



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO
DISTRICT 16 CITY OF TORONTO
NEWSLETTER

Volume 35, Issue 3

<http://rto.toronto.erorto.org>

January, 2013

Supplement: History of RTO/ERO ~ Why We Celebrate



RTO/ERO: a service organization for retirees from School Boards, Colleges, Universities and Private Schools welcoming members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administration Associations and other employee groups.



CHARITABLE FOUNDATION
FONDATION DE BIENFAISANCE



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Dates To Remember

Art Friends, Bridge, Executive, Travelogue and West Book Club activities take place at Holy Rosary Parish Hall. Map on bottom of Page 34.

February, 2013		Date	
Art/Sketch	1	Finance	21
Bridge.....	5	West End Book Club.....	22
Friday Movie.....	8	Travelogue	27
Non-Fiction Book Club.....	12	April, 2013	Date
Executive.....	14	Bridge.....	2
Monday Matinée Movie.....	18	Art/Sketch	5
Bridge.....	19	Non-Fiction Book Club.....	9
Finance.....	21	Executive Meeting	11
Travelogue	27	Friday Movie.....	12
		Monday Matinée Movie.....	15
		Bridge.....	16
March, 2013	Date	West End Book Club.....	23
Art/Sketch	1	Travelogue	24
Bridge.....	5	Bridge.....	30
Friday Movie.....	8		
Non-Fiction Book Club.....	12		
Executive Meeting	14		
Monday Matinée Movie.....	18		
Bridge.....	19		

Coming Soon
AGM/Spring Luncheon ~ May 8

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

Greetings to all members of RTO/ERO Toronto District 16! A new year beckons and we extend to all of you warm wishes for a happy and productive 2013.

This is very definitely a watershed year for our provincial organization [68,000 strong], and particularly for our district [4,700strong].

Provincially, we are entering the second half of the greatest campaign we have ever undertaken; to establish funding for a Chair in Geriatrics at the University of Toronto. We must remind ourselves why we have taken on this challenge. In Canada there is a woeful shortage of medical practitioners in the field of geriatrics. The demographic shift continues as a growing proportion of our total population enters the senior years. There are pressing needs in a range of research areas to uncover causes of diseases affecting seniors. For us in the relevant age brackets, surely we see around us the need for medical services, but more importantly, we can picture the great personal benefits that will flow from improved knowledge and fully informed care. Mary and I have pledged \$10.00 per month for three years. Similar support is forthcoming from the

twenty members of your executive. Why? Because we see a great need; not just for us but for seniors across this land. This project is ours. We can stand in support of all seniors. We strongly urge you to step forward if you have not done so to date.

At our district level, we mark our fortieth year of service. Forty years have passed with our district providing countless services and activities to meet the members' needs. This is something to celebrate.

We certainly plan to do so and invite you to take part. A committee chaired by **Kay Jeffery** is preparing an event to take place in the fall which will be designed to intrigue you and inspire you to join in the celebration. To assist Kay and her committee a brief survey has been prepared. By completing the survey you will provide guidance in determining the kind of event desired by the membership.

See Page 4 for the survey and Page 23 for a unique opportunity to support the Chair in Geriatrics while marking our 40th year. Look for the 40/40 logo. Best wishes, **Roy**



Cover: Kay Jeffery and Carmelita Salazar were instrumental in preparing for our 2012 Craft/Artisan Show. Pictured here are the participants. Sorry, your editors were not able to provide all the names so we included none. We do thank them for their provision of the Fall Luncheon Draw prizes. **Join us next November and stay for the Luncheon!**

Member Survey ~ How do we Celebrate Our 40 Years?

Since this year is RTO/ERO Toronto's 40th anniversary, an Executive Committee has been formed to plan events to celebrate this milestone. We are intending to hold an event in lieu of our Fall Luncheon. We need input from members as to what activity you would like to attend during 2013 to mark the anniversary. Please complete the survey below, or on-line, and return it to me by February 14 either via Canada Post or send me an email at catherine.jeffery067@sympatico.ca.

Kay Jeffery: Chair, 40th Anniversary Committee

Please indicate your preferences below by checking spaces provided and Mail To:

Kay Jeffery
26 Harshaw Avenue
Toronto ON M6S 1Y1

NOTE: this survey also available on-line at:
www.rtoerotorontodistricts.org
District 16 Link
or
<http://rto.toronto.erorto.org>

Check your preferences. If more than one is selected, please number in priority.

Time of Day: Morning ___ Afternoon ___ Evening ___
Month: Sept ___ Oct ___ Nov ___ Dec ___
Location preferred: Casa Loma ___ Spirales ___
Old Mill ___ Boulevard Club ___

Other location: _____

Reason: _____

Suggested entertainment: _____

Displays, activities or theme you would welcome:

Craft Show ___ Health/Wellness ___ Speaker ___ Vendor ___

Other Theme: _____

Suggested Speaker(s): _____

Price range exclusive of beverages: \$40-\$60 ___ \$60-80 ___ \$80-100 ___

40-4-40 Foundation Donation Form on Page 23

Rendezvous Club ~ Celebrating 75 Years

We continue to celebrate our 75th year as a club. Why not join us? More events in our March Newsletter
January 28: Manny Danelon: TV/Film Producer: King, the Listener, K-19 the Widomaker and others

February 25: Mardi Gras with the McAndrews Sisters

March 25: Pan Man Dan Trio and a musical tour of the islands



4 <http://rto.toronto.erorto.org>
<http://rto-toronto.erorto.org>

Recreation/Social ~ Carmelita Salazar



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

Contact the respective convenor for more details. We try to provide activities according to member wishes. If you wish to start an activity with like-minded individuals, contact **Carmelita** or any Executive Member and we'll help you start. Possibilities: bowling, billiards, dining (epicurean?) club, photography, dancercise, photography, swimming, etc. This year a small Mah Jongg group and a west-end book club began.

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



Art Friends - Convenor **Marie Lynch** (416-421-4936 / jmdlmm@yahoo.com) Like-minded members get together monthly to create and share ideas. Occasional workshops are given by members or invited guest artists. We have 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 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 with slide/digital presentations with snacks and treats after on the *fourth Wednesday of the month at 1:00pm*. See pages 20 and 21 for the February and March Travelogue.



West End Book Club ~ Steve Feldman: (416-588-6637 / vsf@sympatico.ca) hosts this book club at Holy Rosary Church, Room 4 (second floor). We meet the *4th Tuesday of each month* from 1:30 to 3:30pm. Join us with further book suggestions.



← February 26 ~ *The Space Between Us*
by Thrity Umrigar



March 19 ~ *The Book Thief*
by Markus Zusak →

Continued on Page 6 ➔

The following meet at varying locations:



Book Club ~ Convenors **Lynne Fitzpatrick**(fitz9284@gmail.com) and **Elaine MacIntosh**/416•463•2637 host this activity from 1:00 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. Unfortunately, the group is at capacity and not taking new members. We will keep members informed should this situation change and continue to list our selections for those who may be interested.

← **February**

Island Beneath the Sea
by Isabel Allende



March

Still Alice
by Lisa Genova →



Book Club ~ Non-Fiction: Sharon Goodier (416•916•6991/sophietitan47@yahoo.ca) hosts this non-fiction book club on the *second Tuesday of the month* at 2:00pm at the Jazz Café (corner of Roncesvalles & Howard Park - 10 minutes South of Dundas Subway Stn.).

Day Trips ~ are arranged each theatre season by **Jack DeGroot**. See Pages 29/30 for the Spring, 2013 arrangements.



Finances ~ **Lone Smith** (416•234•1969) hosts this group in Lone's home on the *fourth Thursday of the month* at 4:30pm. Thank you to the many who attended our first meeting of the year. As always try to bring something you have learned in the world of money. If anyone wants to read the "Superfreakanomics" book we reviewed just drop me a line. Next meeting: Thursday, February 28.



Friday Night Movie ~ meets the *second Friday of the month* for a central theatre's early show (6:00-7:00pm) followed by a discussion at a nearby coffee shop. Our contacts are notified in the second week advising them of details. Attendance is not mandatory. Contact: **Fernanda Freitas**, at fridaymovieclub@gmail.com / 416•859•6134.

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Executive activities in November and December:

- received two submissions for consideration for a 'Service-to-Others' Grant;
- donated \$500.00 to the Salvation Army for Hurricane Sandy disaster relief;
- tentatively approved a Health Seminar in 2013;
- received the treasurer's report with proposed 2013 budget; To December 11, 2012: Income/\$63,931.45; Expenses/\$66,571.72; Assets/\$46,625.77; (Remember our Annual General Meeting on May 8.)
- discussed District 16 40th Anniversary celebrations to be arranged in conjunction with the Fall Luncheon;
- agreed to sponsor a "\$40 for 40 Years" special anniversary promotion for the RTO/ERO Charitable Foundation.



This group sponsored by the four RTO/ERO Districts in Toronto (22-Etobicoke/City of York, 23/North York, 24/Scarborough-East York, 16/Toronto) has established its 2013 schedule: February 28, May 4 and November 7. Details and application forms are available on our websites:

<http://rto-toronto.erorto.org>
<http://rto.toronto.erorto.org>



The President of the Ontario Teachers' Federation (OTF) spoke to Fall Senate and asked for RTO/ERO's help with The Young Workers Awareness Program. The program educates young Ontario workers about health and safety awareness in the workplace. The program allows trained instructors, when they are invited by staff, to visit schools and provide information so students can protect themselves in the workplace. Hamilton asked RTO/ERO members to strongly consider being trained and serving as instructors in this program. We'll inform you of details as they become available.

RTO/ERO makes a \$10,000 charitable grant to a cause recommended by districts. 2012's recipient was Sleeping Children Around the World (SCAW), an organization that delivers bedkits to children located in underdeveloped and developing countries.

A letter supporting a National Pharmacare Strategy (NPS) was sent to ACER-CART (Canadian Association of Retired Teachers).

Participants in the RTO/ERO Benefits Plans will have received notification of Plan changes for 2013. We copy the changes below for the benefit of those members and non-members not yet enrolled. Comparison documents are available on our website and are updated as data becomes available.

Continued on Page 8 ↗

Monthly Rates

The premium rates for the Extended Health Care Plan increase by 3%. This balances the increased costs. The rates for the Semi-Private Hospital Plan reflect a 5% decrease. The Dental Plan rates remain unchanged.

Premium rate changes are effective January 1, 2013. Premiums are deducted from your pension/bank account in the month prior to your coverage month. December, 2012 deductions reflect the new premiums.

	Semi-Private	Extended Health	Dental Plan
Single	\$ 16.22 (\$ 17.52*)	\$ 80.38 (\$ 86.81)	\$ 54.04 (\$ 58.36)
Couple	\$ 32.40 (\$ 34.99)	\$160.77 (\$173.63)	\$106.57 (\$115.10)
Family	\$ 38.09 (\$ 41.14)	\$192.94 (\$208.38)	\$132.89 (\$143.52)

* Bracketed amounts include Ontario's RST. Rates are effective January 1, 2013. Where required by law, the Retail Sales Tax portion of the HST is added to monthly rates (8% in Ontario/9% in Quebec).

Coverage Changes effective January 1, 2013.

Extended Health Care Plan

- Prescription Drug benefit maximum increases to \$2,800 per insured person per calendar year.
- The maximum for Erectile Dysfunction treatment under the Prescription Drug benefit increases to \$500 per insured person per calendar year.
- The maximum for Prescription Eyewear increases to \$325 per insured person in any two consecutive calendar years. The additional lifetime maximum for new lenses required due to eye surgery also increases to \$325 per insured person.
- The maximum for Surgical Support Stockings increases to \$400 per insured person per calendar year.
- The maximum for Private Duty Nursing increases to \$2,000 per insured person in any two consecutive calendar years.

Dental Plan

- Reimbursement updated to 2013 Fee Guide for General Practitioners. 

The Royal Canadian Mint will no longer distribute pennies as of February 4, 2013. As pennies are gradually withdrawn from circulation, price rounding on cash transactions will be required. This will have no impact on cheque payments or electronic payments, such as credit and debit cards, but *cash transactions will need to be rounded to the nearest five-cent increment in a fair and transparent manner.*



Pension/Retirement News ~ David Shanoff

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



Editors: In 1989 **Robert Lamb**, an RTO/ERO Scarborough/East York member (right photo), researched the history of RTO/ERO including the development of teacher pensions in Ontario. We use this source to continue our 40th year's recognition of those who laboured to build the current structure of our pensions. Edited for space. Post 1989 details added.



