



THE RETIRED TEACHERS OF ONTARIO LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO

DISTRICT 16 former CITY OF TORONTO

NEWSLETTER

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Volume 39, Issue 2

November, 2016



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.

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Political Advocacy

Sheila MacMillan, our Political Advocacy Chair, recommends the RTO/ERO Senate Political Advocacy Report on Page S12

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

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President's Column ~ Roger Wilson

Contact: 416•461•7373 / rogerapwilson@sympatico.ca

Some RTO members love the outdoors in winter. I am almost jealous - but not quite. Like many of you I plan to spend some time in warmer climes whether it be as a snowbird in the U.S., Mexico or elsewhere. This time we are fleeing the extreme cold of Toronto and exchanging it for the dank and chilly February in the U.K. To some, going there in February seems crazy but, of course, it is the height of the music and theatre season in the major cities. Somehow, the rain is not too bad when you are exploiting the cultural richness of London and spend most of your time indoors.

By tender, RTO has chosen Merit Travel as its agent to provide special service to its members. Merit has started to offer new options in winter. For me, the most interesting one is what they call "Extended Stay Vacations" in which an RTO member can rent an apartment in various parts of Europe (or southern USA) and stay there for two months. Details may be obtained from Merit Travel (www.erovoyage.ca). There is a degree of local support in place and there are available opportunities to understand a foreign culture in a less superficial way than the usual quick in and out visit.

There are two other fairly new services offered by the RTO/ERO health insurance policies. They are called "Best Doctor" and "Eldercare Select"

Best Doctor is an on-line service which enables policyholders to find the doctors with the particular expertise they need. It may be accessed by phone (1•877•419•2378) or through their website. <http://www.bestdoctorscanada.com/>

Eldercare Select is a service for RTO/ERO policy holders and may be used by them to obtain expert advice on how to obtain the particular service they need in the complex and mystifying world that is the Ontario Health System. If you are caring for a loved one, or even if you are helping look after a neighbour, you can easily get expert and immediate advice on where to go and what is likely to be available. You can reach the service by phone (1•888•327•1500), or at <http://eldercareselect.ca/> Between now and the coldest months comes the Festive Season which most RTO/ERO members still call Christmas. On behalf of RTO/ERO and the Toronto District 16 Executive I wish you joy, good health, and a memorable family occasion.

Roger 

Front and Back Covers: Attendees at our New Member Breakfast; attended by more than 120 new and long-term members. More photos available on our website.



Patricia Carson Remembered

Patricia Carson passed away on Monday, September 26, 2016. Pat joined the Toronto Executive in 1995 as Second Vice President and Program Chair. She continued to serve until 2011, occupying a number of positions. Pat was District President in 1997 - 1998.

In the 1999/2000 term, Pat was Secretary and chair of the Millennium Committee. She also was a member of the provincial RTO/ERO's Communication Committee from 2006 to 2009.

When the millennial year was over, Pat continued on the executive as Political Action Chair (now Political Advocacy) until 2011 when she retired from the executive.

As Political Advocacy Chair, Pat surveyed the membership regarding their concerns within and beyond RTO/ERO; spoke out regarding the inefficiencies of the Community Care Access Centres (CCACs); assisted in the local communication of the RTO/ERO Long Term Care Plan; challenged perceived government inaction on health-care, affordable housing, education, environment and the still topical increasingly inefficient public transportation system during the Harris years); and, penned a number of columns for our district Newsletter entitled 'Government Watch'.

Always keeping a watch on government activity, she voiced opposition to the 2002 move by the provincial government to deregulate electricity; an issue we still confront 15 years later. (Interested in what Pat wrote? Download her Newsletter column here.)

Pat continued her support of Toronto District 16 by attending many of the spring and fall luncheons.

A memorial service was held at St. Matthew's Church, 3962 Bloor St. West, Toronto on Thursday, October 6, 2016 at 11 a.m. In lieu of flowers, donations may be made to Doctors Without Borders.

Pat's obituary may be viewed at: <http://turnerporter.permavita.com/site/PatriciaCarson.html?s=40>

From our websites: *Scholarship Applications* available November 4.
STO Award Applications available early December.
Watch our e-zine and January Newsletter for more detail.

Recreation/Social ~ Heather Talbot

Contact: 416•265•8930 / heatalb@rogers.com



We rely on the voluntarism of our members for the breadth of activities available. If you have a special interest and are looking for an outlet, consider contacting Heather with a proposal. She'll bring it to the Executive and we'll place an ad in our Newsletter.

Art, Bridge, Euchre, Travelogue, West End Book Club meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst, just east of Loblaws:



Art Friends - Marie Lynch (416•421•4936 | lynchmariell@gmail.com) We meet, sketch and paint on the first Friday of the month from 10:00am to 12:00. Our next sessions will be on December 2 and January 6. Bring along whatever you've been working on and, as always, we'll have ourselves a fine time!



Bridge - Tessie Leung (416•421•9054 | tessleu191@rogers.com) Anyone who knows the basic bidding rules of bridge is welcome to join on the *first, third and fifth Tuesdays of the month from September to June* from 12.30pm to 3.30pm. Friendly atmosphere. Tea is served.



Euchre - Patricia McGregor (416•656•6699 | pmcgregor@yahoo.com) The group meets on the *first and third Monday of the month from 1:00pm to 3:00pm in Room 2*. Both experienced and non-experienced players are welcome. Refreshments will be simple. Members are asked to bring their own coffee, tea, or water with them. Dates: December 5 & 19, 2016; January 2 & 16, 2017.

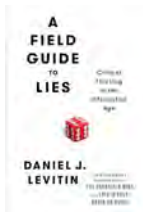


Non-Fiction Book Club: Cynthia Bracewell (cgbracewell@sympatico.ca | 416•424•4156) and **Nancy Ballanger** (nancyballanger@gmail.com) host this specialized book club on the *second Tuesday of the month* from 1:30 to 3:30. *This popular group is at capacity at this time. We list their selections for those interested in their reads.*



← **December:** *Jane Jacobs: Urban Visionary* by Alice Sparberg Alexiou

January: *A Field Guide to Lies: Critical Thinking in the Information Age* by Daniel J. Levitin →



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Travelogue - Dick and Marilyn Holyer (416•929•8512 | mar.dickholyer@sympatico.ca) go around the world with slide/digital presentations and treats on the *fourth Wednesday of the month, 1:00pm*: October to May.

See Pages 26 and 30 for our January and February presentations.



West End Book Club ~ Steve Feldman: (416•588•6637 | vsf@sympatico.ca) hosts this book club in Room 2 at Holy Rosary Church. We meet the *4th Tuesday of each month*, September to June (NOT December) from 1:30pm to 3:30pm.



← **November: Hungry Ghosts** by **Peggy Blair**



January: The Hero's Walk by **Anita Rau Badami** →

The following activities meet at varying locations:



Book Club ~ Lynne Fitzpatrick (fitz9284@gmail.com) and **Elaine MacIntosh** (416•463•2637) host this activity. *This popular group is at capacity at this time. We list their selections for those interested in their reads.*



← **December: My Brilliant Friend** by **Elena Ferrante**



January: Delicious by **Ruth Reichl** →



Downtown Coffee Club: Host, **Ann Ludwigsen** (acludwigsen@rogers.com | 416•270•4166).

Meet other retired teachers and friends informally! 625 Church St any *Wednesday or Saturday around 10:30am* at The Croissant Tree (NE corner of Church and Charles St. E, one block south of Bloor/short walk from Yonge/Bloor subway station). Buy a coffee, look for a table of happy retirees!
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Your Toronto Executive, at its October Meeting, in addition to receiving the Chairs' reports:

- moved the November 10 executive meeting to November 3 (1 week in advance).
- appointed **Linda Sue Thomas** to the executive as Membership/Recruitment Chair (photo right);
- authorized the room rental for the Euchre group with **Patricia McGregor** as Convenor (photo on Page 5);
- received updated status on the organization for the *Fall Luncheon and Craft/Exhibitors' Show* organized by **Kay Jeffery, Betty Lou Reynolds**;
- received the Treasurer's report: Assets/\$62,184; Income YTD/\$72,766; Expenses YTD/\$60,394 (figures rounded to nearest dollar);
- received updated status on the organization for the *'Wills and Estates' Workshop* arranged by **Lone Smith, Bill Tajer, Armand Gagné**;
- discussed matters of executive succession when sitting members become unable to fulfill responsibilities during their term-of-office;
- approved, and authorized expenses for a series of three Health and Wellness Workshops featuring Best Doctors Canada; Eldercare Select; **Lori MacDonald-Blundon** (RTO/ERO Pension and Benefits Officer), to be held on April 12, 19, 26, 2017 at Holy Rosary Parish Hall;
- confirmed the executive meeting's start time as 10:00am as a trial.



RTO/ERO Toronto Districts, a voluntary organization, represents the four RTO/ERO Districts in Toronto (Etobicoke/City of York; North York; Scarborough and East York; Toronto; District 22, 23, 24, 16 respectively).

Three 2016 Retirement Planning Workshops (RPWs) have been held to date with a total attendance about 300 employees in education.

Facilitated by RTO/ERO Toronto Districts and organized by the RTO/ERO provincial office, a French Language Retirement Planning Workshop was held on Saturday, November 12, 2016 in Woodbridge. This annual workshop is designed for francophones in the Toronto region of southern Ontario.



RTO/ERO Fall Senate: this is the annual meeting of our parent organization at which the next year's program and budget are determined. The complete file of reports is available from both provincial and local websites. By the time you read this, Senate will have met (October 25, 26) and the decisions for 2017 will have been made. Because of legislative changes at both the provincial and federal level, RTO/ERO needs to consider a changed

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RTO/ERO Senate continued from Page 7

structure in order to meet these changing legal requirements for the operation of non-profit organizations. The complete proposal for change is available from our website and the basic rationale is copied below.

RTO/ERO Governance – The Case for Change


For the past two years, the Provincial Executive has been reviewing the RTO/ERO governance model, to ensure that the corporation is following the principles of good governance. The governing body of an organization should be relatively small, contain the key competencies required to oversee the operations of the organization and meet as frequently as is necessary in order to be able to:

1. meet the level of fiduciary duties and responsibilities required by law;
2. conduct effective policy focused discussions to provide strategic leadership to the organization; and,
3. understand and oversee the risks undertaken by the organization and develop strategies to mitigate those risks.

