Home/108 beds
14 Cross Street
Toronto, ON M6J 1S8
416•534•8829
www.fairviewnursinghome.com

Fudger House/250 beds
439 Sherbourne Street
Toronto, ON M4X 1K6
416•392•5252
www.toronto.ca/ltc/fudger.htm

Hellenic Care for Seniors/81 beds
215 Tyrrel Avenue
Toronto, ON M6F 4A9
416•654•7700
www.hellenichome.org/toronto_care.aspx

Heritage/201 beds
1195 Queen Street East
Toronto, ON M4M 1L6
416•461•8185
www.heritagenursinghome.com

Isabel and Arthur Meighan Manor/350
25/45 Brunswick Avenue
Toronto, ON M4K 2K1
416•963•9640
www.sa-mhc.ca

Kensington Gardens/128 beds
150 Dunn Avenue
Toronto, ON M6K 2R6
416•533•2828
www.tkhc.org

Lakeside LTC/128 beds
150 Dunn Avenue
Toronto, ON M6K 2R6
416•533•2828
www.torontorehab.com/patient/longterm/index.htm

Leisureworld St. George/238 beds
225 St. George Street
Toronto, ON M5R 2R2
416•967•3985
www.leisureworld.ca/stgeorge.html

Maynard Nursing Home/77 beds
28 Halton Street
Toronto, ON M6J 1R3
416•533•5198
www.maynardnursinghome.com

Mon Sheong Home for the Aged/105
36 D'Arcy Street
Toronto, ON M5T 1J7
416•977•3762
www.monsheong.org

Nisbet Lodge/103 beds
740 Pape Avenue
Toronto, ON M4K 3S7
416•469•1105
www.nisbetlodge.com

Norwood Nursing Home
122 Tyndall Avenue
Toronto, ON M6K 2E2
416•535•3011

The O'Neill Centre/162 beds
33 Christie Street
Toronto, ON M4K 2K1
416•536•1116
www.oneillcentre.ca

Rekai Centre/126 beds
345 Sherbourne Street
Toronto, ON M5A 2S3
416•964•1599
www.rekaicentre.com

Vermont Square/130 beds
914 Bathurst Street
Toronto, ON M5R 3G5
416•533•9473
www.vermontsquare.ca

Extendicare Rouge Valley/192 beds
551 Conlins Road
Scarborough, ON M1B 5S1
416•282•6768
www.extendicarecanada.com

Leisureworld Rockcliffe/204 beds
3015 Lawrence Avenue East
Scarborough, ON M1P 2V7
416•264•3201
www.leisureworld.ca/rockcliffe.html

Tony Stacey Centre/100 beds
59 Lawson Road
Scarborough, ON M1C 2J1
416•284•9234
www.tonystaceycentre.ca

Versa Care Centre Main/150 beds
77 Main Street
Toronto, ON M4E 2V6
416•690•3001

Extendicare Scarborough/154 beds
3830 Lawrence Avenue East
Scarborough, ON M1G 1R6
416•439•1243
www.extendicarecanada.com

Leisureworld Scarborough/299 beds
130 Midland Avenue
Scarborough, ON M1N 4B2
416•264•2301
www.leisureworld.ca/scarborough.html

Trilogy/197 beds
340 McCowan Road
Scarborough ON M1J 3P4
416•443•1074
www.chartwellreit.ca/locations/trilogy-long-term-care-residence/index.php

Wellesley Central Place/150 beds
160 Wellesley Street East
Toronto, ON M4Y 1J2
416•929•9385
www.rekaicentre.com

Hellenic Home - Scarborough/128
2411 Lawrence Ave. E. Building #2
Toronto, ON M4A 1W7
416•654•7700
www.hellenichome.org

Mon Sheong - Scarborough/160 beds
2030 McNicoll Avenue
Scarborough, ON M1V 5P4
416•291•3898
www.leisureworld.ca/OC_Gate.html

Wexford
1860 Lawrence Avenue East,
Scarborough ON M1R 5B1
416•752•8877
www.thewexford.org

White Eagle Nursing Home/56 beds
138 Dowling Avenue
Toronto, ON M6K 3A6
416•533•7935