The Teachers' and Inspectors' Superannuation Commission at first consisted of two persons and an actuary appointed by the Minister plus one teacher and an inspector elected by the Ontario Education Association. In January 1938, the number of members was increased by the addition of one appointed by the Minister and one from the teachers and inspectors who were members of the Ontario Education Association. The three teacher members of the OEA represented secondary teachers, public and separate school male teachers and public and separate school women. As late as 1948 a teacher commissioner represented also the urban inspectors and the men of OECTA. The FWTAO representative represented the women of OECTA. In 1950 OECTA and AEFO were collectively represented by one added member but received independent commissioners in 1958. The Minister's appointees were also increased to continue the overall control of the Minister's appointees.

In 1936, prospective teachers were required to pass a medical examination in order to be admitted to teacher training. The Commission was asked to pay for medical examinations of teacher candidates as this expense would be recovered in the future by elimination of many possible disability claims. In that year, 25 of 1578 hopefuls were successfully urged to discontinue teacher training. With the coming of war in 1939 and the realization that medically fit persons were likely to be drawn off for other purposes, the Act was changed in 1940 to allow teachers to sign waivers re disability claims if they wish to pursue teaching in spite of some disability. This practice of waivers continued until a famous case of an overweight teacher in the 1960s led to its abolition.

The provincial government created the **Ontario Teachers' Pension Plan Board** as an independent organization in 1990 administered by two partners: the Government of Ontario and The Ontario Teachers Federation ~ each having equal representation and responsibility for the Plan's gains and losses. Until 1990, the plan was administered and guaranteed by the Ontario government and restricted to investing in non-marketable Province of Ontario debentures.

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Historical Highlights

1920: The Fund acquires tangible assets when the Province of Ontario issued bonds to the credit of the Fund. Previously contributions and payments were made to and from the Consolidated Revenue Fund.

1932: Refunds of contributions to teachers had been denied to teachers previous to the first actuarial evaluation in the early 20s. Then 50% was allowed and then finally all contributions plus interest could be withdrawn. The pension maximum was raised to \$1,250.00 from \$1,000.00. Full pension service time was reduced to 39 years from 40. While these amounts appear very small it must be kept in mind that these were "Depression" times. The weekly wage of a skilled tradesman was about \$25.00, that of a clerk in a department store about \$12.00. In this matter of withdrawals, from about 1965 to about 1975 many teachers used the Fund as a type of bank account by withdrawing funds during the summer saying they were not going to teach and then repaying the funds later since the cost of repayment was less than the cost of borrowing in the market place.

1942: The Actuary notes that a strain is being placed on Fund because larger Boards are implementing fixed retirement ages.

1953: Saw the deletion of the \$3,000.00 maximum pension and the Introduction of 35 years service and age 62 for full pension.

1964: The Province paying \$14,889,000.00 interest on the Actuarial Deficit.

1966: Payments into fund for pregnancy leave were allowed.

1967: The minimum pension was increased to \$1,200.00 from \$600.00.


1968: This was the first year that sex as a factor was not found in the Report to Contributors 1968. Some later reports revived some of this practice to possibly demonstrate inequitable treatment in pensions on the basis of sex.

1970: Minimum Pension raised to \$2,100.00 at an estimated cost to the Government's consolidated revenue of \$2.53 million.

1971: Original pension increased by 2% for each year the pension had been in force (up to 50%) for those who retired in 1950 or earlier. Widowers and widows became eligible for a dependant's allowance as well as for an allowance in their own right.

1972-73: Pre 1971 pensions were increased by 4% and those of 1971 by 2%.

1974: Report to Contributors is bilingual for the first time. The minimum pensions for pensioners and survivors were raised to \$2,400.00 and \$1,200.00 respectively.

1975: The Superannuation Adjustment Fund was established to provide for escalation based on cost of living with a cap of 8% but with any excess accumulative. Teachers retiring before 1975 were to have pensions escalated with the full cost carried by the government. *Continued on Page 27* 



The 10 Secrets to Growing Younger Dr. Elaine Dembe and Passionate Longevity

By Gayle Manley, as written for the RTO/ERO Health Matters publication, October, 2012.

At the RTO/ERO District and Unit Health Representative Workshop in June, participants were treated to a dynamic presentation by **Dr. Elaine Dembe**, a celebrated chiropractor and author of two best-selling books, *Passionate Longevity: The 10 Secrets to Growing Younger* and *Use the Good Dishes-Finding Joy in Everyday Life*. Her presentation was lively, funny and wise as she illustrated the importance of not only the "length of life but the depth and width" of it, what she refers to as "passionate longevity".

Dr. Dembe lives what she "preaches". Her holistic approach to a healthy life is embedded in her chiropractic practice. She calls herself a "cheerleader for life". At age 64, she has run marathons and climbed Mt. Kilimanjaro. Her engaging presentation exemplifies a passion for health and well-being at any age. More information available at: www.elainedembe.com.

Dr. Dembe explores ten concepts that she believes are the secrets to passionate longevity, using examples from the lives of those people she calls Stand-Out-Seniors whom she interviewed in her research for her book. Here are the ten secrets to growing younger with a few brief notes on each one.

- 1. Tenacity:** "Tenacity is the hallmark of the optimist-someone who refuses to give up when faced with adversity."
- 2. Sociability:** The importance of our relationships with family, friends and our community is emphasized to the extent that Dr. Dembe states, "Relationships that foster a sense of belonging and intimacy seem to play a vital role in maintaining health or surviving serious illnesses."
- 3. Productivity:** A strong sense of purpose is important in aging well; working with a passion at something you love is vital, whether it be a second career, gardening, volunteering or travel. Maybe it is all about that "bucket list" of things you always wanted to do.
- 4. Unity:** Unity of the mind and body is essential because our thoughts, beliefs and emotions have an impact on our health. How we deal with stress and the importance of sleep are two important aspects of unity of the mind and body.
- 5. Mobility:** Exercise is fundamental to increasing longevity and the fitness activity you choose has to be fun and suit your lifestyle.

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John Borovilos

"Why didn't you have (fill in the blank) on your list? It was my favourite film of this past year - and one of the best films I have ever seen!" This is often the reaction I get from some of my good friends and colleagues when I put out my TOP 25 MOVIES list of any given year. In fact, I initially went many years ago from listing only my top 10 films to enlarging the scope and including another 15 so that I could be more inclusive of my own and my friends' favourite movies.

Naturally, any movie will, like any book, have its supporters and detractors. A lot of the reaction will depend on personal taste, background, and attraction to, or aversion to, certain themes, structures, stylistic devices, characters, settings, and levels of sexual or violent content. There are good folks who have told me they will NOT see anything that is overly violent no matter how well-intentioned or performed. Others ONLY like action/adventure films and are bored by anything that digs too deeply into the human psyche, or human flaws and misadventures. They go to the movies to be "entertained", plain and simple.

Of course, one person's "entertainment" may be another person's sheer boredom - after all, isn't one large-scale crash or

incredible stunt the same as any other? Certain people hate (literally) anything they designate as the "Hollywood product", while only extolling "foreign films" with lots of angst and somewhat "artistic" or "witty" banter. Of course, still others will see nothing that has a non-narrative structure (the masterful "Tree of Life" from last year being a perfect example of that) and/or subtitles - "I don't go to the movies to read!"

Themes? Anything too sad or depressing, no matter how perceptive and helpful, absolutely not! Beneficial catharsis? Thank you, Aristotle, but forget it! Yet, anything too optimistic or hopeful is dismissed as "light - superficial claptrap, formulaic retreads of "Leave It to Beaver" and "Mary Poppins" - the happy resolutions considered unrealistic and "contrived". Why would anyone be happy or in love in such a miserable world? And on and on it goes...

Personally, my own taste runs the gamut from ear-busting, action-packed blockbusters that strain credibility to much smaller films that probe the human mind and heart (even with subtitles) as well as happy rom/coms and unhappy, sometimes bizarre, tragedies. They can be straight, linear narratives or seemingly incomprehensible, stream-

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Editor: Two of our members, **Valerie Mah and John Borovilos** are recipients of the 2012 Queen Elizabeth II Diamond Jubilee Medal; the latter, for his volunteer and teaching contributions with the Royal Ontario Museum.

6. **Vitality:** Dr. Dembe spoke about various foods and the importance of healthy diet which affects our vitality and longevity. For example, quinoa is one of the best protein sources and kale is an excellent source of vitamin A, C, K, manganese, fiber, calcium, B6 and potassium—definitely power foods!
7. **Responsibility:** We have to take responsibility for our health.
8. **Creativity:** "A person's mind must be constantly stimulated." Lifelong learning, creative play, meditation and appreciation of life's small joys all contribute to this stimulation.
9. **Flexibility:** This concept involves recognizing that change is an essential part of life. One of Dr. Dembe's Stand-Out-Seniors put it this way: "Growing old doesn't bother me. I put the emphasis on growing."
10. **Spirituality:** "Those of us who believe in something, live longer, happier lives." That "something" could be a commitment to an organized religion or it could be a strong belief in our interconnectedness with one another and nature or the importance of leaving the world a better place.

About our RTO/ERO Health Benefits Plans:

- The Health Plans are owned by RTO/ERO and managed by the RTO/ERO Health Services and Insurance Committee.
- Johnson Inc. operates as our Plan Administrator, Claims Payor and Consultant.
- Manulife underwrites the policy

How We Operate

- RTO/ERO Health Services and Insurance Committee meets five times a year and updates the RTO/ERO Executive and Senate.
- Each of our Districts has a District Health Services and Insurance Representative to assist members.
- Rates and benefits are the same for everyone, regardless of age.
- RTO/ERO is a not-for-profit organization. Surpluses above and beyond reserve requirements are "refunded" to the RTO/ERO Health Plans and become part of RTO/ERO's Health Premium Stabilization Fund.
- Members, Districts, and Senate submit proposals for Plan changes.

Important Contact Information

RTO/ERO Health Services & Insurance Committee (HSIC)
 healthcommittee@rto-ero.org / www.rto-ero.org
 300-18 Spadina Road
 Toronto, ON M5R 2S7
 Att'n: Health Committee Chair
 416•962•9463 (Toronto) / 1•800•361•9888 (toll free) / 416•962•1061 (fax)

Movies continued from Page 13

of-consciousness character studies. Explicit sex or violence does not bother me as long as it is meaningful to the story and is not gratuitous, or boring, or pathetically laughable.

I ask only that films be well-made and engaging in terms of the story they are telling. Are they well-acted? Does the script make some sense, even allowing for a suspension of disbelief? Does the movie's theme inspire me like Lincoln or Life of Pi, or provoke me into new areas of thought, like The Master, or Compliance? Does it give me a new perspective on previous ideas rigidly maintained. No matter how old we are, we always can and should learn new things.

Action blockbusters? Did they viscerally excite me while maintaining a semblance of some credibility, like the new James Bond Skyfall or Dark Knight Rises? Did the comedy make me laugh out loud? Finally, did this or that movie MOVE me in some way. Good movies should move you, inspire you, excite you, make you feel, laugh, cry, shake you up and make you see anew. Silver Linings Playbook, The Best Exotic Marigold Hotel, and The Perks of Being a Wallflower did all that and more.

If all this seems a bit too eclectic, I gain some sustenance from the American poet, Walt Whitman, who sings of himself (and all of us) in suggesting that in praising and accepting many truths, some contradictory, he is "large" and "contains multitudes."

And with that, here are twenty-five

movies that MOVED me this year:

1. Lincoln
2. Silver Linings Playbook
3. Life of Pi
4. The Master
5. Argo
6. The Best Exotic Marigold Hotel
7. The Perks of Being a Wallflower
8. Compliance
9. Beasts of the Southern Wild
10. Skyfall
11. Salmon Fishing in the Yemen
12. Arbitrage
13. Headhunters
14. Hope Springs
15. Bernie
16. Hitchcock
17. Moonrise Kingdom
18. Dark Knight Rises
19. Liberal Arts
20. Ruby Sparks
21. Chronicle
22. Seeking a Friend for the End of the World
23. The Campaign
24. Dark Horse
25. The Woman in the Fifth

If your favourite films did not appear in this list, there may be some reasons more mundane than those already mentioned. First, I didn't see them - there are only so many hours in a year and, even in "retirement", there are other things to do (Reading? Singing in a choir? Volunteering? Writing articles for RTO? Exploring a museum? Family obligations? Babysitting grandkids? Taking a power nap?). Second, many potentially great films don't come out in Toronto until after this publication deadline because the studios want


Continued bottom of Page 31 

Our Members Write ~ Anonymous



We received a communication from a member who expressed concern regarding our Charitable Foundation and its request for donations to finance an 'Endowed Chair in Geriatrics' at the University of Toronto. We summarize the comments and take the opportunity to respond should there be other members who misunderstand how RTO/ERO and the RTO/ERO Charitable Foundation are related.