In a recent member survey regarding the Strategic Plan 2020, there was more than 90% support for governance and organizational change.

Currently the Senate is positioned (as per the RTO/ERO Provincial Constitution) as the governing body of the organization, which means that the Senate is effectively the “Board” of RTO/ERO and therefore all members of the Senate are expected to meet their fiduciary responsibilities and duties as are legally required of directors of a corporation. Failing to do so could expose all members of the Senate to the legal liabilities of a director, including significant personal financial exposure. It would be extremely challenging to inform all members of Senate to the level required to meet their fiduciary duty of care. Certainly the current Senate agendas and discussions do not address such responsibilities or duties, and would be virtually impossible in any event for a board of 100 that only meets twice per year to meet the standards of care now expected of directors. While the Senate has elected a Provincial Executive to conduct the responsibilities of a “governing body”, that does not remove the liability of the members of the Senate from any action taken by the Provincial Executive.

An additional complication to this issue is the fact that an independent committee of Senate (Health Services and Insurance Committee) is responsible for RTO/ERO’s largest exposure to financial risk without any Senate or Provincial Executive Committee oversight or approval. The

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The following is additional information provided at Fall Senate regarding the RTO/ERO Benefits Plans. (Also see Page S7, S8.)

New RTO/ERO Benefits Plan Underwriter:

Sun Life contracted as RTO/ERO Benefits Underwriter:



- Same travel assistance provider - Allianz
- Same service from RTO/ERO and Johnson Inc.
- Renewal notice sent in mid-November with new 2017 booklet
- Wellness programs with Sun Life at no cost (hear more in the spring)
- New benefits cards

Issues raised by Benefits change requests:

- **gym memberships** ~ potentially affects the tax status of the Plan
- **dispensing fees** ~ represents a significant premium increase
- **unlimited travel maximum** ~ represents a small initial increase and significant risk for large premium fluctuations (affects predictability)
- **cancer screening** ~ permits an emerging medical technology, treatment or test that is yet to be adopted as the new “gold standard”
- **massage chairs** ~ covers items which are not medical devices
- **cover ODB medications** ~ replaces the existing health care system, rather than working with it

Coming Dates:

November, 2016 ~.. renewal mailing with letter, Group Benefits Update and Going Places Newsletter.

December, 2016 ~.. first premium deduction for January 2017 coverage.

January, 2017 ~ distribution of 2017-2019 Benefits Booklet with Renaissance.

February, 2017 ~ Benefit Statement and Tax Letter mailing.

Benefit Plan Decision Dates for 2018:

December 31 ~ submission deadline for change requests for 2018.

February, 2017 ~ review Benefits Plans changes received by December, 2016.

review Benefits Plans experience of 2016.

By April, 2017 ~ further analyze change requests including those from Districts, District Health Reps, Johnson Inc.

June, 2017 ~ develop/analyze changes based on developing experience.

October, 2017 ~ make final decisions based on best improvements for most members.

CHRISTMAS CONCERT

Tuesday, December 6, 2016

Jubilee United Church

(40 Underhill, North of Lawrence, East of the DVP)

7:30pm

Toronto
Choristers

Our Annual Christmas Concert is on Tuesday December 6, 2016 at Jubilee United Church, 40 Underhill Drive, North York. Concert time is 7:30 pm.

Our Annual Spring Concert at Sir John A. MacDonald Collegiate Institute, 2300 Pharmacy Avenue takes place Wednesday, May 24, 2016 at 7:30pm. Tickets are \$ 15 each, available through choir members or at the door.

For more information, or to order tickets, please call **John Sinclair** at 647•693•4671 | jdbsinclair@gmail.com.

We are a choir of over 100 voices, mainly retired teachers and others who have worked in the field of education. We sing a wide range of musical works: selections from Broadway musicals, religious and spiritual anthems, jazz, works by Canadian composers and medleys from various musical genres, just to name a few. Our practices occur each week on Thursdays. New members are welcome to join our choir.

Contact **John Sinclair**: jdbsinclair@gmail.com | 647•693•4671

Rendezvous Club




Retired women teachers and guests (male or female) are invited to join us for lunch and entertainment at the Old Mill on the last Monday of each month from September to November and January to May.



Fall Schedule:

Monday, November 28: **Irwin Smith**, singer/musician:
Songs of the Season

Contact: **Kay Jeffery**:

416•767•8179 | catherine.jeffery067@sympatico.ca 

Remember your Winter Tires!

Auto insurance companies, including Johnson Inc., provide a premium discount for those using winter tires. This, potentially life-saving equipment, must be installed from December 1 to March 31. Do not have an accident between these dates, if you claim the discount, but do not install the tires.

From Our Archives

GOVERNMENT WATCH – Political Action Committee*

* **Editor:** This Political Action Committee is now called Political Advocacy. As Executive Chair of this committee, **Pat Carson** was a vocal critic of a number of issues of the day. Interestingly, some remain current despite the intervening years. The issue of electricity privatization, as urged by the current Ontario Government and the Mayor of Toronto, remains highly provocative. Most of the above concerns remain viable. Community Care Access Centres (CCACs), about which Pat wrote another Newsletter article, are under review because of the forecast issues that came true: top heavy administration, increased operational costs with little perceived benefit to those supposed to be helped. Other issues included: education (school closures, finance (remember Harris?)); water (privatization, safety (remember Walkerton?)); government/tax cuts limiting key government services (lack of inspectors leading to an anthrax scare?).

Portions of Pat's article that are no longer relevant have been removed should they lead to the reader's confusion.

Originally authored by **Pat Carson** for the RTO/ERO Toronto Districts 16 Newsletter, May, 2002, she wrote:

Can We Afford to Pay Double for Electricity?

May 1st is the day deregulation of electricity in Ontario begins. We now have a (mostly) publicly-owned system. After deregulation begins and the power generating plants are sold off (privatization), we will have to buy electricity on the open market. So what's wrong with that? Competition is a good thing, isn't it?


Not according to the Ontario Electricity Coalition, a group of organizations and individuals committed to protecting at-cost, reliable electricity by working to inform the public and stop deregulation. The OEC gives seven reasons for stopping deregulation:

1 Higher Rates

Electricity rates are higher in deregulated, private markets. New York State rates are more than double Ontario's. California's recent deregulation disaster brought increases of up to 500%. Albertans had their rates triple with deregulation; their Provincial Government poured \$2 billion into consumer "rebates."

2 Blackouts and Brownouts

Deregulation in California's electricity markets caused more blackouts than Ontario has suffered in decades, from ice storms or anything else. Public power has protected us

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from market fluctuations in supply as well as price. Let's keep it that way.

3 Economic Instability At-cost electricity has buttressed Ontario's economy for many years. A risky experiment with deregulation of electricity would further destabilize an already unstable economy. Deregulating electricity would cause soaring rates and reduced reliability, leading to increased production costs- and unemployment.

4 Burden on Public Services Soaring electricity rates would put a significant burden on school boards, hospitals, public transit and other public services. Our public services are already in crisis and cannot afford to pay double for electricity.

5 Unfair to people on fixed incomes Seniors and other members of our communities on fixed incomes would be hit hardest by doubling electricity rates. Deregulation would harm the living standards of millions of Ontarians.

6 Threat to sovereignty Because of public outcry, the North American Free Trade Agreement (NAFTA) includes clauses that protect existing publicly owned institutions. However, if Ontario sells off public generating plants and deregulates the electricity market, NAFTA rules would make it extremely expensive to return to at-cost public utilities. NAFTA would also prevent us from cutting back on exports in times of Ontario shortages. Deregulation would cost us Canadian control over electricity.

7 Loss of hope for the environment Environmentalists have found it difficult to be heard about the ecological costs of Ontario's existing electricity generation and consumption. Privatization, deregulation and loss of sovereignty would close the door indefinitely on hopes for clean, accountable electrical utilities. The private power corporations waiting for a cheap sell-off of Ontario's generating plants include some of North America's worst polluters.

Following California's deregulation disaster, 22 states shelved deregulation plans. We, the citizens of Ontario, are losing control of Ontario's electricity, an essential resource, and giving it over to private (for profit) interests. Time is running out but it's not too late to stop this. Call, fax, or write your MPP and voice your concerns. Tell your friends, relatives and business people to do the same.