Kennedy Lodge/289 beds
1400 Kennedy Road
Scarborough, ON M1P 4V6
416•752•8282

Seven Oaks/249 beds
9 Neilson Road
Toronto, ON M1E 5E1
416•392•3500
www.toronto.ca/ltc/sevenoaks.htm

Yee Hong Finch/250 beds
60 Scottfield Drive,
Scarborough, ON M1S 5T7
416•321•3000
www.yeehong.com/centre/scarborough.finch.php

Scarborough

Bendale Acres/302 beds
2920 Lawrence Avenue East
Scarborough, ON M1P 2T8
416•397•7000
www.toronto.ca/ltc/bendaleacres.htm

Houses of Providence/288 beds
3276 St. Clair Avenue East
Toronto, ON M1L 1W1
416•285•3742
www.providence.on.ca

Shepherd Village/252 beds
3760 Shepherd Avenue East
Scarborough ON M1T 3K9
416•609•5700
www.shepherdvillage.org/home

Yee Hong McNicoll/155 beds
2311 McNicoll Avenue
Scarborough, ON M1V 5L3
416•321•6333
www.yeehong.com

Craiglee Nursing Home/169 beds
102 Craiglee Drive
Scarborough, ON M1V 2M7
416•264•2000
www.craiglee.ca

Ina Grafton/128 beds
40 Bell Estate Road
Toronto ON M4K 2K1
416•422•4890
www.toronto.ca/ltc/castleview.htm

Tendercare/252 beds
1020 McNicoll Avenue
Scarborough, ON M1W 2J6
416•499•2020 ext. 252
www.tendercare.ca

Ehatare/32 beds
40 Old Kingston Road
Scarborough, ON M1E 3J5
416•284•0813
www.ehatare.ca/en01_about.html

Leisureworld Altamont/159 beds
92 Island Road
Scarborough, ON
416•284•4781
www.diversicare.ca/longterm/altamont.html

Lesbian, Gay, Bisexual, Transgender Seniors' Resources

There are various resources available to lesbian, gay, bisexual, transgender, two-spirit and queer seniors in Ontario. Some government programs provide services developed specifically for same-sex couples. Many organizations are located within the Greater Toronto Area. Some also feature programs and services specifically for seniors.

Funds
Same-Sex or Opposite Sex Common-Law Relationship: Visit the website below for information on changes to Old Age Security and the Canada Pension Plan affecting same-sex or opposite sex common-law partners.
www.hrsdc.gc.ca/eng/isp/common/samecom.shtml

Continued on Page S22 

LGBT continued from Page S21

Associations

519 Church St. Community Centre
The Senior Pride Network
www.seniorpridenetwork.com

The Reikai Centre
345 Sherbourne St.
Toronto ON M5A 2S3
416-964-1599
reception@reikaicentre.com
www.reikaicentre.com

Long-Term Care Homes

The City of Toronto: Fudger House, Kipling Acres and True Davidson Acres provide LGBT inclusive services and is implementing LGBT inclusive services at its other long-term care homes.

Wellesley Central Place
160 Wellesley St. E.
Toronto ON M4Y 1J2
416-929-9385
recep-wcp@reikaicentre.com
www.reikaicentre.com

The Drs. Paul and John Reikai Centre - a non-profit corporation operating two long-term care homes in downtown Toronto.

Source: www.seniors.gov.on.ca/en/seniorsguide/lgbt.php

Life-Lease Residences

In a life-lease project one acquires the right to lease a unit until they die or move out. One pays a single upfront payment and is responsible for a monthly fee towards management of the property.

Life-lease projects cater mainly to adults 55 years in age and older. They provide an opportunity to move into smaller, more affordable housing. The equity from the sale of the home may provide the up-front payment.

Life-lease residents have a leasehold interest defined in a contract giving them the “life-time” right to occupy their suite and use common areas and facilities.

When the life-lease occupant moves out or dies, the tenancy reverts back to the sponsoring organization. The occupants (or heirs) receive the amount redeemable at the end of the lease. The sponsor then resells the rights to the unit to another individual or couple meeting the age requirements.

Many life leases in Canada can be terminated when the residents are

unable to live independently. Many organizations create life-lease projects that provide for ongoing support and services that enable older people to “continue to live at home”.