The creation of this charity was a matter of great debate prior to, and at the Senate where the appropriate steps were taken. All concerns mentioned by our member were debated. We placed in our District 16 Newsletters of the day a summary of the proposals so that members might give our district representatives guidance should there be particular concerns regarding this proposal. As with any constitutional or hierarchical organization be it government, union, church, corporation, insurance, etc., it is recognized that not all members appreciate decisions made by their representatives.

1. *'We are pensioners and charity begins at home with our paying members'*: RTO/ERO once operated a Member Assistance Program whereby members in need of short term financial assistance were able to secure a loan to ease their personal circumstance. The Canada Revenue Agency determined that this was an improper use of members fees for a non-profit organization. This program does not now exist. See box on Page 16.
2. *'Pay for prescription fees for needy members'*: RTO/ERO's health plans are financed on a business model where premiums pay for stipulated benefits. No premium-based funds accrue to RTO/ERO except for those administrative services provided to the Plans, and no member fees subsidize Plan premiums. The logistical issues involved in determining 'need' to meet this suggestion would be daunting, perhaps to the extent of raising member fees.
3. *'Is there 'so much money that [we] had to initiate a chair?'* No RTO/ERO members fees are donated by the provincial body to the Foundation. Senate did provide a loan as 'seed-money' to launch the Foundation. That loan has been repaid. Some local RTO/ERO districts (not District 16) have donated some of their surplus funds to the Foundation after, we hope, full disclosure to their members. It should be noted that the donation of member fees to the Foundation was fully debated at Senate after specific motions to this end were introduced by District 16 Senators.
4. *'Seniors need beds, not chairs'*: A side-benefit of creating the 'Chair' is that, with a formal entity focussing on the needs of the elderly, attention will be drawn to exactly this need. We could not agree more and appreciate, in advance, the members support for RTO/ERO's political advocacy in this matter. *Cont'd on Page 16* 

5 'If we have any extra money we have our own charities to support':

Classroom teachers have a history of using their own money to subsidize classroom activities and students in need - no tax benefit here! It is also recognized that many support their own charity of choice - not all of those providing a tax benefit. It is not RTO/ERO's intent that one negate a prior pattern of giving. It is intended that, *as far as one is able*, an extra amount be made available to this Foundation. We believe that research directed at helping older citizens live well as they live longer is a laudable goal.

6 'I wish I could opt out of RTO and all your spending of our money':

It is known that many members have joined RTO/ERO only for the purpose of accessing the Health Benefits Plans. On the other hand, we have many members who have joined while not needing health insurance coverage and who do have a genuine interest in the well-being of former colleagues - even if it's just to stay informed. Some (we hope most) feel they receive value for the average fee of about \$60/year.

In an appendage to our member's comments, RTO/ERO was felt to be quite arrogant in the creation of, and request for, Foundation support. Perhaps, although unintended, there was a bit of pride involved. With the birth of RTO/ERO in the quest for, and maintenance of, improved pensions - especially for those in need 50 years ago; with the creation of reasonably-priced benefits plans at a time when there was no health-care system; with the financial support fund for needy members created before the CRA negated the program (see box below from the RTO/ERO auditors); with the continuing political involvement of RTO/ERO in lobbying provincial and federal governments on issues related to pensions, education, health-care, the environment, and other issues affecting older citizens, there may be a latent wish for some recognition.

RTO/ERO Toronto District 16 is in its fortieth year. Take a look at the history summarized in this issue. Take some time to download the historical documents from our website. Going forward, let's maintain, as best we can, the foresight of those whose footsteps we follow.

Paragraph 149(1)(l) of the Income Tax Act (Canada) exempts non-profit organizations from Canadian tax as long as the conditions within this paragraph are met. One of the conditions requires that no part of the non-profit organization's income (current or accumulated) be payable to, or otherwise available for, the personal benefit of any member. Therefore, if assistance payments are made directly to the member or to a third party where the member is benefitting this would jeopardize RTO's non-profit status.



2013 RTO/ERO rates at the Courtyard Marriott

The Courtyard Marriott hotel (Yonge Street, one block north of College) offer RTO/ERO members Preferred Corporate rates for a standard guestroom, single/double occupancy. Group bookings (10+) will be negotiated on request. 13% HST applies.

2013 rates for individual travel in Canadian dollars per room per night

\$125 - January, December	\$135 - February, March, August
\$139 - April, July, November	\$149 - May, June
\$154 - September, October	

Rates are subject to applicable taxes. Cancel room reservations by 6:00pm on the day of arrival to avoid penalty.

Please note that these rates are NOT available on the following 2013 dates: March 3-6, June 29-July 6, August 2-3, September 5-14, and December 31. These dates are subject to changes without notice.

One bedroom suites cost an additional \$50 above the Preferred Corporate rate. The Prestige package for \$30 above the Preferred Corporate rate includes: one breakfast, local calls, robe and slippers, and upgraded personal care amenities in the guest rooms.

Reservations can be made by calling the reservation office at 1•800•847•5075. You must mention that you are an RTO/ERO member when booking and provide some form of member identification upon arrival.


Donate Wisely: Take time to learn about a charity before you donate. The Canada Revenue Agency (CRA) regulates more than 85,000 registered charities in Canada, and has online tools to help you learn more about them before you make your donation! Check to see if your charity is registered with the CRA. Go to www.cra.gc.ca/charitylists or call 1•800•267•2384.

Beware of charitable donation schemes that promise you tax savings greater than your initial donation amount. Some fraudulent charities take names that are very similar to other well-known legitimate charities in order to get your donations. Do not make a donation if you feel pressure to give immediately, if you are offered a receipt for more than you actually donate, or if there are other signs of fraud. Report fraud to the Canadian Anti-Fraud Centre at 1•888•495•8501. Only registered charities and other qualified donees can issue receipts for income tax purposes. Be aware of donation schemes that promise you returns greater than your donation amount. For more information, please see The Canada Revenue Agency: protecting Canadians from gifting tax shelter schemes.

They told me I was gullible and I believed them.




Fall Luncheon ~ Kay Jeffery

About 120 members and friends of Toronto District 16 attended our Fall Luncheon on November 14. We appreciate the efforts of **Kay Jeffery** for her excellent organization and of **Barb and Bob Putnam** who handled the registrations. A number of former executive members joined the festivities while **Ken Edge** (www.edgemusic.ca) provided assorted music to suit the changing atmosphere from easy listening for the Craft Show and Luncheon to more lively fare for those with a bit of rhythm and others wishing to exercise their vocal cords. Will we see you at our Spring Luncheon when we celebrate our 40 years of service to retired education workers? 

**ONTARIO DUDE, ED MARTIN, GOES TO THE
CANADIAN WILD WEST**

If you ask Ed Martin, one of our most exciting regular presenters, what he has been up to since we last had the pleasure of his company, he says (low key, as ever) that he has “experienced a few things he had dreamed of doing for quite a while.” Now that might mean he has found a way to be one of the first to visit Mars as a tourist. But no, it turns out that he is referring to visiting a real working ranch in Alberta, plus adding a train trip through the Rockies on the luxury Rocky Mountaineer to an area that is the holy grail of Canadian tourism. We can hardly wait to see what impact Ed had on that ranch, and whether or not, after his hip operations, he did any bull riding while there. By coincidence, it happens that the Holyers had also long dreamed of that train ride, but upon recovering from some health issues, they are determined to follow in the giant footsteps of our man Ed Martin. He has blazed the trail (in the observation dome and dining car) and documented the pleasures of seeing “the snaggletoothed mountains and epic wildlife” while devouring those Alberta shortribs and exquisite tiger prawns as the train progresses at “Kodak speeds” to accommodate the shutterbugs and the foodies simultaneously. All of this happens in broad daylight, as the train deposits the guests in good hotels at night and reclaims them for breakfast and another day of shock and awe in the mountain scenery.



Is this not the most romantic way to travel? Definitely, we say, but it ain't cheap! There are three levels of service and accommodation from which one can choose, but the scenery is all first class along with some optional side trips, as Ed will explain. The nature lover in us will be relieved to read that the private company, which operates the Mountaineer trains, is involved in the Rocky Mountain Caretakers Program to help preserve the natural environment of the regions where they operate through tree planting, releasing juvenile salmon, reducing fuel consumption and emissions, and noise pollution from their trains through new technology. They also claim they donate the leftover gourmet items to food banks in Vancouver, but I doubt there are many leftovers from such a menu. 



**WILDLIFE AND WILD PLACES IN THE AMERICAN WEST
WITH PAT ZUEST**



Pat Zuest and Ed Martin are both members of the Toronto Camera Club which has a roster of amazing photographers whose shows, at certain times, are open to the public. We thank Iona Bell, a long-time District 16 member and contributor herself, for recommending her fellow artist/travelers to us.


Pat Zuest has delighted us with her magical world-class work before; this time she is up very close and personal with some of the wild life in the American West of Colorado, Wyoming, Washington and Oregon, while also documenting the story of human settlement in those areas. Pat says:

“You fly by on the highway and see fleeting glimpses of a deer or a bear... if you're really lucky. But you never get to spend time with these animals. I love to watch animal behaviour - how the babies seem to harass their parents which are truly patient in rearing their young.



This show brings you right into the daily lives of our neighbours, the wildlife of North America. Then it takes you to some of the places they call home: the mountains of Colorado, the famous Yellowstone Park with its geysers, and the Washington/Oregon grasslands, where we will follow the story of human settlement.

I love photographing nature in all its permutations and invite you to join me in the wilds of Western North America to take a close look at the first occupants of our beautiful continent.”

As we know from previous experience with Pat's presentations, what you are going to witness will cause you to gasp with awe or even shed a tear at the startling beauty of the images and the accompanying sounds with which she enhances the pictures perfectly. She has also been generous in demonstrating the technology that facilitates her artistry. 



Goodwill ~ Marjorie Blake

HAPPY NEW YEAR 2013! Welcome letters were sent to 58 new members from October to December. Sympathy cards were sent to 12 relatives of deceased members. Cards were sent to relatives of recently deceased **Nadia Dmytryshyn** and **Bruce Nicholson**.



Poinsettia plants, knitted slippers and greeting cards were sent to centenarians **Sr Ducharme, Sr. Consolata** and **Clara Lahmer**. Poinsettia and greetings were sent to **Margaret Crawford**, a Special Education teacher at Montrose Junior Public School in Toronto in the 1970s, who is confined to a nursing-home in Blenheim.

Seven of our centenarians: **Doris McCarthy, Gladys Annis, Madison Brigden, Harry(Henry) McQueen, Marjorie Robertson, Josephine Rogers, and Regina Tait** were quietly taken away from us between 2010 and 2012.

Happy 101st Birthday to centenarian **Clara Lahmer** on January 1!

Congratulations to **Bruce and Sandra Robertson** on the birth of their second grandson, Adam, on December 5, 2012.

Thanks to **Nadine Mayers** who offered her services to Goodwill. Nadine works with seniors through the Toronto Central Community Care Access Centre and is willing to be a contact person to talk to members about services to Seniors.

Additional thanks go to members who continue to inform us about members with whom we should keep in touch. Your input is greatly appreciated!

Contact: **Marjorie Blake** : 905•837•0874/905•837•8453/mdblake@sympatico.ca

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

Nadine Mayers: 416•654•9011

TEOF Lunar New Year Banquet

CELEBRATE THE YEAR
OF THE SNAKE!



Friday, February 22, 2013

Dim Sum King Seafood Restaurant

421 Dundas Street West (south side between Beverley and Huron)

3rd floor (Ramp from street and elevator)

(Municipal parking west of restaurant, south side of Dundas, between Huron & Spadina)

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

Tickets are \$60 per person or \$600 for a table of ten (The slightly higher price will enable us to have more and better door prizes and no raffles to enable our guests to have a more relaxing time). 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

40th Anniversary Special Donation Form



For 2013 Only!
In Honour of Our
Fortieth Anniversary
Please Consider a Special
\$40 Donation
to the
RTO/ERO Charitable Foundation

We thank all those who have contributed to this effort to date. In honour of our 40th Anniversary, your executive is sponsoring this Special Donation Form. Donations from our 4,700 members will help fulfill our Foundation's mission - *to improve the lives of senior citizens*. A number of your executive and others are making this Special Donation over and above their current 3-year commitment or single bequest.