Patricia Carson

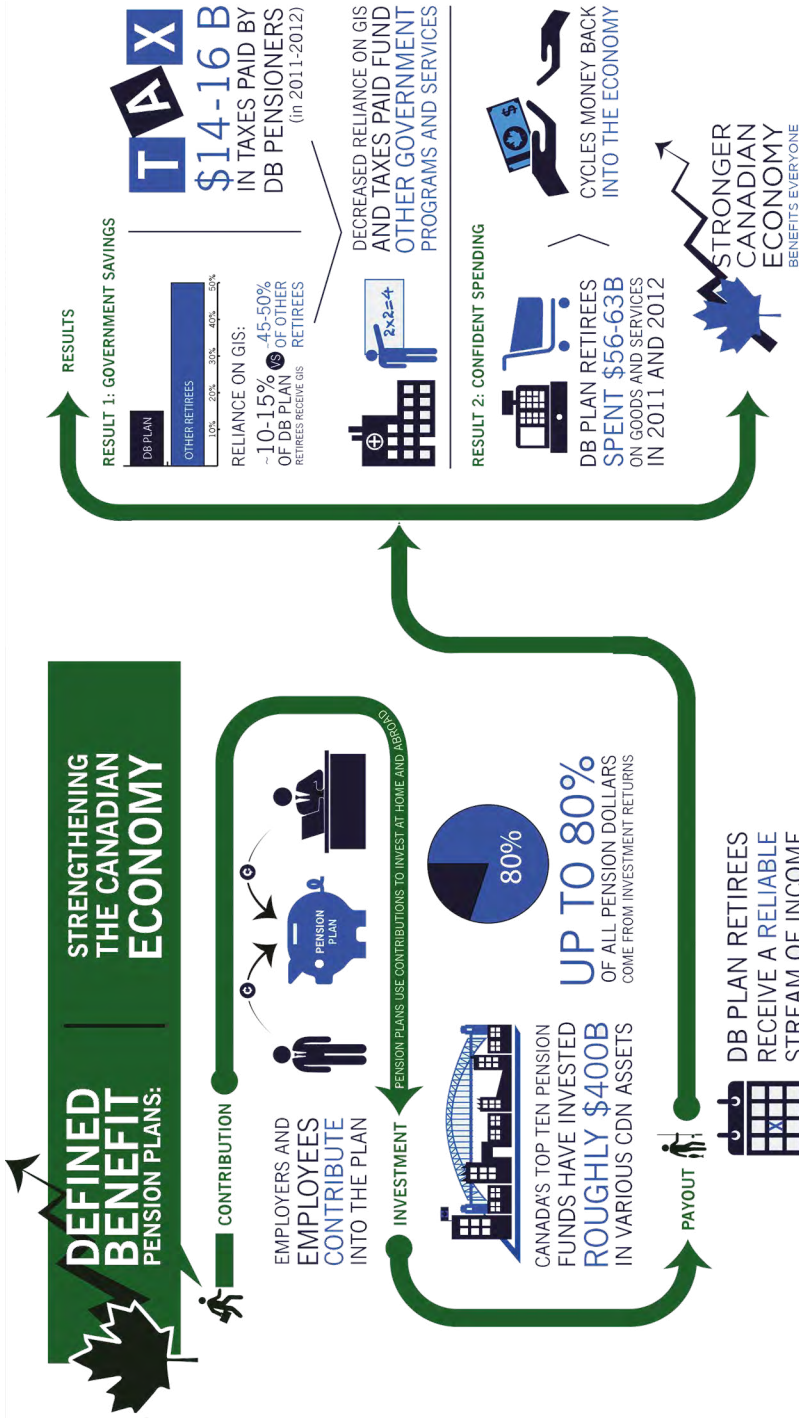
The October 10 issue of Maclean's magazine, contained an editorial titled 'Why the real problem of income equity doesn't come from the one per cent'. It was an attack on the perceived societal problems created by the continuation of Defined Benefits Retirement Plans - especially in the public sector. A few years ago, a group of Canadian defined pension plans commissioned a study of the value of such plans. We printed that research, with permission, in our May, 2014 Newsletter. We believe it bears repeating.

October 22, 2013 TORONTO – Canadian retirees with defined benefit(DB) pensions are far less likely than other retirees to collect the government's Guaranteed Income Supplement (GIS), shows a study on the economic impact of DB pension plans.

The study, conducted by the Boston Consulting Group (BCG), confirms that an estimated 10 to 15% of DB beneficiaries collect the GIS, compared with 45-50% of other Canadian retirees. DB pensions reduce the annual pay out of GIS, a supplementary government benefit provided to low-income seniors, by approximately \$2-3 billion a year. The study also finds that defined benefit recipients contribute \$14 - \$16 billion annually to government coffers across Canada through income, sales and property taxes. The study was commissioned by a group of Canada's leading DB pension plans: Healthcare of Ontario Pension Plan (HOOPP), Ontario Municipal Employees Retirement System (OMERS), OPSEU Pension Trust (OPTrust) and Ontario Teachers' Pension Plan (OTPP). DB pension plans are retirement vehicles under which the plan sponsor, typically a large employer, commits to a specified, predictable monthly benefit on retirement based on the employee's earnings, years of service and age. Both the member and the employer contribute, with the vast majority of pensions paid coming from investment returns on these contributions. An analysis by the four plans that commissioned the study found that as much as 80 cents of every pension dollar comes from investment returns – a testament to the sound funding and "best in class" investing of the pension funds. Conclusions of the BCG analysis included:

- In the years analysed (2011 and 2012), DB beneficiaries spent \$56-63 billion annually on durable and consumable goods;
- DB pension beneficiaries paid taxes estimated at \$14-16 billion annually: about \$7-9 billion in income tax, \$4 billion in sales tax and \$3 billion in property tax;
- DB pension benefits had the greatest impact on small towns, with DB pensions forming on average 9% of the total earnings in those communities versus 6% for large metropolitan areas;
- The impact of DB pensions was especially strong in Ontario, translating

Continued on Page 16 (also view graphics on Pages 14 and 15)



Defined Benefit Pension Plans (DBPP) and commissioned by The Boston Consulting Group (BCG) and commissioned by the HealthCare of Ontario Pension Plan (HOOPP), Ontario Municipal Retirement System (OMERS), OPSEU Pension Trust (OPTP) and Ontario Teachers' Pension Plan (OTPP). The materials excerpted by commissioners from the Study referenced are provided for discussion purposes only and may not be relied on as a stand-alone document. Additional analysis has been done to the data and analysis contained within the Study by third parties other than BCG. BCG has not independently verified this additional analysis and assumes no responsibility or liability for it. Original document available <http://www.otpp.com/news/article/-/article/701993>

THE 10 TOP 10

Investing for Canada on the World Stage

THE TOP10 investments around the globe:

35% assets invested in alternative asset classes

4/20 top global commercial real estate investors are members of **THE TOP10**

Substantial contribution to national GDP

- Directly employ more than **5,000** men and women
- Employ an additional **5,000** through real estate subsidiaries
- Collective payroll of **~\$1.5B**

THE TOP10 Average cost of managing assets is about **0.3%** Compared to **1.5%-2.5%** by many other managed mutual funds

THE TOP10 Manage roughly **80%** of their assets internally Compared to **Less than 20%** for many other pension funds

THE TOP10 Voted on roughly **200,000** issues on which they voted against proposals **10%** of the time (2011)

Collectively managed \$714B in assets

- 2011** \$400B invested across various asset classes in Canada
- \$100B** placed in real estate, infrastructure and private equity in Canada
- \$240B** in net returns 2003 to 2011
- 80%** of Canada's public pension plan assets managed by **THE TOP10**

of Canada's retirement assets managed by THE TOP10

- Board of Directors
- Capitalization and Takeover Protection
- Management Compensation
- Shareholder Rights

Encourage good governance and responsible investing

Logos: AIMCo, OMERS, OMERS PENSION PLAN, HOOPP, CIPP INVESTMENT BOARD, Caisse de dépôt et placement du Québec, OPTrust, OPB, TEACHERS' PENSION PLAN, PSP

Defined Benefits continued from Page 13

into \$27 billion in expenditures on consumables and durables, shelter, recreation, and services; and generating \$6 billion in taxes.

“The two most significant advantages DB plans offer members are pooling longevity risk and pooling asset risk. A DB plan allows members to save at a collective rate consistent with the average life expectancy or distribution within the group. Similarly with asset risk, DB plans can typically maintain an asset mix reflective of the group rather than any one individual. Both advantages provide stability for members, allowing for a consistent standard of living throughout their lives,” said Michael Block, BCG Principal and project lead.

A separate analysis by BCG released in June found that Canada’s ten largest public pension funds – which include the defined benefits plans in this new analysis - provide Canadians with one of the strongest retirement income systems in the world and also contribute significantly to national prosperity.

Among the key findings of the June study

- In 2011, these pension plans collected more than \$70 billion in contributions and in that same year, paid out \$74 billion in retirement benefits to Canadians, or 49% of all non-OAS retirement benefits, and invested approximately 35 per cent – or \$714 billion – of Canada’s total retirement assets
- The Top Ten pension funds have invested roughly \$400 billion in Canada, including \$100 billion in real estate, infrastructure and private equity;
- They comprise four of the top 20 global commercial real estate investors and four of the top 20 global investors in infrastructure assets;
- They directly employ 5,000 professionals in the Canadian financial sector and an additional 5,000 employees in their real estate subsidiaries.

Disclaimer: Information in this document is sourced from a Study conducted by The Boston Consulting Group (BCG) and commissioned by Healthcare of Ontario Pension Plan (HOOPP), Ontario Municipal Retirement System (OMERS), OPSEU Pension Trust (OPTrust) and Ontario Teachers’ Pension Plan (OTPP). The materials excerpted by commissioners from the Study referenced are provided for discussion purposes only and may not be relied on as a stand-alone document. Additional analysis has been done to the data and analysis contained within the Study by third parties other than BCG. BCG has not independently verified this additional analysis and assumes no responsibility or liability for it.

*Source: OTPP website: www.otpp.com The full Study can also be downloaded. Used with permission. Available at: www.omers.com **16**



Pension/Retirement News ~ Susan Weinert

Contact: 416•367•9917 | susanweinert@hotmail.com

Funding News - <https://www.otpp.com/corporate/plan-funding/funding-updates/>

September 14, 2016 — Inflation protection for pension credit earned after 2009 is increasing to 90% from 70% of the annual increase in the cost of living. Teachers who retired after 2009 will see this increase reflected in their pensions in January 2017.

The Ontario Teachers’ Federation (OTF) and the Ontario government, which jointly sponsor the Ontario Teachers’ Pension Plan, are using some of the \$13.2 billion funding surplus reported in March to restore inflation increases. Some surplus funds will also be reserved to help facilitate stability in contribution and benefit levels should a future funding valuation show a decline in assets or increase in pension costs.

Members who retired before 2010 are unaffected by the change because they receive 100% inflation protection. Members who are still working are not currently affected because inflation increases are determined after retirement.

This is the third consecutive year OTF and the government have allocated surplus funds to partially restore inflation protection levels. Inflation for post-2009 credit was previously reduced to deal with recent funding shortfalls.

Consult the chart below to see how the changes could affect you.

Member Group	Effect
If you retired before 2010	<ul style="list-style-type: none"> • No effect. • You continue to receive an annual pension increase equal to 100% of the annual increase in the Consumer Price Index (CPI).
If you retired in 2010-2015	<ul style="list-style-type: none"> • See page 2 for information on how you will be affected.
If you retire(d) in 2016	<ul style="list-style-type: none"> • In January 2017, you will receive a pension increase equal to 90% of the annual CPI increase for the portion of your pension earned after 2009, plus 100% for the portion of your pension earned before 2010. • Your first pension increase will be prorated from your last day of credit in 2016.
If you are still working	<ul style="list-style-type: none"> • No current effect because inflation increases are determined after you retire.

2017 Pension increase on Page 18

OTPP Pension Adjustment for 2017 ~ 1.3%

How is the annual adjustment calculated?