The initial cost of securing a life lease varies widely, affected by size, amenities and location. The proportion of the cost covered by initial payments could be affected by other factors such as age of the individual/couple and the amount of the payment redeemable at the end of the lease. The initial payment for a life lease will typically vary from 50 to 90% of the cost of purchasing a similar unit outright.

Types of Life Leases

There are various types of life leases differentiated by how the redemption value of the initial payment is determined. Different approaches are suitable to different seniors depending on such factors as life expectancy, equity and concern about protecting/

enhancing equity. Different approaches are preferred by different providers depending on their objectives. The options for setting the redemption value and initial payment are as follows:

- *There is no redemption value* upon the death of the leaseholder or the surviving spouse. This approach minimizes the initial payment that is required to roughly 50-70% of the cost of purchasing a comparable unit outright. The initial payment also is affected by the life expectancy of the individual/couple with those older paying less than younger ones.
- *The redemption value decreases at a steady rate to zero over a prescribed period.* This form of life lease is usually around 60-80% of the cost of purchasing a similar unit outright. Life expectancy can be a factor.
- *The redemption value is set at an amount equal to the initial payment* - typically 80-90% of the purchase cost.
- *The redemption value is fixed* by a pre-determined price index. This provides the leaseholders with some of the increase in value of the unit but still allows the sponsor to protect future affordability.
- *The redemption value is based on the full market value* at the time of termination, less charges to cover redecorating and marketing. This approach does not protect affordability and is associated with high initial payments.

For-profit sponsors may charge close to the full market value for the units but also permit the leaseholders to take out close to the new market value at termination.

Non-profit sponsors choose a different option because they are concerned about

providing more affordable housing. They reduce the cost of the housing by forgoing a profit, raising contributions and donations from other sources, and by using volunteers in marketing the project. These cost savings are reflected in lower initial payments. In order to safeguard these savings and protect the long-term affordability these sponsors are likely to limit the redemption value.

Effectiveness as Affordability

Life leases can be effective for financing housing more affordable to seniors. The upfront equity funding raised from initial payments enables the developer to reduce or eliminate construction financing. Savings can also be produced through cost efficiencies associated with smaller units and multi-unit construction. Permanent financing and monthly payments can be significantly lower than comparable rental or condominium units where low equity downpayments result in high monthly mortgage carrying costs.

This form of tenure is not a universal solution in providing affordable housing. Such housing is only available for seniors who have significant funds available derived from the sale of their previous residence. The process also generates modest cost reductions. Protecting the long-term affordability of these units depends upon the willingness of the sponsors and the leaseholders to limit the value of the leaseholders’ investment that can be redeemed at the termination of the life leases.

Source: Canadian Mortgage and Housing Corporation
www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhold/fite/lile/index.cfm

Applying for the Attendant Care Tax Credit

This tax credit is a great benefit to residents of retirement residences. Since the tax credit can be up to \$10,000 annually and the definition of care is very broad, most residents would be able to claim the full amount.

Your ORCA member retirement residence will provide the information you need to claim this credit (as shown in the sample statement at the bottom of this page).

For more information go to www.cra-arc.gc.ca search seniors, then attendant tax credit

What are attendant care expenses?

Attendant care can be provided in a self-contained domestic environment, retirement residence, home for seniors, nursing home, special school, group home, or other institution.

Generally you can claim the entire amount paid for full-time care in a nursing home. In all other cases (including retirement residences) the fees claimed must be for salaries and wages paid for attendant care services.

Which attendant care expenses can you claim as medical expenses?

You can claim attendant care expenses as medical expenses that include your share of the salaries and wages paid to all employees performing the following:

- Food preparation
- Housekeeping services for your personal living space
- Laundry services for your personal items
- Activities (social programmer)
- Salon services (hairstylist, barber, manicurist, pedicurist) if included in monthly fee
- Transportation (driver)
- Security for a secured unit
- Health care (registered nurse, practical nurse, certified health care aide, personal support worker)

You cannot claim the cost of:

Rent*, food, cleaning supplies

Such operating costs as maintenance of common areas and outside grounds

Salaries and wages paid to administrators, receptionists, maintenance staff.

*Rent is, however, an Ontario Occupancy Cost and may, depending on income, be a factor in reducing one's taxable income.

Canada Revenue Agency Requirement

You must provide a detailed cost breakdown. Your retirement residence will help you with this.