To Donate: Phone: 416•962•9463 ext. 245; 1•800•361•9888 ext. 245

Email: ajones@rto-ero.org or foundation@rto-ero.org

Online: www.ero-rto.org/rtoero-charitable-foundation

Mail or Fax or In-Person: Use the form below.

Charitable Tax receipts are sent to you to file with your income tax return.

The RTO/ERO Foundation is a Registered Canadian Charity, Number: 8486621 10RR0001

Thank You & Happy Anniversary!

RTO/ERO Toronto District 16 '40 FOR 40' Donation Form

Please make donations payable to: **The RTO/ERO Foundation**

Mail to: **The RTO/ERO Charitable Foundation** Fax: 416•962•1061

300-18 Spadina Road
Toronto, Ontario MSR 2S7



Name: _____

Address: _____

City, Province, Postal Code: _____

Phone: _____ Email: _____

Payment Information:

Cheque or Money Order enclosed

Creditcard # VISA MasterCard _____

Name on Card _____

Card # _____ Expiry ____/____

Signature _____ Date: _____

Leadership in pension funding innovation: Adapting to today's demographic reality

Address by **Jim Leech**, President and CEO, Ontario Teachers' Pension Plan
To C.D. Howe Institute of Canada
Wednesday, November 7, 2012 Toronto, Ontario

Edited for space. Used with permission.

Original available at: <http://www.otpp.com/news/article/-/article/64066>

Pension plans come in two basic flavours: Defined Benefit (DB) and Defined Contribution (DC). The Teachers' plan is a Defined Benefit plan. That means pensions are based on a formula of service and age. The pension benefit is predetermined, is not contingent on investment performance and is an obligation of the sponsor.

Benefits under Defined Contribution plans depend entirely on the market value of the funds in a person's account at the time of retirement. They work exactly the same way as an RRSP. If markets have been bad, your retirement lifestyle will be less than if markets have been booming. We all can name friends who have had to postpone their retirement because their savings were ravaged by the 2009 recession – in other words, they no longer have enough “gold” for the “golden years”.

Pension plans public and private [in Canada] – were devised when “retirement longevity” was an oxymoron. Pensions were meant to bridge the gap between work cessation and death ... a short distance, given life expectancies at the time. According to demographer David Foote, Canada chose a retirement age of 70 in the 1920s when life expectancy was 61. So, on average, you were dead for nine years before you could receive your

pension! In 1951, a means tested pension was made available at age 65 when average life expectancy was 68 and a half. When the Canada Pension Plan was introduced in 1966, life expectancy was 72.

Today's life expectancy rates are very different. World life expectancy has more than doubled over the past two centuries. ...it highlights the issues of benefit sustainability and intergenerational equity – making sure that pension funds are there for today's younger teachers, and those who haven't even been born yet, when they retire.

Let me stress that Teachers' is not in any short term financial crisis. We have over \$120 billion in assets and can pay pensions for decades without any changes. Our team's investment success is second to none in the world – literally. At 8.4%, our 10 year total fund returns as of the end of 2011 are the highest of the more than 370 pension funds around the world studied by CEM Benchmarking, the world's leading authority on pension fund measurement. But still, we find ourselves dealing with recurring shortfalls because the growth in our pension obligations is outpacing our asset growth. One thing we know for sure: investment success alone cannot

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fix this problem. The fix lies in plan design.

The first cause [to push up pension costs] is demographics, increasingly higher life expectancy, coupled with retirement periods that exceed careers, as well as reduced ratio of working to retired members. The second cause is low interest rates. Pension finances are no different than consumer finances in this regard: you have to save more to pay for pensions when investment returns are lower.

I am not as concerned for our members as I am for the 75% of the Canadian private sector workforce reported to have no employment based pension plans whatsoever. And RRSPs have not proven to be the solution – average RRSP balances are woefully short of the levels they need to be in order to fund retirement.

Former Bank of Canada Chairman David Dodge and his co authors in a C. D. Howe Institute study last year sounded similar alarm bells when they wrote ...that Canadians generally must decide to save more or save longer, or both, and on the other side of the ledger, decide to accept less, if they do not.

Dodge suggested that Canadians needed to save between 10% and 21% of their income annually for 30 to 37 contributing years to reach an acceptable income replacement target. Remember. ...teachers are scheduled to save 26% because they're required to, but that is only for 26 years.

Let me return for a moment to the DB/DC debate and sound a word of

caution: We must not allow “pension envy” to define that debate. There is a danger that this could happen, however, as the private sector increasingly moves toward Defined Contribution plans and away from the Defined Benefit model claiming it is unaffordable. And politicians start embracing this idea to grab headlines.

The truth is that DB Plans are far less expensive vehicles for pension saving. A report by the US National Institute on Retirement Security finds that there are four main reasons for this:

- Individuals in a DC Plan must plan to live a long life to the maximum on the actuarial table, as you don't want to run out of money part way through your retirement! Because individuals can't pool longevity risk, like DB plans do, they're forced to accumulate more in their DC plan than would be necessary to fund an equivalent DB plan, which can be based on actuarial averages.
- Because DB plans are ageless, they can perpetually maintain an optimally balanced investment portfolio. By pooling their savings in a DB Plan, the participants can afford to engage professional investment advisors – something that the average worker with a DC Plan or RRSP cannot afford.

- DC Plans and RRSPs are usually invested in retail products that carry large administrative fees – sometimes as high as 2% per annum. Contrast that with the cost at Teachers' of around 50 basis points, including all

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Speech continued from Page 25

fees to third parties. The extra 1.50% over a working lifetime is a huge cost amounting to just under 30% of the total funds you could have for your retirement.

...it is future social costs of shifting the entire risk to employees that has not been widely acknowledged. Members of [DC] plans will likely retire with inadequate retirement incomes imposing enormous obligations on future governments (read: taxpayers) for further retirement income assistance.

So, we as a society are in a pickle: Defined Benefit plans are being terminated and replaced by Defined Contribution plans which are inadequate. But a wholesale shift from pure DC to pure DB is not a panacea, either.

It's time to take a look at ...a model that reflects today's pension reality and shares the risk more equitably between the employer and employee and amongst all members.

The recent market chaos should be a wake up call to everyone – companies, governments and citizens – that our current pension system needs to be overhauled. The Dutch, for example brought ongoing sustainability to their pension regime by setting guaranteed pensions to a career average compensation level, rather than a top five year average level, and without indexation. A good starting point. Employees then can purchase additional credits through a DC overlay should they wish – in other words, a DB DC hybrid. A recent Air Canada CAW

accord established a similar structure for flight attendants. And in a very progressive move, the Province of New Brunswick recently amended their pension legislation to permit greater risk sharing between active members and retirees.

All Canadian workers should have the opportunity to maintain their desired post work standard of living. They should be able to participate in low cost, well managed, collective pension arrangements. Canada's current public pension structure – Old Age Security, CPP, QPP – is a good start. But supplementary pension arrangements are needed.

With that in mind, the federal government introduced a framework for Pooled Registered Pension Plans a couple of years ago and which was tabled in the House last month. The federal government believes that this new defined contribution concept supposedly will improve the range of retirement savings options for Canadians. But from what we have seen so far, I fear it falls short of providing the level of retirement security our aging population requires. That is likely why the provinces have not moved forward as they are still trying to figure out how to make it work to address the underlying issue.

Unfortunately, it smells an awful lot like a big RRSP (which have not worked). It does not address the question "How do we get people to save?" "How do we get costs down?" And since defined contribution plans place the investment risk on

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Pension continued from Page 10


1976: The Commission moved to 4½ day week with a longer day for the first four and closing at noon Friday.

1983: Allowances and an interest in the Fund from inception until 1983 were protected from attachment, garnishment, seizure or other process of law and could not be assigned. In 1983 this protection was waived in respect of "an order for support or maintenance enforceable in Ontario."

1984: Best five years calculation implemented for those retiring in 1982 and later. Retirement became possible for a limited time without age penalty for those lacking the 90 factor who are aged 55 and also for those who have 35 years service.

2001: These last Plan improvements included:

- improved pensions at age 65
- earlier retirement age with a reduced pension at age 50
- a 10 year guarantee for members' pensions
- a permanent 85 factor
- improvements for 11,400 existing pensions

2010: Indexation is 100% of CPI for pension credit earned until the end of 2009 and 50% to 100% of CPI for pension credit earned after 2009, depending on the plan's financial status. 


Speech continued from Page 26

in the shadow of possible future tail individual investors, it is still too much of a lottery.

As Administrator of the Teachers' Plan, we do not set contribution rates or benefit levels. But we do concern ourselves with risk and sustainability. In that respect the Teachers' Plan is also different in that our members are both the recipients of a guaranteed pension AND the co-guarantor of fellow members' pensions, including all retirees. Think of it this way: every young and future teacher has pledged their pension as collateral to guarantee all of the older members' and retirees' pensions. That is why we have to keep an eye on the level of intergenerational risk embedded in our plan.

By statute, the younger members are carrying the heavier risk burden

in the shadow of possible future tail events. Contribution rate increases would impact them for longer. And because earned benefits cannot be changed, but only future ones can, the young will take the biggest reductions over time. That is to say that, in the event of a weak economy, they could pay much more for much less. As the administrator it is our job to ask: Is that fair? Of course times change and we must adapt to our new realities. But shouldn't we all adapt? Shouldn't that burden be shared among all generations at least somewhat?


It is wonderful that society in general and our members in particular are living longer and longer. It is terrific news, but we need to adapt to this new reality just as we are in other aspects of living. 

RTO/ERO Education Scholarships Awarded

Annually, RTO/ERO awards up to 25, \$1,000 scholarships intended to provide financial assistance to applicants pursuing full-time or part-time careers in teaching from an accredited teacher training facility.

We hope to meet them at our Annual Meeting in May.

Details and applications for 2013 will be made announced to members as soon as they become available. Watch this Newsletter and our E-zine.

Congratulations! We wish you all the best for a rewarding career. 



For 2012, all 25 scholarships were awarded. Two recipients are relatives of

WIDENED ELEGIBILITY FOR 2013

Toronto District 16 members:

Claire Powell

Julie Farrally Horich

Trio Bravo Concert Series

Terry Storr: Clarinet
John Selleck: Piano
Baird Knechtel: Viola



2012-2013 season


All Saints, Kingsway Anglican Church
2850 Bloor St. W. (at Prince Edward Dr.)

All concerts are at 2:00pm

Tickets: \$20 (\$15 Senior/Student) ~ website/door

February 10, 2013: Dolly Suite - Gabriel Faure; Pavane - Gabriel Faure; Trio in A Minor - Gordon Jacob; Golliwog's Cakewalk - Claude Debussy

May 5, 2013: Clarinet Quartet - Karl Stamitz; Divertimento in E Flat for String Trio - W.A. Mozart; Piano Quartet in E Flat - Robert Schumann


Visit www.triobravo.ca or, contact **Baird Knechtel** at 416•242•2131 / baird@triobravo.ca 

Website Change

Effective July 1, 2013 our new websites will be:

<http://rto.toronto.eroerto.org> (Toronto District 16)
and

<http://rto-toronto.eroerto.org> (Toronto Districts)

Our current site, (www.rtoerotorontodistricts.org) will run simultaneously. In the next few months, if you have an interest, check our new URLs and let us know if you have trouble finding something or find errors on the sites by using the 'Contact' function. 

Protons have mass? I didn't even know they were Catholic.

More Theatre Day Trips, Autumn, 2013

by Jack DeGroot & Linda Grieve



For the added enjoyment of our members and their friends, a number of trips have been planned. Each outing includes: lunch, dinner after the matinee performance, comfortable transportation by motor coach and all taxes and gratuities.

STRATFORD PRODUCTIONS

Monday, May 13, 2013 ~ or Friday, October 18, 2013

Stratford Festival Theatre

Cost \$140.00/person

"Fiddler on the Roof" The play tells a moving story of defiant love and of a community threatened by intolerance. It features some of the most memorable melodies and you will be thrilled with the directing and choreography provided by Donna Feore. "Fiddler" is a must-see.



Friday October 4/2013

Stratford Festival Theatre

Cost \$135.00/person

"The Merchant of Venice" ~ Here we are invited to examine our values. In the play, beautiful Portia's hand can only be claimed by the suitor who solves the puzzle invented by her father. The cast has the great Brian Bedford in the role of Shylock and Tom McCamus as Antonio. You have all studied this play years ago. Plan now to see this great production performed on the thrust stage of the Festival Theatre.