We compare the average monthly CPI for the 12 months ending in September to the 12-month average a year earlier, then divide the two to get the inflation factor. For 2017, that factor is 1.013.

To communicate the size of the adjustment, we convert the factor to a percentage. $(2017 \text{ inflation factor} - 1) \times 100 = \text{Percentage increase in 2017}$, or, $(1.013 - 1) \times 100 = 1.3\%$

For pension credit earned after 2009, inflation protection is conditional based on the plan's funding status. For pension credit earned during 2010 to 2013, it can range from 50% to 100% of the inflation rate. For pension credit earned after 2013, it can range from 0% to 100%. For 2017, the conditional inflation level is 90% for both periods.

What is conditional inflation protection?

The inflation protection that some retirees receive on a portion of their pension is conditional on the plan's ability to provide it. Pension credit earned before 2010 is fully protected against inflation, while pension credit earned after 2009 includes conditional, or variable, inflation protection.

Why is there a boost to my pension?

If you retired in 2010 to 2015, your pension is being boosted to the level it would have been if full inflation protection had been provided for pension credit earned from 2010 to 2015. The Ontario Teachers' Federation (OTF) and the Ontario government are using a preliminary \$13.2 billion funding surplus in the plan to partially restore cost-of-living adjustments. Inflation protection levels were reduced for post-2009 pension credit to deal with recent funding shortfalls.

Beginning in January 2017, members will see their gross annual pension increase. The boost only applies to members who were receiving a pension with conditional inflation protection between 2010 and 2015. Sign in to your Ontario Teachers' account to see your personal details.

What happens if I retire in 2016?

If you retire from teaching in 2016, your adjustment will be prorated. You'll receive the adjustment for the time you were on pension in 2016. You won't receive a one-time boost as it only applies to members who retired in 2010-2015.

Is there a limit on annual increases?

Increases are capped at 8%. If inflation is greater than 8%, the excess amount is carried forward to a year in which inflation is less than 8%.

More details regarding the increase are available at www.otpp.com

OMERS The OMERS 2017 increase should have been announced by the time you read this. Check www.omers.com **16**

miltons estates **Duties Of Executors***

(Estate trustee with a will)

Wills & Estates Law

The duties of an executor are extensive, and can last a long time. The key to successful performance of the task is disciplined, consistent effort.

With 7 – 10 days of death

- 1. The Will.** Locate the will(s) and codicil(s). There may be multiple wills. Review the will. Get legal advice if required on what it means. Determine if you want to act. You do not have to act just because you are named in the will – you can renounce the role - but if you want to renounce you must do so before you take any action as executor. Do you have a conflict of interest? Do you want to make a Family Law Act or dependent's relief claim instead of inheriting under the will? Do you object to any portion of the will or want to challenge it? Can you work with the co-executors (if any)?
- 2. The funeral.** The executor has the right and duty to arrange for the funeral and burial of the deceased. The executor is not obliged to follow the wishes of the deceased, the family, or religious law, but the cost must be reasonable.
- 3. Death certificates.** Obtain funeral director's proof of death certificate.
- 4. Secure assets.** Take control as quickly as possible of any valuable, perishable, or 'mobile' assets. Pets? Livestock? Crops?
- 5. BEGIN TO KEEP COMPLETE, ACCURATE RECORDS.** Executors must keep good records, and this obligation starts immediately.

Within 30-60 days of death

- 6. Collect information.** Begin to collect as much information as possible on income, assets, liabilities and creditors of the deceased (including guarantees). Are there assets outside of Ontario? Are there debts owed to the deceased? Get 3+ years of tax returns. Collect information on co-executors (if any), trustees (if any) and beneficiaries (including full legal names, relationship to the deceased, and contact information, and as appropriate, marriage certificates, marriage contracts, divorce & support orders, and death certificates). Any adopted children? Any children outside marriage? Any minor or incapable beneficiaries? Any non-resident beneficiaries? Any charities as beneficiaries? If so, confirm proper name and location.

Continued on Page 20 

Duties continued from Page 19

7. **Lawyer.** Retain a lawyer (who will act for you, the executor). Choose one you are comfortable with. Get preliminary advice on the will, your role, the lawyer's role, legal fees, probate, and executor's compensation.
8. **Validity.** Determine validity of the will. Properly executed? Properly witnessed? No marriage after the will? Alterations to the document?
9. **Meaning.** Understand the terms of the will. Determine who gets what. Compare to family tree. Are there any class gifts, and if so, who is in the class? Can charitable gifts be carried out? Any issues of uncertainty or inconsistency? Will it be necessary to apply to the Court for directions?
10. **Guardianship.** Are there issues related to guardianship of children? Will a formal application be required?
11. **Co-executors.** If there are co-executors, document an agreement on roles and responsibilities. Who will do what? When?
12. **Notices.** Advertise for creditors, if appropriate. Notify CRA, pension. Cancel credit cards, driver's license, SIN card, passport, health insurance and where appropriate services including phone, cable, internet.
13. **Secure assets.** Take control, if possible, protect, insure. Arrange for safekeeping. Get valuations of assets, or commence process of having them valued. Did the deceased own a business or professional practice? If so, secure competent management to operate or wind up.
14. **Retain accountant.** Ensure that they have the appropriate expertise, particularly with respect to the tax returns that will be required. Will you require US tax advice? Determine who will be handling bookkeeping for the estate – executor, law firm, accounting firm?
15. **Probate.** Determine if probate required. If so, provide the required notice to beneficiaries, secure funds for Estate Administration Tax, prepare and file the application.
16. **Keep Records.** Detailed records of time and money.

First 90 days after appointment as Estate Trustee (approximately 60-120 days of death)

17. **Obtain certificate of appointment.** Secure court appointment as Estate Trustee.
18. **EAT Return.** File Estate Administration Tax return within 90 days of certificate of appointment.

Continued on Page 21 ↗

Duties continued from Page 20

19. **Open bank account.** Open an estate bank account. Close the deceased's accounts and transfer funds.
20. **Notices.** Provide notice of appointment as Estate Trustee, as required to creditors, asset holders, governments, pension, etc.
21. **Gather assets.** If appropriate, file claims for life insurance, transfer title to investments, RRSPs. Arrange for sale of assets. File for CPP death benefit.
22. **Manage debts and liabilities.** Is the estate insolvent? If so, consider assignment into bankruptcy. If not, begin to resolve outstanding liabilities and a plan for eventual payment of others. Secured debts? Mortgages? Guarantees? Pay taxes (income, property, other), insurance, credit cards, utilities.
23. **Law suits.** Was the deceased a party to a law suit, as plaintiff or defendant? Determine whether to continue, and if so, develop a plan.
24. **Keep Records.** Keep good accounts, and records of time and effort, steps taken and decisions made.

Within 6 months of death

25. **FLA.** Determine if a married spouse of the deceased will be electing to take under the Family Law Act instead of under the will. If there was a spouse who might elect under the FLA, do not distribute any of the estate within 6 months of death.
26. **Income tax.** File the income tax return for the last year of life. Determine if a 'rights and things' return will be required.

Within 6-12 months of death

1-6 months after Certificate of Appointment

27. **Personal belongings.** Transfer personal belongings to beneficiaries in accordance with the will. Obtain receipts.
28. **Continue process of transfer/sale of assets.** Vehicles? Cancel insurance on goods once transferred or sold.
29. **Arrange roll-overs.** As appropriate, roll-overs of RRSP and RRIF to spouse.
30. **Taxes.** Prepare and file appropriate returns in all jurisdictions required (US taxes?). Claim GST credit. Child tax benefit?

Continued on Page 22 ↗

Duties continued from Page 21

31. Interim distribution? Consider, and if appropriate make, interim distribution to beneficiaries.

32. Keep Records. This obligation continues. Keep good records.

After 12 months after death

33. Taxes. Secure clearance certificate from CRA.

34. Accounts. Finalize estate accounts. Provide to the beneficiaries. Determine if it will be necessary to apply to Court to pass the accounts. If so, prepare and file application.

35. Distribute. Distribute the estate to the beneficiaries. Secure receipts and as appropriate releases.

36. Compensation. Pay the approved compensation to the executor. Report as taxable income of the executor.

miltons ip Professional Corporation

Email: nmilton@miltonsip.com

Phone: (613)•567•7824 | Toll free: 1•866•297•1179 (in North America)

Web: Ontario-Probate.ca

Address: 203-2255 Carling Avenue, Ottawa ON Canada, K2B 7Z5

Toronto Offices: To serve you better, we have offices across the Greater Toronto Area. Our address for deliveries in Markham is:

Miltons Estates Law

600-15 Allstate Parkway

Markham ON L3R 5B4

t: 1.866.297.1179 | e: info@ontario-probate.ca

* We appreciate and thank **miltons ip Professional Corporation** for their permission to reproduce this on-line document (PDF) *Duties of Executors*. Based in Ottawa, their website provides guidance regarding Ontario Wills and Estates Law.

As space becomes available, we will seek permission to reprint additional topics that may be of interest to our members. In the meantime, please visit their website and check the numerous topics for yourself.

<http://ontario-probate.ca/>

Note: Legal fees to assist in the settlement of one's estate may be minimized by the executor carrying out some of the listed tasks and having a clear and definitive will that prevents opportunities for misunderstanding.

Volunteer Opportunity



ReadUP Reading Clubs are seeking volunteers from our membership for three downtown schools: **Nelson Mandela, Roden, Duke of Connaught.**

Do you enjoy working with children? You can bring your positive energy to a dynamic charity contributing to literacy in diverse Toronto communities.

Title/type of volunteer opportunity:

- *Reading with children* at either one (or both) of our school clubs at:
 - Duke of Connaught Public School - Thursdays, 3:00-4:30
 - Mandela Park Public School - Wednesdays - 6:00-7:00 pm
 - Roden Public School - Tuesdays, 3:00-4:30
- *Time Commitment:* 1.5 hours per week
- *Volunteer Position Responsibilities:* read one-on-one with children; help with set-up and tear-down of the club; organizing books; preferably someone with easy access to ReadUP's clubs in east-downtown Toronto.

If interested, please contact info@readup.ca

ReadUP's mandate: ReadUP is a registered charity providing free reading support to hundreds of children, many from newcomer families. Children are matched with books at their optimal skill level ensuring successful reading experiences. The child reads the book to a volunteer, who helps with any challenging vocabulary, then the child takes the book home to practise. ReadUP now serves children at 7 locations in Toronto.