Wednesday, October 16, 2013

Avon Theatre

Cost \$165.00/person

"Tommy" ~ Tommy swept the Tony Awards in 1993, one award being Best Director for Des McAnuff. It played Broadway's St James Theatre for two years. Touring companies then took it all over the world, including year-long runs in both London and Toronto. Now Mr. McAnuff is back with many members of the original creative team to 'wow' the audiences in Stratford's Avon Theatre. Don't miss it!



SHAW PRODUCTIONS

Friday May 24/2013 ~ or Friday October 11/2013

Festival Theatre

Cost \$135.00/person

"Guys and Dolls" ~ On the streets of New York City you will meet them all; wise guys and chorus girls, gamblers and actresses, cops and bobby soxers.

Continued on Page 30 

Theatre continued from Page 29

You will also get to know Sarah Brown, a “Save-a-Soul” sergeant who wants to save the souls of Sky Masterson and of Nathan Detroit. Call a friend and see this “the greatest of all American musicals”.



Tuesday, October 1, 2013

Festival Theatre

Cost \$135.00/person

“*Lady Windermere’s Fan*” ~ This is Oscar Wilde’s first hit that made him an overnight success. Beautiful, rich and newly married, Lady Windermere is planning to throw herself a glittering 21st birthday ball. Things are stifled when a notorious gossip drops by and suggests that there is an affair between her husband and a mysterious Mrs. Erlynne who is also planning to turn up at the party. Do book a seat for this comic thriller full of intrigue.

Wednesday, October 23, 2013

Festival Theatre

Cost \$135.00/person

“*Enchanted April*” ~ Lottie and Rose are two housewives who need some enchantment in their lives. Lottie answers an ad in the paper that reads, “Small castle on the Mediterranean, Northern Italy. To be let for the month of April. Cook, gardens, ocean view.” So begins this story of a lifetime; rediscovering themselves among the wisteria, wine and sunshine. This Shaw Festival premiere has been called beautiful and theatrically rewarding.


To order tickets: Call the numbers below on Wednesday, February 6, 2013 beginning at 8.00am.

1. Call **Jack DeGroot** at 416•691•3046 to book:
“*The Fiddler on the Roof*” / “*The Merchant of Venice*” / “*Tommy*”
2. Call **Linda Grieve** at 416•498•7228 to book:
“*Guys and Dolls*” / “*Lady Windermere’s Fan*” / “*Enchanted April*”



If your booking is confirmed when you call, please forward a deposit of \$50.00 per ticket payable to Club 16. Please put date(s) of production(s) on the face of your cheque to facilitate processing. *Note: Due to a vacation planned by Jack and his wife, cheques will not be cashed until after April 10, 2013. Cheques may be Post-dated to that date.*

Important Notice for persons attending Shaw Productions: The usual “pick-up” places will change:

- 1) *Kipling subway will become Yorkdale Subway Station*
- 2) *Winston Churchill will become Hurontario carpool lot* 

Social/Recreation continued from Page 6




Mah Jongg Group ~ One of our members, **Cindy Shore-Beauvais**, has established one cadre of players thanks to her request for participants in an earlier Newsletter. **If you are interested in joining a second group of North America Mah Jongg players, contact Lone Smith at 416•234•1969.**

Monday Matinée Movie ~ Like movies but never get there? Join the Monday Movie Club and we’ll notify you once a month of an afternoon movie at the Varsity on the third Monday of the month, 12 months a year. If the movie interests you, join us at the Varsity, and, if you’re free, have coffee with us afterwards at Scaccia in the same building. (The Manulife at Bay and Bloor.) Contact: **Ann Ludwigsen** at acludwigsen@rogers.com (remember to check your spam folder) or 416•324•0909.



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



Walking/Talking Group ~ **Phyllis Broom Walker**: llanoka@aol.com / 416•653•3521. Our walking group is organized informally. When I see something free and available I send the information to the group. This is a recommended activity for continued health and well-being. Put your name on my email list. As always... thank you. **Phyllis.** 




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.’*

TCDSB & TDSB Events



Clinton Public School ~ 125th Anniversary on Thursday May 9, 2013 from noon to 7 pm. Re-establish contact and participate in the year’s events.

Contact: Wendy Hughes, Principal: 416•393•9155
clinton@tdsb.on.ca / www.clintonpublicschool.ca 

Movies continued from Page 14 Motors. Third, I did not like them. them to be fresh for Oscar This year, be large and contain considerations. This year, these may multitudes. Enjoy all these films and include Les Miserables; Zero Dark more, keep your comments coming, Thirty; Amour; The Impossible; and I’ll see you at movies that move Django Unchained; Pieta; and Holy you in 2013. ...John 

Welcome to New Members ~ Bob Neal

Contact: 416•694•9683 / bneal@sympatico.ca



Welcome to those having joined RTO/ERO in November, 2012. 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 January 1, 2013, our Toronto District membership was 4647.

Kristine Balins
Susanne Crookston
Stephen Degraaf
John Chris Gillis
William H Henn
Julie Jean-Marie
Keith Martin
Judy McAdam
Andras Molnar

Bob Neal, Membership
Lynn Murray
Kristyna Orsi
William Price
Patricia Quinlan
Eleanor Raich
Eric Ralph
Jean Ralston
Miriam Simpanen
Frances Weingarten

Downtown Coffee Club

A group of RTO/ERO members and friends meets for coffee every Wednesday and Saturday throughout the year. Some participants come on bus and subway - Yonge & Bloor. Join us when you're free at the **Croissant Tree** on the northeast corner of Church and Charles about 10:30am. We chat over coffee for an hour or so, then we're on our way. For more information, call **Ann Ludwigsen** at 416•324•0909 / acludwigsen@rogers.com.

Toronto Choristers Order Of Good Cheer
Concert
Tuesday, May 7, 2013 at 7:30pm
Jubilee United Church, 40 Underhill Drive

Annual Spring Concert
Wednesday, May 22 at 7:30pm
Sir John A. MacDonald Collegiate Institute, 2300 Pharmacy Avenue
Tickets available at the door or from choir members.

When asked for an opinion on punctuality, an applicant for an office job assured me it was extremely important. "I use periods, commas, and question marks all the time," was the reply.



~ TPSPA 2013 Reunion ~ Wednesday, June 5, 2013

Mandarin Restaurant at Yonge/Eglinton above the subway Station

Cost: \$16.00 for those 65 and over / \$19.50 for those under 65.

To expedite entry, please have correct change. 100 spaces are reserved but more are available if we are notified in time.

Accordingly, we need definite numbers by Monday, May 27, 2013.

Please confirm via one of the following:

Arlene Freeman ~ 416.630.3672/ auntiear@sympatico.ca
Valerie Mah ~ 416.533.0445/ vmah@ican.net

From Your Editors

In this issue, we continue our review of RTO/ERO's and our Toronto District's history. **Bob Lamb**, in his 'The First Generation' history of RTO/ERO, identifies that *'the documented aims of the Superannuated Teachers of Ontario are... First, wielding some influence in the matter of superannuation. Next, providing for those services which are available to teachers as "fringe". Last, is the social aim of maintaining contacts with fellow teachers. The Superannuated Teachers organization was the child of these aims rather than the parent.'*

Amongst our varied content, we felt that the speech by **Jim Leech** as referenced by Martin Regg Cohen, Queen's Park Columnist, in the November 29 Toronto Star was quite important for our membership to know about.

Newsletter Contact:

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President: **Roy Harvey**, E34-288 Mill Road, Toronto ON M9C 4X7
416•626•0787 / eroy.harvey@sympatico.ca

Map to Holy Rosary Parish Hall (HRPH)
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 ~ Marjorie Blake

Contact: 905•837•0874 / mdblake@sympatico.ca

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.



Doris Beveridge
Bonnie L. Bythell
Mabel B. Campbell
Charles Downs
Nadia Dmytryshyn
M. Elaine Edwards
Donna Kerr



Robert L. Krueger
Phyllis L. MacMillan
Yvonne McKenzie
Bruce Nicholson
Kenneth Sharpe
J. Sullivan
Regina M. Tait

Archival Photos ~ We Still Need Your Help!

We have reduced the number of photos needed of past Executive Members, thanks to several of our members. If you have a source for the following individuals, please let us know.

Contact: **Bill Menagh**, 416•488•3372 / bmenagh@sympatico.ca
674 Oriole Pky, Toronto ON M4R 2C5

Allen, Gertrude
Barrett, Dr. Harry
Coles, Sidney

Milloy, Archie
Moore, Mary
Reid, Walter

Schissler, Laura
Whitley, Harold

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.

RTO/ERO Toronto Executive 2012 ~ 2013

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

Executive Meetings are typically the second Thursday of the month and are open to RTO/ERO Toronto members. Prior notification is appreciated.

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.

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.

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 reject, or modify, 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 content in this document with appropriate attribution. Third-party submissions **must include all source details.**

Submission standards: Electronic TXT file preferred, (or Word DOC or WordPerfect WPD file) emailed to the editor at bmenagh@sympatico.ca. Save submissions created in other programs as TXT files. Typed or hand-printed copy accepted, but earlier submission is advised.

Editorial Committee: Ian Baird, Roy Harvey, Bill Menagh, Mary El Milosh
Publication Schedule:

Submissions: First day of September, November, January, March, May
Mailings: Late September, November, January, March, May

RTO/ERO Contact Information

RTO/ERO 300-18 Spadina Road 416•962•9463/1•800•361•9888 www.rto-ero.org	Benefits Service / Johnson Inc 416•920•7248 1•877•406•8077 www.johnson.ca	Teachers' Pension 416•226•2700 1•800•668•0105 www.otpp.com
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OMERS: 416•369•2400 / 1•800•387•0813 / www.omers.com



Kay Jeffery writes: For the 4th year, RTO/ERO members have been featured as models at the Zoomer Show! Ages ranged from 60s to 95. Age is just a number!

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

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Volume 35, Issue 3

January, 2013

Origins of RTO/ERO and Timeline of Important Developments

The need for an organization to represent retired teachers' interests regarding pensions arose in the mid-60's when a number of retirees and the Ontario Teachers' Federation were faced with changing times: some long-time retirees had pitiful pensions; the Federal government was considering a universal pension plan; the Ontario government was wondering how to improve government-employee and teacher pensions vis-a-vis the proposed Canada Pension Plan while helping those in need. Over time, these origins can get lost. So we take this time in our 40th year to remind you of our story.

Teachers, active and retired, have a history of political action related to pension improvement. We summarize, from **Bob Lamb**'s writings, as follows:

Following the closure of the Ryerson Fund to new entries in 1885, efforts were continued to achieve a better scheme of superannuation. In 1901, The Ontario Educational Association (OEA) resolved: "That in the opinion of this Association it would be in the interests of the teachers of Ontario to have established some scheme of superannuation under the control of the Education Department." The OEA was joined by a committee from a new group called the Teachers' Alliance.

The hope was realized when the Superannuation committee of the Ontario Educational Association reported "complete success" at Convocation Hall in April, 1917 saying that the new Act would prove to be "the best on the statute books of any country". This had followed a delegation of 2,500 teachers, spearheaded by the London Teachers Association, marching on the Legislature on March 9, 1917, to present their concerns to the government of Sir William Hearst.

STO was engaged in political lobbying in its very beginnings. Murdoch McIver, in a letter (May, '68) quoted in *The Long March* (p. 361), said, "I am in the middle of an operation to blanket the Legislature by having every member of the Legislature visited by two retired teachers." Before Christmas of 1969, Minister Davis announced that all pensions, including those of civil servants, were to be increased by 2%, with some limits, for each year a pension had been in force. *Continued Page S12* 📖

Origins of The Superannuated Teachers of Ontario

The spark that ignited the idea of an organization representing retired teachers was the introduction of the Canada Pension Plan in 1965. By this plan each employer was to deduct a percentage of each employee's salary and remit this to the Canada Pension Plan (CPP). **Art McAdam**, in one of his reports, said that Premier John Robarts had decided that the most that should be taken from a teacher for pension purposes was a total of 6% and so the CPP should be "integrated with" rather than "stacked on" the teacher contribution. There was a fair amount of controversy generated among teachers, some of whom were willing to forego money loss now for benefits in the future, while others felt that dollars in their hands now were more desirable than a better pension at the end of the road to retirement.