ReadUP Reading Clubs, A Non-Profit Corporation - www.readup.ca

Registered charitable organization number: 819454307RR0001

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Latin Ballroom Dance ~ Back by Popular Demand

Dance the Winter Blues away with a Latin beat! Join us for a series of FREE introductory Latin Ballroom Dance classes:

Fridays, January 27, February 3, 10, 17 from 1:30 - 3:30pm

Holy Rosary Parish Hall, St. Clair Ave W, E of St. Clair West subway stn

Get a taste of popular Latin dances such as Salsa, Cha cha, Rumba, Bachata and more. These are introductory classes for novices so no experience is required. No partner, no problem! A great way to get active and have fun!

To confirm your interest in attending send an email to Anna at the following address: adcat39@gmail.com

or, leave a phone message for Stephen at 416.481.4841 including your contact information.

Classes will be led by **Anna Di Costanzo** and **Stephen Cheong** (a Toronto District 16 member).

Freedom from the Bell

This event, first held in 2009, attracted 36 members and friends on September 6, 2016 – the first day of no school this year.

Patricia Power celebrated her first day of Freedom from the Bell, and it was **Timothy Nguy's** first day to celebrate his freedom from the previous year. From there on, others celebrated two or more years.



Helena Rutitis Nuala (Mary) Grant

Two of the attendees, **Helena Rutitis** (96 years old and retired 32 years); and **Nuala (Mary) Grant**, (83 years old and retired 23 years). Helena arrived by TTC and Mary was driven over by her daughter. Valerie and Joan arranged their ride home. By the way, Helena has been retired longer than she taught.

This event was founded by **John Cox** who encouraged other retired teachers to use our *No-Bell Laureate Luncheon* as a good chance to meet yearly with other retired colleagues. We are still using the original location, the Mandarin at Yonge and Eglinton located right on the Yonge Subway.

Joan Elliott and **Valerie Mah** organized this year's event. **Ann Ludwigen**, another founder, also helped at the door.

(**Editor:** permission received to include personal details mentioned above.)



Seniors to Receive Shingles Vaccine Free of Charge

<http://www.seniors.gov.on.ca/en/index.php>

Starting September 15, 2016, the shingles vaccine will be available free of charge for Ontarians 65 to 70 years of age. This important new investment will reduce the likelihood of Ontario seniors developing what can be a very serious and painful infection.

Shingles, also known as herpes zoster, is caused by the reactivation of the chickenpox virus. In seniors it results in a painful rash and can lead to complications such as loss of vision and debilitating nerve pain. Studies show that the vaccine is highly effective when seniors are vaccinated between the ages of 65 and 70.

Those who are eligible for the shingles vaccine should contact their primary care provider to receive the vaccination. **16**

Shoppers Optimum Program

Editor: Shoppers Drug Mart has made this notice available at check-out counters and their website. If you collect Optimum loyalty points, watch for a future notice of the program's end so you can use points within the 90 days.

Currently, the Shoppers Optimum Program terms and conditions state that the Program terminates on December 31, 2016. The Program's terms and conditions that will come into effect on December 31, 2016, 11:59pm will remain unchanged except the following:

Section 42: There will be no specific end date to the Program and 45 days advance notice will be given in the event that the Program ends.

Section 43: Members will have the ability to redeem points for 90 days following any future end date. **16**

Page 24/25 No-Bell Photos by V. Mah



“Here we Go Again!”

Calm Water Cruising with Ontario Waterways.

by Marilyn and Dick Holyer

After 3 wonderful five-day summer cruises, Dick and Marilyn are game for more on the Kawartha Voyageur, a family-operated business headquartered in Orillia, with trips from early spring through fall colours.



The Holyers enjoyed their third trip in August 2016, while Marilyn was recovering from a knee joint surgery in March. Thanks to the elevator on the boat, they were aboard for the Quinte Cruise from Kingston to Peterborough. As fate would have it, Dick discovered on the second day of the cruise the car keys were missing, but captain Mark called the bus company which had transported us from Peterborough to Kingston to catch the boat. After several panic attacks caused by thinking about the possible consequences of the locked car sitting in the Holiday Inn parking lot in Peterborough, the keys were eventually found.

This trip accommodates the needs of older adults like ourselves with certain disabilities all too common for folks our age, but also with a yen for new sights and sounds, congenial fellow travellers not prone to loud late night revels, good food, drink plus home made snacks, knowledgeable commentary, and on shore excursions - activities that do not overly challenge our current energy level, but satisfy our love of history and adventure. The young crew, who are the wait staff, also cheerfully wash the windows and help maintain the common areas. A gracious hostess is in charge of these young people and available for hospitality and information at all hours. The library contains interesting material about the ship, the various geographical areas covered in the individual cruise itineraries, and current reading material such as newspapers and magazines.

We do know a good deal when we actually live it. Cost: around \$2,000pp, all inclusive, except the bar tab. Enjoy! Just don't lose your keys.

16



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

Summer is gone, fall is here, winter is approaching. *“Whether the weather be hot or whether the weather be cold, We weather the weather, whatever the weather. Whether we like it or not !”*

Welcome letters were sent to sixty-one new members. Sympathy cards were sent to relatives of twenty-eight deceased members. Birthday cards were sent to 15 Nonagenarians (90 year olds) and 28 Octogenarians (80 year olds).

Keeping in Touch, Get well, Encouragement cards, as well as Fruit and Floral arrangements were sent to several members. Many of our members have made a move to new cities or to new locations within our city. Congratulations were sent to some members who (to our knowledge) have made this significant move. To those who have moved (without our knowledge) to new venues, Congratulations!, and may you find happiness in your new home! New Year greetings were conveyed to some members who celebrate the occasion at this time .

It seems that with the approach of fall, some of our members have “fallen”. **Patricia Carson**, our former Executive Political Advocacy Chair passed away on September 26, 2016. As well, **Shirley Braithwaite**, who was an avid volunteer and supporter of the Haiti Ladies contribution to the Haiti earthquake disaster and the Nutrition Center for Children program passed on in August 2016.

Several members have had accidental falls and are recuperating. Some, unfortunately, are confined to a wheelchair, or are now permanent users of ‘canes’ and ‘walkers’. Our thoughts are with all of you, and we do hope that every day will be a better one for you, but... Please be careful. Take one step at a time! To members who have undergone traumatic situations, are recovering from injuries, short illnesses, or surgery, we wish you all a speedy recovery.

Thank you telephone calls and e-mails were received from members with whom contact was made during traumatic ordeals or time of celebration.

Many thanks to members who continue to keep us informed about members/associate members with whom we need to keep in touch.

Your help is greatly appreciated.

Contact Persons:

Marjorie Blake 905•837•0874/905•837•8453 | mdblake@sympatico.ca

Valerie Mah 416•533•0445 | vmah@ican.net

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Consumer Corner ~ Canada Revenue Scam (CRA)

Taxpayers should be vigilant when they receive, either by telephone, mail, text message or email, a fraudulent communication that claims to be from the Canada Revenue Agency (CRA) requesting personal information such as a social insurance number, credit card number, bank account number, or passport number.

These scams may insist that this personal information is needed so that the taxpayer can receive a refund or a benefit payment. Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying fictitious debt to the CRA. Other communications urge taxpayers to visit a fake CRA website where the taxpayer is then asked to verify their identity by entering personal information. These are scams and taxpayers should never respond to these fraudulent communications or click on any of the links provided.

The CRA will not do the following:

- send email with a link and ask you to divulge personal or financial information;
- **Exception:** *If you call the CRA to request a form or a link for specific information, a CRA agent will forward the information you are requesting to your email during the telephone call. This is the only circumstance in which the CRA will send an email containing links.*
- ask for personal information of any kind by email or text message.
- request payments by prepaid credit cards.
- give taxpayer information to another person, unless formal authorization is provided by the taxpayer.
- leave personal information on an answering machine.

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RTO/ERO Toronto-Specific Project - STO Requirements

Start preparing NOW for 2017 Awards!!! ~ See Page S13

2017 Applications now available at: <https://www.rto-ero.org/programs-services/project-service-to-others>

Your RTO/ERO Toronto Executive must make its *Project - Service to Others* selection by the Provincial deadline. **To do this, applications must be received by our District President by March 1, 2017.**

Submit applications (.DOC/.DOCX format) as follows:

Email preferred: rogerapwilson@sympatico.ca
Canada Post: Roger Wilson
207-660 Pape Avenue
Toronto ON M4K 3S5

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Art Friends Report



On Friday, November 4, our group known as *Art Friends* met for our third session this fall. We currently have 21 members on our books, but because many are still supply teaching, traveling or babysitting grandchildren, the number of people attending each session is often as few as six or seven. It is a 'come when you can' sort of commitment.

We are lucky to have a lovely, large, bright space in which to paint in Holy Rosary Church Hall. We begin each session by setting up the tables to form studio spaces to suit each individual's needs. Some come to work alone on an ongoing project, while others bring their art materials, looking for ideas, willing to experiment. We are all amateurs, or beginners; no one takes their work too seriously; most of us are content to spend a couple of hours trying to create something 'artistic' while enjoying each other's company.

The 'chat' is usually about some event, such as the Mystic Landscapes Exhibition on at the AGO at the moment, or how to get free tickets for the Gardiner Museum... networking is very useful!



New members are encouraged to come along and are guaranteed a warm and friendly welcome. Kind regards, **Marie Lynch** 16

TEOF Annual Lunar New Year Banquet



Thursday, February 9, 2016
6:00pm Cocktails | 6:30pm Dinner
Dim Sum King Seafood Restaurant
421 Dundas St. W. 3rd floor
(Wheelchair accessible)
\$60 p.p. | \$600 per table of ten

CELEBRATE THE YEAR OF THE ROOSTER

those born in 1921, 1933, 1945, 1957, unless your birthday is in January or February. Help us with our yearly commitment of up to \$100,000 to subsidize Nutrition Programs for 26 Toronto Inner City Schools.