Art McAdam

The Premier, at a meeting with the Board of Governors of the Ontario Teachers' Federation (OTF), put forward the integration plan but indicated that the superannuation fund would continue to provide pensions up to age 65 in the usual manner, after which the pension would be reduced but augmented by the CPP. Also added was a provision for the superannuation allowance to be based on the best seven years salary rather than the best ten years salary as it was at that time. Since salaries had increased substantially in the period this meant a much better pension. Seeing that this appeared to be a suitable compromise, the Board of Governors accepted the proposal.

When the Minister of Education made his annual visit to the Spring Meeting of the Board of Governors in 1966, **Nora Hodgins**, the Secretary of OTF, asked what was to be done for those who were already on pension and who had paid 6% into the Fund for many years past. The reply was that those pensions would not be disturbed.

Nora felt that pension changes for future pensioners should apply also to those already on pension and suggested that the retired teachers get organized. Art drafted a plan of organization for a retired teacher group and an OTF committee was formed to organize the superannuated teachers. The committee of ten retired teachers, two from each affiliate, was chosen by Art and **Norman MacLeod**. Those selected were **Art McAdam** (Toronto),



Norm MacLeod

Norman MacLeod (Leaside), **Jean Beach** (Ottawa), **Marie Jeanne Seguin** (Ottawa), **Murdoch McIver** (Toronto), **Harvey Mitchell** (North York), **Mary MacPherson** (London), **Laura Cook** (London), **Elizabeth Newman** (Toronto), **Marion Tyrrell** (Toronto) and **Yvonne Laronde** (North York). (Location by address, not by Board.)

Marion Tyrrell (later the first secretary of STO) wrote that Norman, Art and Murdoch were the driving force in the committee with Marie Jeanne and Harvey providing major support.

The November, 1967 OTF Reporter contained a report of the Interim Committee for the Superannuated Teachers which informed the OTF Governors that: "Every person who upon retirement is a member of the Federation and who is receiving a pension or an allowance under the Teachers' Superannuation Act, may, upon request, be an associate member of the Federation." Steps taken included:

1. Sending an information and progress letter to each pensioner.
2. Meeting with J. R. Causley Director of the Superannuation Commission to have a consent form sent to all superannuated teachers from his office and that a membership fee could be deducted annually from the pension cheque.
3. Sending to each pensioner and those who choose to join the Superannuated Teachers' Organization nomination forms and ballots to elect the first Senate.
4. Meeting with the Minister to review benefits for those retired prior to 1966. (Minister to take a minimum \$300 raise to the government.)

This interim committee gave the organization a name, the *Superannuated Teachers of Ontario*; defined the membership as being superannuated teachers; and provided for a Senate of 20 senators to be the governing body - four to be elected by and from the retired former members of each of the five affiliates. The Senate was to meet at least once per year and be required to elect from its members, a president, vice-president and a secretary-treasurer.

To accomplish this, it was necessary to secure the approval of the potential membership and provide for the election of the Senate and eventually for its officers. Each retired teacher was asked to submit a name of a retiree

from his or her affiliate. Five names of those most favoured by each affiliate were then included on a mailed ballot with two to be elected. A large majority of retired teachers favoured the proposal and the election occurred on March 14, 1968, with the 20 Senators meeting in the OPSMTF (now ETFO) Board Room [then] at 1260 Bay Street. The first elected officers were Kay MacPherson (past-president) Art McAdam (president), Norman McLeod (vice-President) and Marion Tyrrell (secretary-treasurer).



Murdock McIver*

Beside organizing itself, Senate set a membership fee and approved a constitution which lasted until 1973 when Murdoch McIver introduced a new one which allowed for the formation of districts and the power of districts to elect one of their members to the Senate. The Senate also tackled the problem of inadequate pensions received by early pensioners. There were many examples of hardship available. Murdoch McIver (President, STO 1973) had retired in the early fifties at a pension of about \$3,500 which at that time allowed for living at about his previous style. Twelve years later this amount was approaching penury due to the cost of living increases during that time. But at this first 1968 meeting, the chairman ruled that the matter should be deferred until the OTF resolution calling for pension adjustment based on substituting the best seven years' salary. This had been done for all teachers retiring after 1965. A resolution was adopted calling for a meeting with the Premier. This occurred, but the meeting was a disappointment since he was not in favour of recalculation. But Mr. Robarts indicated that an escalation clause might be a possibility if the teachers were willing to increase their contribution. It was apparent that another tack had to be taken. The new STO president Art McAdam wanted to restore the power of the pension by way of a formula which would remove much of the inequity. It appeared to also to Robarts that the minimum pension of \$600.00 in place for 50 years should be brought up to meet the needs of the present day. His draft proposal called for:

Continued on Page S6 

* **Elisabeth McIver**, daughter of Murdock, was kind enough to send us a photo of her father for our archives. She also sent a letter containing personal recollections of teaching many years ago. We reproduce her description on Page S5.

Dear Mr. Menagh:

Someone recently passed to me your September Toronto Newsletter asking for photos of past Executive Members who were the original builders of District 16. I am the youngest of Murdock McIver's seven children, 85 years old.

I have very vivid memories of my Dad spending countless hours to bring about liveable pensions to retired teachers. Even as the teachers in the days prior to technical wings springing up everywhere, teachers struggled to raise families on very low salaries. Salaries became liveable only after teachers were brought in from industry to fill the teaching positions. People from industry would never have accepted positions at salaries academic teachers were getting so they had to raise incomes for the academic teachers already in the classrooms. When the government, Federal, woke up to the fact that students had to finish high school with some skills that helped them to find a job, they funded school boards 75% of the cost of building the tech wings.

Years prior to this major change, my father became aware of the teachers who had taught for 40 years, retired with pensions of \$2,000.00 a year. Without having saved something from their meagre salaries, they wouldn't survive, and actually, in those days, many teachers did not live many years in retirement, particularly male teachers.

My Dad, with a few other teachers travelled by train on weekends to many places in Ontario and he worked with the Ontario government to make the needed changes. He worked tirelessly in his eighties to have teachers' pensions pegged to the cost of living and now, teachers who never knew the hard times we grew up in, can retire and travel around the world.

My Dad, and others with the Toronto Board, were paid 10 times a year every month except July and August... which meant that the [June] pay-cheque had to last [our] family of nine to the 30th of September. Seven children had all the usual diseases children have and even the unusual ones - diphtheria, scarlet fever - no immunization shots for children in those days and no national health program. My eldest sister had the misfortune to suffer two serious diseases at the same time and was left with the lifetime disease of bronchitis. She struggled with the extremely debilitating stress of this disease until her death at the age of 51. At one point in her early years, our doctor had to call in a specialist. My Dad was literally unable to pay his bill and the specialist took him to court. The judge, after hearing the facts, threw the case out of court saying: 'You can't get blood out of a stone.'

The added stress for both my Mom and Dad was that any communicable disease had to be reported and a card to that effect was posted on our front door. My Dad was not allowed to teach unless he found other lodging and my mother was left to cope with devastatingly difficult situation on her own.

My Dad, upon retiring from teaching, worked full time for the Ontario Conservation Authority and when that was closed down, he worked full time for a Public, Not-for-Profit, health organization (the proper name of which escapes me at this writing). It was a national organization.

Elizabeth McIver

1. A Pension minimum of \$1,400.00.
2. All pensions in force to be increased by a percentage equal to 2½% times the number of years they had been in force.
3. An escalation clause in the Teachers' Superannuation Act to enable pensions in the future to be recalculated in relation to the cost of living increase.

Art met with Norman McLeod and Murdoch McIver at Federation House to take the proposal to the Senate where the proposal was adopted. Marion (Tyrrell) sent a copy of the proposal to the OTF executive in time to get it on the agenda of the Winter meeting of the OTF Board of Governors where it was passed. The Department (now Ministry) of Education received it shortly after and, in turn, phoned OTF to see if \$1,200 would be a suitable minimum pension. The Board of Governors thought that the minimum should be at least \$2 100.00 and the Government agreed to that new figure.

In October, 1969 the Education Minister (William Davis) set up a government committee to meet with OTF to consider the issue of escalation. OTF contributed five members to the committee including Norman and Art from STO. At one point a treasury official said "your request is reasonable but we can't grant it because the government also contributes to and guarantees the pensions of its civil servants and they haven't asked for a thing. At this stage perhaps nothing would have happened but Art recalls that he said "I can only speak for retired teachers but the old civil servants must be as hard up as we are and they must need help too". The meeting closed and all went home.

Twenty years later Art recalled presenting concrete examples of 'need':

Mr. J. retired in 1950. Mr. J. retired in 1950 and his pension was 2% times the average salary of the previous 15 years - of course they didn't use the year they retired. His pension was computed on the years from 1934-1949. During the depression, for five of those years his salary had actually gone down. Poor Mr. J. He had only four good years when he had an increase and the other eleven years were bad. So he had to be content with the minimum of \$50 per month. Inflation started up and by his 70th year he was living on bread and milk. He lost weight, took the flu and had to put on his angel wings and take off for eternity.

Mr. K. retired in 1955 and his first pension dollar was no better than Mr. J.'s last pension dollar so his whole pension was discounted at the inflation rate in 1947-1955. And then it started to go down and down with inflation

Mr. L. retired in 1960. His first pension dollar was discounted by inflation for 10 years.

The next one, Mr. M., retiring in 1965 had his pension value subjected to inflation for fifteen years.

Mr. O, retired in 1970, he was lucky, He got the best seven years.

Before Christmas of 1969 the Minister Mr. Davis announced that all pensions, including those of civil servants, were to be increased by 2%, with some limits, for each year a pension had been in force.

Pension Adjustments and Escalation

The improvements obtained in pensions gave an impetus toward a stronger STO. As of January 1971 ad hoc escalation of pensions was introduced for 7,400 teachers who retired before 1970. Pensioners who retired in 1950 or earlier had their pensions increased 50% and those retiring as late as 1969 received an increase ranging from 46% for 1951 retirees, to as low as 2% for 1969 retirees.

By January of 1973 a further ad hoc escalation of 4% for pensions of 1970 or earlier and a rise for 1971 pensions of 2%. was established. A minimum escalation amount was set at \$84.00. At the same time the minimum pension for calculation purposes for past and future retirees was set at \$2,184 (this was the old minimum plus the minimum escalation of \$84.00) The "F" or service pension, and the dependents pension were adjusted in the same general way. For example the minimum adjustment to a dependent's pension was set at \$42.00. The costs of these adjustments were to be met by the Ontario Government rather than the Superannuation Fund. The most interesting development in the 1973 changes, announced on August 27, 1973 at the OTF Board of Governors, was the statement by the Minister Thomas Wells, that these represent an interim adjustment pending completion of a study to find a method of providing an ongoing solution to the problem of maintaining, at least to some degree, the purchasing power of all pensions to which the Government contributes". It appeared that some automatic escalation was on the horizon although the words "to some degree" tempered any possible wild enthusiasm that might have arisen.

The September 5, 1973 report to the Executive of STO by Murdoch contained the following account of his appearance at the Annual Meeting of OTF:

Miss Tyrrell, our hard-working Secretary, prepared literature to be used in preparing for, and conducting interviews. In addition to an OTF pamphlet restating the requests of the superannuated teachers with suggested reasons for granting them, which was reprinted and distributed widely to canvassers, members of the Legislature and officials. Miss Tyrrell prepared and sent out to all potential

canvassers two pamphlets setting out how to arrange for and conduct an interview. The shocking thing about this operation is the disappointingly small number who had completed their interviews, 55 at last count. We derive some comfort from the fact that, of the members interviewed, all but one were favourable.



Alan Sweetman at age 102*

Murdoch McIver was enthusiastic over the contribution made by **N. A. Sweetman** of the City of Toronto whom he describes as “a most willing and tireless worker in our cause, an inspiration and a driving force”. Murdoch gave further good news:

Following continued pressure from OTF and also the STO under the leadership of Murdoch McIver and Dorothy Martin the new Secretary, Premier Davis established a committee to recommend changes to meet the needs of pensioners. Mr. J. R. Causley was named Chairman.

The biggest drawback to proposing a plan was the lack of a suitable model and the restriction of funding that the Pensions Benefit Act required. OTF took the position that nothing ventured was nothing gained and proposed the establishment of a fund to which teachers and government should contribute and which could be reviewed in the light of experience and the financial health of the fund. Such a fund would not need to be actuarially sound since the benefits would be contingent on the health of the fund and so that the restrictions of the Act were not applicable.

The government agreed to this approach, but at a meeting of the Board of Governors of OTF, teacher participation was jeopardized by the stance taken by one affiliate that the whole idea should be renegotiated for maximizing the benefits. Fortunately toward the end of a long afternoon the decision was taken to allow the OTF Executive to have a free hand to resolve the matter both expeditiously and practically, and the governors then “folded their tents” and departed for home leaving the matter to the OTF Executive. The committee recommended that all pensions in force as of July, 1975 be

* This photo of Alan Sweetman in his 103rd year was provided by our member, **Lorne Brown**. Additional contributions of missing executive photos to our archives would be appreciated.

escalated in accordance with the cost of living. There would be a waiting period for the application of the Act which would provide a buildup of capital in a manner similar to the original plan of the 1917 Act which established the Superannuation Fund. A yearly cap of 8% was to be applied to the cost of living increase figure with any excess carried forward to such time as the cost of living fell below 8% at which time the excess could be applied to that year’s pensions. If the cost of living were to decrease there was to be no change in the pensions. These benefits found favour with OTF.

The teachers of Ontario owe a great deal to the STO and the OTF superannuation committees of the early 1970s. With respect to STO, Murdoch McIver chaired a committee which included S. G. B. Robinson, Mary Lehane, N. A. Sweetman and Jessie Fairburn. Tom Tait as chairman of the OTF committee had Marie Arthurs, Gerald Hurtubise and Ed Minchin as members. The teacher members of the joint committee of OTF and the Government also gave strong leadership through Father Frank Kavanaugh, Bill Jones, Geoff Wilkinson, and Ian Fife. M. McIver and A. McAdam and J. A. Causley were also members. These pioneers were also active at the Federal level as witnessed by correspondence between The Honourable John Turner, then Finance Minister and Laura Cook and Gordon Loney seeking tax relief for older citizens. In the exchange Mr. Turner referred to the \$1,000.00 exemption for senior citizens that he had just introduced.

With the passage of the Superannuation Adjustments Benefits Act in July 1975 the “on-going” solution had arrived and seemingly none too soon since the years 1974 and 1975 saw the Canada wide Consumer Price Index rise 9.09% and 12.02% respectively. The timing was crucial. Inflation, as noted, was rising, totalling about 32% in the previous four years. The strength of the teacher position following the great walkout of December 1973 was never greater. At the same time the finishing touches were being put on the legislation which, for the first time, gave collective negotiation rights to teachers. The clouds of declining enrolment and the redundancy of teachers were also at hand and escalation was a good move to allow teachers to retire earlier with their pension protected from erosion. Lack of such assurance was the reason that the implementation of the “90 factor” had resulted in fewer teachers than expected retiring with the factor. From 1975 onward the pressure on government to improve pensions lessened as higher salaries were achieved and wage restraints were put in place. Delay would have been fatal to escalation in that climate.

The Superannuation Adjustment Benefits Act provided for escalation benefits to teachers who retired September 1975 or later. There was no automatic retroactive provision for those who had taken a pension previously. Thus pensioners were not part of the Act. But the costs of previous escalation

and raises in the minimum pension, together with future escalation of pensions in force before 1975, continued to be carried by the Government. The contribution of each teacher subject to the Act was to be 1% of salary matched by an equal government sum. This levy was to be fixed until 1981. At that time, in the light of inflation, number of contributors and salaries, and the return on investment, the rate would be subject to review. There was provision for a review committee composed of four teacher and four government representatives to monitor the previous factors and also other related matters. The rate of adjustment to pensions was to be the rate of inflation subject to the restrictions as worked out by the committee and OTF as mentioned before.

Projected Balances in the fund for 1995 varied with the assumptions. Where it was assumed that contribution rate and number of contributors remained fixed, two scenarios were possible according to actuarial estimates in 1979. First, given inflation rates of 7.25% declining to 4% in 1991 and investment return of 9.5% declining to 6.25 in 1991 and 6% thereafter, the fund would have a balance of \$846 million in 1995. Second, given constant inflation rate of 8% and investment rate of 9.5% dropping to 8%, the fund would be in deficit in the amount of -\$283.04 million. Both these assumptions were based on zero growth in contributors and the rate of contribution remaining fixed, but with salaries adjusted for increases. The Coward report of 1987 estimated that the Superannuation Adjustment Fund, to-day, would have an unfunded liability of \$2.6 billion and both the Coward and the Rowan reports estimate that the SAF will be exhausted by the year 2008.

The achievements of the present day Fund would astound those teachers in the Ryerson Fund of a century ago. Their demands then were outlined by Ryerson in the words:

“As to the grounds of objection to the distribution of the Fund (as now authorized by the School Act of 1871), which have been urged by very many earnest and faithful Teachers, I entirely sympathize, and would gladly see the Law modified so as to meet their reasonable wishes. These Teachers object to the present scheme, chiefly on the following grounds: That Teachers must be “worn out” before they can receive any aid from the Fund. As one Inspector remarks, “many of the best and most devoted Teachers look forward to a time when the work and worry of the School Room will be over, and the hope that their withdrawal from the profession may take place, at all events, a few years before they are incapacitated by infirmity and unable to teach a School any longer. Like the Merchant, the Mariner, and others, they hope for retirement while health and the capacity for enjoying retirement remains. Many of them would rather die in harness than confess themselves incapable of doing a day’s work.

The second reasonable ground for objection is the uncertainty of the amount of pension payable for each year’s service.

For some years, the state of the Fund has been such that I have only been able to apportion one to two dollars for each year’s service; last year the amount was only Two 33-100 dollars a year; but this year (out of the \$12,500 which I took the liberty to recommend being placed in the Estimates for this service), I shall be able to apportion at the rate of about Four dollars for each year’s service... It is the continual fluctuation in the amount payable to them which has reasonably caused much discontent. In regard to the first ground of complaint which has been urged, I would recommend a fixed age to be determined at which every Teacher who has subscribed to the Fund should have a right to retire and receive a Pension. A sliding scale of allowances might also be fixed, definite in amount, and not liable, under any circumstances, to fluctuation.”


While these century-old words may now sound quaint to us, they contain the hopes of all teachers that a pension scheme should provide enough time in retirement to be able to enjoy it. Thus, arriving at retirement in a “worn out” condition (as the old Act bluntly put it) and not being guaranteed a fixed pension in actual dollars, or its inflation-corrected figure, continues as the main concern of teachers.

It is true that teachers have made great advances in the field of pension allowances but so has the general population with the arrival of the Canada Pension and the Federal Old Age Security pension together with Guaranteed Income Supplements. Each improvement seems to point even more to those inequities that still exist, or are created by the improvements which are not applied retroactively.

Source:

*I*n 1989 **Robert Lamb**, an RTO/ERO Scarborough/East York member (right photo), researched the history of RTO/ERO including the development of teacher pensions in Ontario. We use this source to continue our 40th year’s recognition of those who laboured to build the current structure of our pensions.



We’ll publish more of Robert’s writings in future Newsletters. 

Editor: As our current governments consider the establishment of a form of universal retirement plan, two types are considered:

- a) a private-for-profit system operated by financial institutions; or,
- b) a publicly-operated system similar to the Canada Pension Plan where investment gains accrue to those supplying the funds.

Is there a place in this debate for RTO/ERO to add its 68,000-member voice to support a fair and viable pension program for all citizens?


The most interesting development in the 1973 changes, announced on August 27, 1973 at the OTF Board of Governors, was the statement by the Minister Thomas Wells, that these represent an interim adjustment pending completion of a study to find a method of providing an ongoing solution to the problem of maintaining at least to some degree the purchasing power of all pensions to which the Government contributes”.

The September 5, 1973 report to the Executive of STO by Murdoch, in part, contained the following account of his appearance at the Annual Meeting of OTF:

Miss Tyrrell ... stressed as “our major project of this year [would be] the organization of interviewing teams... to approach Members of the Provincial Legislatures. ...prepared literature to be used in preparing for, and conducting interviews. In addition, an OTF pamphlet restating the requests of the superannuated teachers with suggested reasons for granting them, was reprinted and distributed widely to ... members of the Legislature and officials.

The teachers of Ontario owe a great deal to the STO and the OTF superannuation committees of the early 1970s: Murdoch McIver chaired a committee including S. G. B. Robinson, Mary Lehane, N. A. Sweetman and Jessie Fairburn. Tom Tait, chair of the OTF committee, had Marie Arthurs, Gerald Hurtubise and Ed Minchin. These pioneers were also active at the Federal level when Mr. Turner introduced the \$1,000.00 exemption for senior citizens.

With the passage of the Superannuation Adjustments Benefits Act in July 1975, the “on-going” solution had arrived and, seemingly, none too soon since the years 1974 and 1975 saw the Canada wide Consumer Price Index rise 9.09% and 12.02% respectively. The timing was crucial. Inflation, as noted, was rising totalling about 32% in the previous four years. The strength of the teacher position following the great walkout of December 1973 was never greater. At the same time the finishing touches were being put on the legislation which, for the first time, gave collective negotiation rights to teachers.

The November 12, 1986 Newsletter, which continued to urge members to write to their MPPs about the “best five years”. Any successful pension campaign must have the aim of correcting, by pension changes, a serious breach of social justice relating to inequitable practice, or the overcoming of a social problem. STO can take heart that their pressure did cause legislators to pay more attention to pension issues, which did result in raising low pensions and also making it possible for future teachers to retire earlier without penalty. 

Background of RTO/ERO Beginnings

1966 ~ Under the auspices of the Ontario Teachers’ Federation (OTF) Interim Committee for Superannuated Teachers is created.

1967 ~ a proposed organization constitution and by-laws are drafted with a governing Senate of 20 members drawn from the OTF affiliates.

1968 ~ STO/ERO begins/Membership: 9,176

- Between 1968 and 1969, STO/ERO meets with Minister of Education Davis seven times to discuss increasing the teacher pensions.
- McAdam, McIver and McLeod work extensively to see McAdam’s three clauses accepted by the government:
 - a) A minimum pension of \$1,400 rather than \$600;
 - b) All pensions in force to be increased by 2% times the number of years the pension had been in force; and
 - c) An escalation clause inserted into the Superannuation Act.
- By Christmas 1969, the “Mc-trio” get the buying power of the pension dollar tied to inflation and the minimum pension up to \$2400 or \$200/month.
- Minister of Education Davis announces all pensions, including those of civil servants, to be increased by 2% for each year a pension is in force.
- Health service begins in 1969 with an agreement between STO/ERO, the Superannuation Commission and the Co-Operative Health Services. With deductions made by the Commission, pensioners paid \$2/month and \$4/month for those with a spouse. A family paid \$6.50/month. At least 6,500 pensioners join the plan.

1971 ~ STO/ERO fees deducted from pension cheques are:

up to \$1,999-\$1/year; \$2,000 to \$3,999-\$2/year; \$4,000 + -\$3/year.

- 1st Senate held with 22 people: elects senators; appoints Executive for two-year term, approves constitution; appoints eight committees (superannuation, budget, health insurance, constitution and newsletter).
- Reference to 10 member groups as “Areas or districts” begins.
- To influence and pressure members of the legislature on pension recalculation a woman and man are selected in each Area to interview MPPs to explain the request for amendments to the Superannuation Act.
- Membership information is key punched on cards and filed according to county.
- ad hoc escalation of pensions is introduced for 7,400 teachers who retired before 1970. Pensioners who retired in 1950 or earlier have their pensions increased 50% and those retiring as late as 1969 received an increase ranging from 46% for 1951 retirees to 2% for 1969 retirees.
- Last vestiges of sex discrimination abolished when widowers of

pensioners made as eligible as widows for dependents allowances.

- STO/ERO protests OTF's reduction from 100 to 20 days the supplying teaching days a pensioner could teach without financial penalty.

1972 ~ Membership: 13,792

1973 ~ Membership: 15,246

- Senate reforms include all Senators, Provincial Executive and standing committee chairs to serve one-year terms instead of two. District structure introduced. Senators elected or appointed by each District.
- January 1973, a further ad hoc escalation of 4% for pensions of 1970 or earlier, and a rise of 2% for 1971 pensions is established.
- STO/ERO founders active at federal level: \$1,000 exemption for senior citizens introduced.
- Norman McLeod passes away before seeing all changes he lobbied for.

1974 ~ Membership: 16,257

- Following continued pressure from OTF and STO/ERO, Premier Davis establishes committee to recommend changes to meet pensioners needs.
- Basis STO/ERO fee changes to \$1 per \$1,000 of pension per year.