FOR THOUGHT
TEOF NUTRITION PROGRAM



For information, contact:

Carol Blachford: 416•395•2630
carol.blachford@tdsb.on.ca
Valerie Mah: 416•533•0445
vmah@ican.net

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In June, this year, Phyllis and I visited Belgium for two weeks. We divided our visit between the four principal cities. Brussels, the capital, contains the royal palace, the European Union’s parliament and civil service, and a stunning Grand Place ~ a central square dominated by a stunning city hall with a cathedral like central tower and surrounded by beautiful guild halls.

Antwerp, Europe’s wealthiest city in the 16th century, is an industrial city rebuilt after World War II. It contains outstanding museums and churches, a legacy of its rich past and present. Here, we stayed in an old hotel surrounded by diamond dealers opposite the central train station. Bruges is the best known tourist destination with its 800 year old bell tower on the Market Square, and



Rubens Statue, Antwerp

palace on Burg Square a block away. Winding rivers and historic buildings provide numerous photo ops.

Our favourite city was Ghent. It is centred on Korenmarkt with the meat hall and old fish market to one side, and St. Michael’s, St. Nicholas and St. Bavo’s on the other. There was lots to see and not so many tourists. In each city we stayed in a modestly priced, centrally located, hotel and

walked everywhere.

Between cities we travelled for six euros using senior’s passes.

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St. Michael’s Bridge, Ghent



Boat Tour, Bruges



Our Presentation on Wills and Estates was very well attended. The lawyer **Barry Corbin**, a specialist in estate law, gave a fun and entertaining insight into a number of estate issues. (Remember to have a will in the first place - we are all mortal.)

He touched on the importance of choosing an executor; remember to ask them if they want the job.

Pension issues mentioned were the rights of a spouse or common-law partner (what happens if you divorce after retirement?); and, beneficiaries (who will benefit assuming one does not leave a lot of debt?).

Barry reminded us of insurance money - keeps it away from creditors, and avoids the estate administration tax.

TFSA: Barry explained the importance of a designated beneficiary and to consider the age of the beneficiary.

RRSPs/RIFFSs Beneficiaries: Who will benefit; what are the tax liabilities?

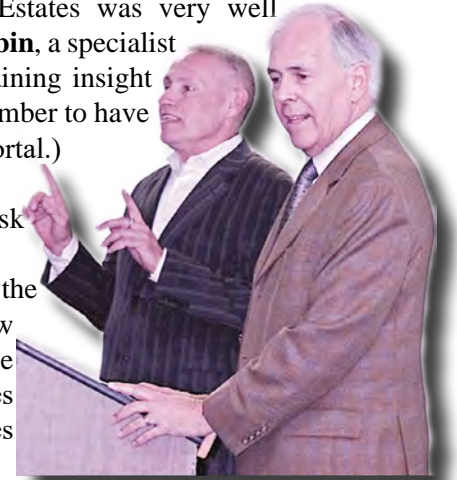
Tax issues: As they say, one thing is given: death and taxes. Upon death, capital gains taxes are due on investments made while alive. Barry explained in broad strokes what we can do to minimize that tax.

Blended Families: A difficult issue in many families, Barry touched on the Family Law act, Property Rights, trusts.

The family cottage is often an area for great disputes in families.

Contact: Barry Corbin, Corbin Estates Law Professional Corporation, 393 University Ave, Suite 2000, Toronto ON M5G 1E6
416•593•4200 | barry.corbin@corbinestatelaw.com

Continued bottom of Page 32



Photos by **V. Mah.**

Top: an attentive audience.

Bottom: **Armand Gagné** (left) thanks presenter **Barry Corbin**

Eligible Educators: claim your school supplies!

Editor: The following may be of benefit to those retired this year.

There is a new refundable tax credit for 2016 and beyond: the Eligible Educator School Supply Tax Credit. If you are an eligible educator you can now claim a 15% refundable tax credit on up to \$1,000 of supply purchases per year.

You can only claim this tax credit if you are a teacher or early childhood educator employed at an elementary or secondary school or a regulated child care facility:

- You must have a teacher's certificate that is valid in the province or territory where you are employed; or
- You must have a certificate or diploma in early childhood education that is recognized in the province or territory where you are employed.

For your supplies to be eligible for this credit, they must be:

- purchased in the taxation year by an eligible educator;
- used in a school, or in a regulated child care facility for teaching, or helping students learn;
- not reimbursable and not subject to an allowance, or other form of assistance (unless the reimbursement, allowance or assistance is included in the income of the teacher or educator and not deductible); and
- not deducted or used in calculating a deduction from any person's income for any taxation year.

Some examples of eligible supplies include: construction paper; flashcards; items for science experiments; art supplies; various writing materials; games and puzzles; books for the classroom; and educational support software.

If you claim this tax credit, the CRA may ask you to provide a certification from your employer attesting to the eligible supplies expense. You should request the certification from your employer in a timely manner and keep it in your files, along with your receipts, in case the CRA requests it.

For more information, go to our website:

<http://www.cra-arc.gc.ca/gncy/bdgt/2016/qa03-eng.html> **16**

Estate Planning continued from Page 31



I would strongly recommend that a lawyer be consulted to have your affairs in order. It is a difficult task for the family or friends to sort out if you do not prearrange your affairs.

Personally, I really enjoyed the presentation and, judging from the many emails I have received, so did many of our members.

Thank you to all the members of RTO/ERO Toronto District 16 who so willingly helped make this presentation a success.

If you have any questions contact me at lonesmith@hotmail.com

Lone Smith **16**

RTO/ERO Senate continued from Page 8

members of Senate are currently personally liable for any issues that arise out of the governance of the Insurance business.

While these concerns are very serious, a solution can be found by shifting responsibilities and reporting relationships with the current structures and changing the By-Laws to reflect these changes. At the same time, while making these fundamental changes, there is a proposal to update a number of other governance practices in order to bring RTO/ERO in line with latest best practices in not-for-profit governance.

Summary of Proposed Solution

In order to address the issues identified in the Case for Change, some fundamental changes must be made to the roles and responsibilities of the governing structures of RTO/ERO. While there are many detailed changes, the following is a high level summary of the core elements of the changes required to the governance of RTO/ERO that will be tabled for discussion at the October 2016 Senate meeting and reintroduced at Spring Senate, 2017.

1. The Provincial Executive will be replaced by a "Board" of RTO/ERO as per corporate law with the standard duties, responsibilities, and accountabilities of a board of directors.
2. The Senate is to remain named as such, but would operate as a meeting of Corporate Members (who would become the legal "members" of the corporation with the powers given to members in the new NFP Corporations Acts, including: electing the Board, and conducting standard AGM duties). In addition, the Senate would be empowered to approve the strategic direction / plan and act as an advisory body for the Board and its Committees.
3. All Committees, including the Health Services and Insurance Committee (HSIC), will report to the Board.

Other Senate Business (See Supplement. Full Agenda available on-line):

- New provincial Executive elected:
 - President: **Martha Foster**, Elgin District 41
 - Past President: **Martin Higgs**, Peterborough District 36
 - Vice President, First: **David Kendall**, Frontenac, Lennox, Addington, 20
 - Vice President, Second: **Rich Profit**, Algoma, 3
 - Executive Member: **Judy Bowden**, Windsor, 7
 - Executive Member: **Lorna Wilson**, London Middlesex, 8
- Code of Conduct: revision introduced (details in our January Newsletter).
- 5-Year Strategic Plan introduced and approved.
- Budget approved: basic member fee of \$1.25/\$1,000 pensionable income unchanged. **16**

Welcome New Members ~ Linda Sue Thomas

Contact: 416•259•8590 / lindasuethomas@ake@sympatico.ca



Welcome to those having joined RTO/ERO in August, and September, 2016. *Occasionally new members join us in error* - there are **four Districts in Toronto** (Etobicoke/York-22, North York-23, Scarborough/East York-24) **and others across Ontario**. Contact **Dianne Vezeau** at 416•962•9463 or 1•800•361•9888 to change. As of October 30, 2016, our Toronto District membership was 5,283.

Lawrence Adams	Eva Hanebach	Frances Petersiel
Luiza Alves	Catherine Harrison	Mary Penelope Poapst
Janice Balfour	Douglas Haynes	V Kristina Pochwalowski
Virginia Barton	Arnold Heisler	Patricia Reaney
Angie Boragina	Marilyn J Hew	Arvo Reiert
Marik Boshyk	Sandy Irving-Harry	Susan Riesberry
Linda Burns	Stephen Jones	Beverley Rook
Lynda Busch	Thomas W Keeler	Pauline Roy
Karen Cairns	Angela Kelly	M Louise Rutherford
Bonnie Chin	Danielle Lambert	Antonia Lucy Schiavone
Martin G Christie	Gilles Leblanc	Lynne Shannon
Patricia Davies	Ann Lenchak	Pamela Spearns
Amelia Dennis	Sonja Litner	Susan Stern
Jeff Denton	Liora Lonni Margulies	Emeline Tung
Gail Dobby	Susan Nancy Martin	Jeremy Vincent
Joan Doiron	Lee Anne McGaughey	Karen Paula Waterman
Maureen Donnelly	David Miller	Jennifer White
A Linda Follitt	Rose Mumm	Helen Wong
Anne Marie Furguele	Patricia Munroe	Janet Zelinger
Carol Gallagher	Julia Oldenburg	
Krishan C Gupta	Roman Ostrowski	

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The Neil Wilson/TSSAA Golf Tournament Report ~ 2016

On Thursday, June 30, 2016, we, once again, had a most successful tournament with over 130 participants at Bethesda Grange. The weather was excellent for golf and the atmosphere was conducive to reminiscing. Because of the quality of our Prize Table, and the generosity of our participants, we were able to contribute \$4,000 to three different charities: TEOF, the RTO/ERO Charitable Foundation (in the name of **Bob Neal**), and The Ontario Junior Golf Program.

Next year will be the 15th tournament we have organized, and we look forward to planning this 2017 edition. Golf is the vehicle for bringing retired teachers together. We certainly have some excellent golfers, but most us are there for the fun and the renewal of old acquaintances. **Marvin Pearl** 16

34 rto.toronto@gmail.com / <https://district16.rto-ero.org>
<https://toronto.rto-ero.org>

Social/Recreation continued from Page 6



Finances ~ Lone Smith (416•234•1969) hosts this group in her home from 4:30pm-6:00pm. **We have no meeting in November, you are welcome to join us for season cheers on December 1.** Our 2017 schedule begins on January 26.

We learn about all areas of finance from presenters and our members such as credit cards, bonds, stocks, wills or any area you wish.



Friday Night Movie ~ Shashi Makhija

(416•892•1717 | fridaymovieclub1@gmail.com) and **Carol Seljak** (carolseljak@yahoo.com | 416•562•7404) host this activity

the *second Friday of the month* at a central theatre's early show (6:00-7:00pm) followed by discussion at a nearby coffee shop. Add your name to the notification list!



La Belle Langue ~ Si vous aimez parler en français entre amis, rejoignez-nous le deuxième et derniers lundis de chaque mois de 5h. à 6h. Nous sommes en vacances pour les mois de juillet et août, mais on recommence en septembre. Si cela vous intéresse vous pouvez me rejoindre à jtchartier@hotmail.com

ou 416•691•9547. A bientôt! **Jackie Chartier**



Monday Matinée Movie ~ Join us and we'll notify

you once a month of an early afternoon movie at the Varsity in the ManuLife Centre on Bloor Street between Bay and Yonge Streets. We meet on the *4th Monday of the month, twelve months of the year*. If you are free afterwards, join us for coffee/tea/dessert./or whatever, at Scaccia, which is at the bottom level of the Centre.

Convenor for January, February, March, July, August, November, December is **Dale Vibert** (dvibs@yahoo.com)

Convenor for April, May, June, September, October is **Steve Feldman** (vsf@sympatico.ca)

If you would like to receive our monthly email please send an email to Steve at the above email address.

Continued on Page 36



Health & Wellness Workshop Advance Notice

Bill Tajer and **Valerie Mah** are working on a Health and Wellness Workshop for Spring, 2017. A series of 3 workshops totalling 6 presentations are being arranged. Watch our January, or March, Newsletter for details. 16



Super Tees Golf Group ~ The Super-Tees Golf Group plays every second Wednesday at Scarlett Woods Golf Course, from early May to the end of October, as weather allows. We have from 8 to 16 golfers who play regularly. We try to book 4 tee times. You receive an email with the booked tee times, but must receive a confirmation that you are playing, so we know exact numbers. Contact **Rosalie Parente** at rosalie10@rogers.com or **Cindy Shore-Beauvais** at shorbeau@sympatico.ca. (Liability Waiver required.)



Theatre Day Trips ~ **Karen Sinclair** and her committee (**John Bratton, Jack DeGroot, Linda Grieves**) arrange unique, all-inclusive, excursions each Autumn and Spring theatre season. Advertisements are announced, when arranged, in our January and May Newsletters regarding schedules and registration.



Toronto Live Theatre Group ~ **Liz Estall**: 416•925•5240 | estallelizabeth@gmail.com. Enjoy the terrific theatre Toronto has to offer and meet other theatre lovers. Contact Liz to be added to her email list. **16**

Travelogue Assistants Wanted! ~ Can You Help?

We, as Marilyn's 85th birthday approaches, have at times, contemplated giving up hosting the District 16 Travelogue which, we have enjoyed immensely for more than 10 years. This year, Marilyn received a new knee joint which involves significant recovery time and walking with a cane or two. The doctor says the other knee is also a candidate for future surgery.

We are open to working with someone who would like to explore the notion of being with us this year as a transition period. Please think about being that person! We will always be grateful to **Val and Dennis Fiedler**, who loyally supported us as we learned the ropes, and we will gladly do the same for our successor(s).

If you are interested in hosting the Travelogue, please give us a call at 416•929•8512. **Marilyn and Dick Holyer**

Consumer Warning

Avoid rental/maintenance contracts for furnaces, air conditioners, water heaters, appliances that commit you to lengthy terms and place liens on your house, without your knowledge, that force expensive buy-outs before you can sell your property. **16**

Since the first issue of our Toronto District 16 Newsletter, its format has evolved as print technology changed (mechanical to electronic), membership increased (from a few hundred to more than 5,000), postage routines morphed (hand-processing to mechanical labelling with our own pre-printed indicia). Despite these changes, the per-member cost per-issue has remained, until recently, at around \$1.50.

However, with the number of copies per issue now being generated for assorted distribution (members, Retirement Planning Workshops, board professional organizations like CUPE, ETFO, OECTA, OSSTF, private schools), costs have been creeping up.

To maintain cost efficiency, we have sought out alternative production processes. This issue is our first step to meet our cost-reduction goal. Bear with us as we grow in a new direction. Your comments and suggestions are encouraged as to content, colour, readability, format.

Bill Menagh | bmenagh@sympatico.ca **16**

Volunteers Wanted

Oriole Park Junior Public School

Natalie Vine, Principal, Oriole Park Public School, is looking for volunteers who might be interested in running a knitting or crocheting club at lunchtime at our school. We are situated at Avenue Road and Eglinton Avenue.

Contact: Natalie.Vine@tdsb.on.ca | 416•393•9218 | 416•393•9213



Women Aged 70 and Up needed for a 3-Month Exercise Study!

The Graduate Department of Exercise Sciences at the University of Toronto is recruiting healthy, untrained women aged 70 and up, for a 3-month resistance training exercise study.

For further information and to determine eligibility, please call Dina: at 647•209•3462 or email dina.katsoulis@mail.utoronto.ca

16

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.



Mary Lee Berdit
John Bulger
Joyce Valerie Bullock
Vera Chopping
Stanley Daratha
Janet E Faulds
Eileen M Frayn
Jean Gupta
Christa Gutsche
Leo Lynch
Francis X McAllister
Jeffrey McGee
Maureen Miller
Yvonne Murray



Olga Nowakowski
Chester Pochwalowski
Margaret Pollard
Dale K Reiert
Andrew Salamon
James Sanderson
Franc Sehovic
Stanley Shapiro
Murray Shukyn
Susan Starr
Marion LSullivan
J. Jackson Tyson
Ruth Vogt
Frances Weintrop **16**

RTO/ERO Benefits Claims Deadline for 2015

The deadline for the submission of RTO/ERO Benefits Claims is the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for last year, 2015, they must be submitted to Johnson Inc. by December 31, 2016. **16**

TPSPA 7th Reunion



Arlene Freeman and Valerie Mah ask all former TPSPA (Toronto Public School Principals' Association) members to save this date for the bi-annual reunion. Significant others welcome!

Wednesday, May 17, 2017

Mandarin Restaurant, 2200 Yonge St. at Eglinton.

Details in our January Newsletter **16**

RTO/ERO Toronto Executive 2016 ~ 2017

President: **Roger Wilson** Past President: **Lone Smith**
First Vice-President: **Joan Elliott** Second Vice-President: **Betty Lou Reynolds**
Treasurer: **Robert Putnam** Secretary: **Herb Stover**
Archives: **Valerie Mah** Communications: **Bill Menagh**
Goodwill: **Marjorie Blake** Health/Insurance: **Bill Tajer**
Membership/Recruit: **Linda Sue Thomas** Pension/Retirement: **Susan Weinert**
Political Advocacy: **Sheila MacMillan** Program: **Kay Jeffery**
Social/Recreation: **Heather Talbot** Travel: **Karen Sinclair**
Members-at-Large: **Armand Gagné** (also Foundation Rep), **Ruth Baumann,**
John Bratton, Lou Manning, Helen Milton

Executive Meetings are typically held on 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. 'Letters-to-the-Editor' are also welcome. 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/DOCX, WordPerfect WPD, or PDF file) emailed to 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, Ruth Baumann, Joan Elliott,**
Bill Menagh, Mary El Milosh

Publication: Submissions: First day of September, November, January, March, May

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

RTO/ERO Contact Information

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



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





Volume 39, Issue 2

November, 2016

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Provincial Executive 2016-17 [l-r]: Martha Foster, Pres; Martin Higgs, Past Pres; Dave Kendall, 1st VP; Rich Profit, 2nd VP; Judy Bowden & Lorna Wilson, Exec Mbr

Editors' Note: The Fall Senate (Annual General Meeting) of RTO/ERO is held in mid-October. This meeting determines RTO/ERO's 2017 initiatives and budget allocations. Our November Newsletter is used to inform you of some of the details of RTO/ERO's business. We believe that members should be aware of the business if only to understand that RTO/ERO is more than just an insurance source. The complete agenda is available in PDF format from the Members Only portion of the RTO/ERO website or by ordering specific reports from the website: <https://district16.rto-ero.org>. Editing has occurred to fit available space.

Executive Director (ED)

Congratulations and a special thank you to every RTO/ERO member who took the time over the last 10 months to provide helpful input to our Strategic Plan 2020. We were pleased to see more than 90 per cent support for all of the elements of our plan in our recent survey of members and stakeholders. More than 2,000 English-language and 80 French language members recommended that the plan be presented to the October 2016 Senate for endorsement.

With District member, Provincial Executive, and Senate endorsement, we are committed to align all aspects of our RTO/ERO work, including our 2017 budget, on three significant goals. Specifically, we will work to:

- improve the lives of our members and seniors
- broaden our membership base
- become the trusted voice for our members and seniors as advocates for those on the retirement journey

RTO/ERO is now poised to grow tremendously in membership and influence across the broader education sector.

So, what results can members expect from our aligned work on the 2017 goals?

- A regular flow of research-based, practical advice on healthy, active and dignified living for members and seniors.
- Summative data that both our traditional retired teacher membership and the broader education staff membership will increase in growth rate, increasing membership far beyond the current 74,000.
- Evidence that RTO/ERO is actively preparing and delivering advocacy position papers, letters, and meetings to all levels of government on topics such as pharmacare, pension protection, reduction of social isolation for senior seniors, as well as healthy, active, and respectful aging.

As we move forward to increase membership from every role in child care, K-12 and post-secondary sectors, we will pay close attention to the many requests from members that we should begin to consider a professional re-branding of RTO/ERO. This rebranding exercise will both honour our 48-year retired teacher history, but also recognize our commitment to include all who have worked to support children, adolescents, young adults and adult learners within the broader education sector.

We are experiencing tremendously positive comments through our outreach on social media such as Face Book, Twitter and Google Ads. Our information, advertorials and video blogs are receiving tens of thousands of views. All of these marketing efforts are increasing our reach and stimulating a surge in Retirement Planning Workshop attendance in 2016.