1975 ~ Membership: 17,113

- The Superannuation Adjustment Fund annual escalation of pensions comes into effect.
- The Good Will Committee formed to deal with the welfare of members who need help, be it financial assistance, counselling or moral support.
- Districts and Units are asked to form benevolent committees.

1976 ~ Membership: 17,924

- In cooperation with the OTF, the first two pre-retirement counseling seminars are held in June 1976.
- Members in the health plan reach 9,500. A mail campaign conducted over three days by 75 volunteers increases participation in the extended health care plan to 13,591.

1977 ~ Membership: 18,965

1978 ~ Membership: 15,000

- Personal Planning Workshops in partnership with OSSTF and the Teachers' Superannuation Commission.

1979 ~ Membership: 16,000

- By fall 1979, \$22,670 is disbursed to 73 members. Districts establish Good Will Committees to assist beyond financial needs.

1980 ~ Membership: 16,484

- Co-operative Health Services Ontario, underwriter of STO health plans, goes into receivership.



Logo/1973

- Confederation Life to underwrite health plans now sponsored by STO.
- STO is not liable for unpaid claims, but is advised to incorporate.

1981 ~ Membership: 16,421

- Nora Hodgins, Superannuation Committee chair, gets support for:
 - i) Improving low pensions so no superannuated teachers are on or below the poverty level.
 - ii) Continuance of the Superannuated Adjustment Benefits Act, the repeal of which was recommended by Ontario's Select Committee on Pensions.
- First policy period with Confederation Life ends with a deficit of \$317,208. Increased premiums stabilize the policy.

1982 ~ Membership: 17,735

- Fiscal year operating budget:

1983 ~ Membership: 17,735

- 12,800 of our members have been enrolled in our health plans
- Annual District grant increases from \$500 to \$600, plus \$200 for northern Districts and an additional \$1 per member in excess of 200.
- OTF accepts one STO member to sit on the OTF Biennial Review Committee that negotiates pensions with the government.
- STO offers auto/home insurance through Johnson Insurance Limited,.
- STO works to convince government to base all pensions on best 5 years.
- Government enacts this amendment to the Teachers Superannuation Act

1984 ~ Membership: 19,518

1985 ~ Membership: 20,396

- STO incorporated.
- "STO/ERO" is adopted including a new logo.
- The BEST 5 campaign begins seeking recalculation of *all* pensions on the best five-year average. Members and non-members are recruited to assist; 5,424 members write letters to the premier, the provincial treasurer and local MPPs.
- Constitution is translated into French.
- Johnson Insurance Limited is appointed broker/consultant to represent STO in negotiations for group health insurance policies.

1986 ~ Membership: 21,141

- STO's Future Report makes recommendations covering aging population, health care for senior citizens, and an informed membership.

1987 ~ Membership: 26,000 +

- Fees: \$1.25/\$1,000 of pension
- Out-of-province and out-of-Canada travel benefit plan first offered.



Logo/1986

- OTIP lobbies STO to be its insurance carrier.
- Federal Minister of Finance, Michael Wilson, indicates that STO membership fees “do not meet requirements” for income tax deductibility.
- STO/ERO expands to 40 Districts, an increase of 11 since 1979.

1988 ~ Membership: 27,000

- More than 25,000 active/retired teachers plus civil servants rally in Hamilton to protest the break off of negotiations between the Ontario government and OTF regarding control of pension funds.
- The Health and Insurance Committee (HSIC) takes control of STO/ERO health plans. Members receive increased opportunity for input on plans.
- The Ontario Teacher’s Insurance Plan (OTIP) health plan is introduced.
- STO/ERO health plans participation increase about 6%.

1989 ~ Membership: 27,500

- The Ontario Teachers’ Superannuation Commission is re-named the Ontario Teachers’ Pension Plan Board (OTPPB).
- Johnson Insurance becomes the claims administrator for Maritime Life, the new underwriter of STO/ERO health plans.
- Drugs are biggest expense in the STO/ERO Extended Health Care Plans. Premiums are \$15.14 (single); \$23.24 (couple) and \$31.18 (family).
- From 1980-1990, 115 members receive Goodwill financial assistance in grants totalling \$103,220.
- North York first proposes changing the name of STO/ERO to The Retired Teachers of Ontario.

1990 ~ Membership: 27,518

- STO/ERO joins the Canadian Association of Retired Teachers (CART).

1991 ~ Membership: 27,634

- STO/ERO members are now officially associate members of OTF.
- Retired Ontario teachers living in British Columbia form 1st District outside Ontario.
- A marked increase in the use of STO/ERO’s health plans, exacerbated by medical inflation costs, makes it necessary for the HSIC to limit future benefit changes to keep premium increases down.

1992 ~ Membership: 28,213

- The President and Executive Director attend the first meeting of stakeholders of the OTPPB.
- STO/ERO requests OTF restore the 20-day limit (from 95 days) on occasional teaching by pensioners to address plight of aspiring teachers.
- Social Contract negotiations lead OTF and government to become 50-50 partners in sponsoring the pension plan.

1993 ~ Membership: 29,060

- Senate agrees to hire a full-time executive director.

1994 ~ Membership: 30,425

- STO/ERO Provincial Office reaches seven full-time paid employees.

1995 ~ Membership: 32,491

- The Ontario College of Teachers (OCT) is formed and STO/ERO members are encouraged to register while registration is free.
- Senate approves membership as a pre-requisite for new enrollees in any of the three health plans.
- Senate endorses a more proactive political approach concerning teachers’ pensions, CPP reform and reduced benefits to the Ontario Drug Benefit program. Districts are encouraged to form political action committees and participate in a MPP letter writing campaign.

1996 ~ Membership: 36,965

- A website sto-ero.org and an email address is established.
- STO/ERO petitions Premier Harris to place a retired teacher, appointed by STO/ERO, on the OTPPB to ensure direct accountability to the retired teachers of Ontario, who make up 25% of the pension plan.
- STO/ERO appeals to Revenue Canada for a more equitable tax application to deal with OTPBB lump sum payments from the discovery of incorrectly calculated pensions. Minister of Finance Martin says he sees there may be an issue that requires redress.
- STO/ERO Constitution amended to permit two Senators and one Observer per District to attend each Senate.
- STO/ERO supports active teachers in their struggle against the passage of Bill 160 (the Education Quality Improvement Act).
- STO/ERO expresses concern to OTF over rumours that it is negotiating with the Ontario government to use the OTPP to “pay for” \$2.5 billion of teaching staff and working conditions government cuts.

1997 ~ Membership: 41,020

- Project – Service to Others is formed.
- New name announced: *“The Retired Teachers of Ontario”*
- RTO/ERO eliminates the deductible for prescription drugs.
- RTO/ERO purchases 18 Spadina Road in Toronto



1998 ~ Membership: 42,585

- Member fees: \$1.25 per \$1,000 of pension.
- Over 21,000 member postcards are presented to the Harris government in a campaign asking for direct participation of retired members in negotiations affecting the pension plan.
- RTO/ERO succeeds in lobbying for a special change to Canada’s tax laws to treat more fairly the lump sum Ontario Teachers’ Pension Plan (OTPP) entitlement review payments.

1999 ~ Membership: 44,338

- RTO/ERO offers long-term care insurance program to fill the gap between provincial coverage and the individual assets of members.
- OTF agrees to give RTO/ERO a permanent, voting position on its Pension Committee and Pension Negotiations Committee, thus allowing RTO/ERO to participate in matters to be taken to the pension partners before negotiations.
- Extended health care premiums increase by 25%, the first since 1996.

2000 ~ Membership: 46,590

- RTO/ERO hires a full-time information officer
- OTPP achieves Canada Pension Plan (CPP) improvements, a permanent 85-factor for retirement and the implementation of the best five years of service as the means to calculate pension. The latter rewarding RTO/ERO for its perseverance since 1984 towards achieving this goal.
- The Ontario College of Teachers establishes its public register on the status of certified teachers. Inaccurate information and the status of retired teachers, no longer working, listed as “Suspended – Nonpayment of Fees” presents problems for RTO/ERO members. Senior staff meets with OCT and the status is changed to “retired.”

2001 ~ Membership: 49,105

- RTO/ERO makes two submissions to the Romanow Commission on the Future of Health Care in Canada and a formal submission to the Ontario Education Equality Task Force.
- The Newsletter transitions to a polished and professional magazine, Renaissance, that is circulated to more than 50,000.
- A new slogan, “Here for you Now... Here for your Future” is coined.

Renaissance

2002 ~ Membership: 51,657

- Audit Committee established to demonstrate transparency of corporate governance and accountability.
- RTO/ERO establishes policy stating it “*supports the right to strike of teachers and support staff in Ontario schools, both as a basic condition of employment and a legitimate means to achieve collective agreements.*”
- A full-time Manager, Financial Reporting is hired after the retirement.

2003 ~ Membership: 53,988

- During the federal budget announcement a 1% cap on investments by pension plans in business income trusts is imposed. OTPP invites the RTO/ERO to join a potential task force to develop strategies to tackle the issue. By the spring Senate, the federal Minister of Finance announces

the suspension of the legislation.

2004 ~ Membership: 56,075

- Membership fees reduced \$1.10 per \$1000 of gross pension.
- Goodwill program, which distributes emergency funds to members in serious need, is renamed the Emergency Assistance Program.
- Members who reach 100 or older now reimbursed their membership fee.

2005 ~ Membership: 57,867

2006 ~ Membership: 59,930

- The federal government follows through with its promise to include pension income splitting. RTO/ERO plays a prominent role in ensuring this happens through the actions of the Political Action Committee (which monitored the issue and in 2005, initiated a pension income splitting petition campaign throughout the province).

2007 ~ Membership: 58,748

- RTO/ERO officially turns 40.
- Teachers eligible to join RTO/ERO upon retirement can join while still actively teaching.
- RTO/ERO hires its first middle management position, Communications.

2008 ~ Membership: 61,407

- membership extended to a retired non-educator employee of an Ontario School Board or educational organization

2009 ~ Membership: 62,679

- membership available to an individual, employed in education, not retired but eligible upon retirement to be a Full or Associate member;
- a retired teacher receiving a pension from a non-designated Ontario private school added to membership.
- a retired teacher with a minimum of 15 years of credited service who opted for a commuted value transfer from the Ontario Teachers’ Pension Plan following the Ontario Teachers’ Pension Plan rules in place at the time of commutation may join.
- authorized an annual workshop for district presidents.
- Political Action Committee renamed ‘Political Advocacy’.

2010 ~ Membership: 63,927

- annual fee for membership raised to its previous level of \$1.25 per \$1,000 or major fraction thereof, of gross annual pension.
- parameters set for the RTO/ERO Charitable Foundation and its first goal of an Endowed Chair in Geriatrics at the University of Toronto.
- membership available to the spouse of a member or the surviving spouse



of a Full or Associate member who is not eligible to receive a teacher's pension.

2011 ~ Membership: 66,487

2012 ~ Membership: TBA

- non-designated private school employees added to membership

Sources:

We thank the former Communications Officer, **renée I. A. mercuri** for her efforts in researching the RTO/ERO archives to compile the following data:

Archives of Ontario;

The Battles, the Wars, The Victories: A history of Perseverance, Determination and Leadership by **Rod Albert** on the Ontario Secondary School Teachers' Federation web site:

www.osstf.on.ca;

William Jones, interview, February 12, 2008;

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STO/ERO Book of Memories 1968-1993 compiled by Mae Hill.

STO/ERO Facts and Impressions (1985 – 2008);


STO-RTO/ERO Senate meeting archives.

RTO/ERO Monthly Membership Counts 1990-present, maintained by


Dianne Vezeau;

RTO/ERO Newsletters and *Renaissance* magazine (1978-2008);

The Next Ten Years: 1993-2003, the sequel to the *Book of Memories*

1968-1993, compiled by **Colette Cunningham**, Assistant Executive Director. 

Editors: Is there a future for RTO/ERO to be cognisant of pension issues in Ontario in addition to Federal concerns?

With the current issue of 'pension envy' being the pretext for Ontario's Progressive Conservative leader to propose the removal of defined-benefit plans for public sector workers, with the former Ontario Liberal leader overriding labour legislation to 'balance' a budget at the expense of the education sector (thus setting a precedent for future governments), perhaps you might be watchful should elected officials set their dollar-sign-eyes on the funds of public-sector pension plans. Stay watchful! 

Did you read Jim Leech's presentation to the C.D. Howe Institute reproduced on Page 24 in this Issue?