Jim Grieve, Executive Director

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Provincial Executive (PE)

Thanks to the hard work and vision of members at the Provincial and District Levels, our organization has evolved over the last half century to become a leader in the retiree field, with over 74,000 members, insuring over 90,000 lives in our first-rate benefit plan, and now expanding our role to benefit all seniors through our RTO/ERO Foundation.

Our 50th Anniversary Committee is planning how to celebrate [in 2018] all that we have become since 1968. If Senate approves the budget, funds will be made available both at the Provincial and District levels to recognize the achievements of our wonderful organization since its inception.

Your Provincial Executive [has] worked on formulating a Strategic Plan to be accomplished over the next five years... and look forward to its adoption by Senate. [This document is available in PDF format from our website.]

We have developed a policy to co-ordinate, and partner, with like-minded groups to benefit our members and all seniors. We have partnered with the McMaster Optimal Aging Portal and, most recently, the Canadian Health Coalition, and we continue to look forward to working with more organizations to further our aims.

We developed our “*Patients First*” document to respond to initiatives of the Ontario government. This was well received by the Minister of Health and Long Term Care and our Political Advocacy Committee has developed further talking points as we anticipate a future meeting with the Minister. Recently, First Vice-President, **Martha Foster**, Executive Director **Jim Grieve** and I were invited to meet with the President of the Treasury Board and we have received an invitation to meet with policy advisors of one of the provincial political parties as they develop their platform on seniors’ issues. Thus, we are already starting to establish ourselves as a trusted voice for seniors.

Martin Higgs, President

Executive Motions:

1. *THAT the RTO/ERO Strategic Plan 2020 be approved.* [Approved]
 2. *THAT the Provincial Executive has reviewed the Code of Conduct and therefore recommend that it be approved by Senate.* [Approved]
- [The Code of Conduct was introduced in 2015 and has been vetted by districts. Contrary to your Toronto Executive belief that this version ought to be referred again to districts for final vote at Spring Senate, 2017, this document was approved. We will print it in our January Newsletter.]

RTO/ERO Group Benefits, 2017

Approved Plan changes are published in the annual *Going Places* and *Update* documents distributed to Plan Participants in mid-November. The tri-annual Benefits Booklets will be mailed in early 2017.

Budget for 2017

RTO/ERO is a vibrant organization of more than 74,000 members. The focus of the 2017 budget process is on broadening the membership base through existing and expanded recruitment initiatives, improving the lives of members and seniors by providing new opportunities to engage with RTO/ERO, and implementing new benefits and services, and, finally, on increasing relationships in the education community to be recognized as the trusted voice, and the resource for retirement planning, health and wellness.

The budget process is rigorous, occurring from June to October and involving members of the Provincial Executive, Standing Committees and staff. Senior staff start budget discussions in early July, review assumptions, Senate decisions, Executive and Committee special requests.

Summary Financial Picture And Assumptions

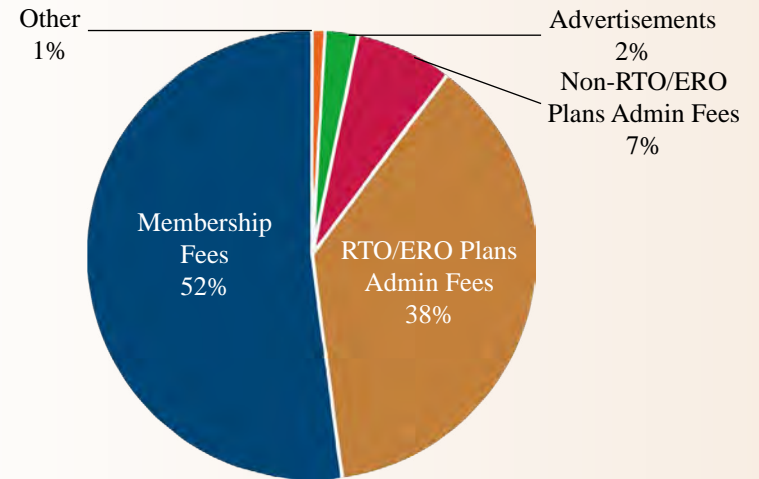
The 2017 budget is balanced, with a small, \$11,900 contingency amount. When estimating revenues and expenses for 2017, some assumptions were built into the budget:

- a) Net increase in membership in 2017 – 2.1% or close to 1,600 members
- b) Projected January 2017 inflationary adjustment in teachers' pensions – 1.3%
- c) *RTO/ERO Full Membership fees will be calculated based on the unchanged formula of \$1.25 per \$1,000 of gross OTPP pension; Associate Fees, charged at the level of the average Full Members' fees, will remain at \$56 in 2017,*
- d) Anticipated increases in benefit plans premiums and enrollment rates – 7%
- e) Annual Grants to Districts Formula:
 - i. 27% of the membership fees allocated to the Districts (estimated at \$14.06 per member)
 - ii. Minimum Grant – \$10,978
 - iii. Additional subsidies for the Size, Distance and Density factors added to the Annual Grant
- f) Expense allowances at the same level as 2016: breakfast - \$25, lunch - \$30, dinner - \$65, mileage - \$0.50/km

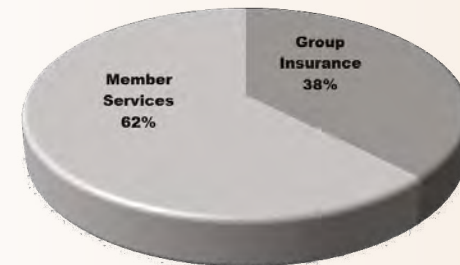
Budget Highlights ~ Revenues

The two main sources of RTO/ERO Revenue are membership fees, and administration fees from the RTO/ERO group insurance premiums. In addition to these, RTO/ERO receives administration fees from non-RTO/ERO plans (Home & Auto, Long-Term Care, Life/AD&D) and advertising charges from organizations and members who advertise in the Renaissance magazine or Pocket Planner. Advertising fees offset the cost of production

and mailing of these publications. Total revenues are projected to increase by 5% in comparison with the 2016 estimate. The following chart shows the breakdown of the total revenues by source:



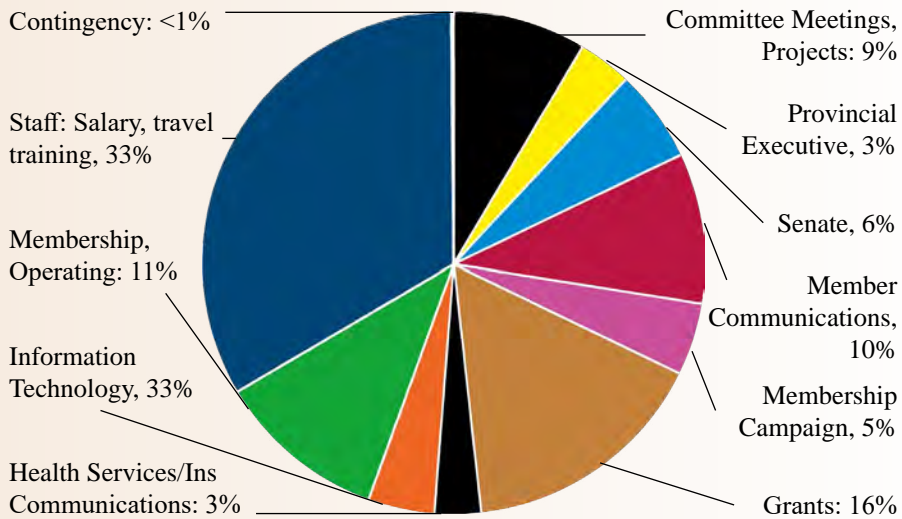
Revenues are allocated to the two main activity groups: Member Services and Group Insurance. Group Insurance revenue is the administration fee of 2% from the RTO/ERO group insurance plans' premiums collected to provide funds for administration, communications and marketing of the plans and plans' reserves. All other revenue (membership fees, administration fees from non-RTO/ERO plans, advertising revenue, interest) is allocated to the Member Services revenue. The following chart illustrates revenue allocation between the two activity groups:



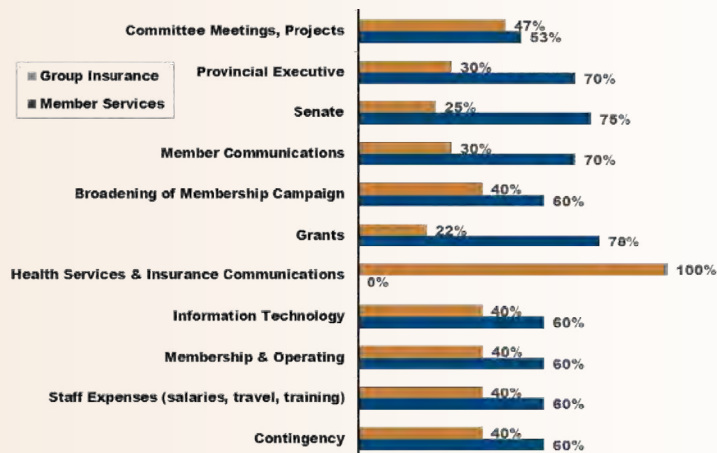
The amount of the RTO/ERO Scholarship for 2017, awarded to up to 25 recipients, has been increased to \$1,500.

Budget Highlights ~ Member Services

The financial resources available to RTO/ERO support the services provided to the membership. The following chart is an illustration of 2017 projected expenses by category:



As with revenues, expenses for each category are allocated to two activity areas, i.e. Member Services and Group Insurance. Allocations to the Group Insurance activities reflect all the marketing, administration, communications, and other support services that are necessary to operate RTO/ERO group insurance plans. Allocations to the Member Services activities show additional membership services to those offered through the group plans. The following chart presents these allocations:



Report of the Governance Committee

[Federal and provincial regulations regarding non-profit organizations are changing. RTO/ERO is required to modify its governance to comply.]

The Governance Committee continued to meet to look at the various risk issues that need to be addressed by RTO/ERO resulting from current governance practices. The issues of concern that were raised at both May Senate and at the Presidents' Workshop were brought forward and examined in detail. From these issues, and with the assistance of Don McCreesh, Risk Management Consultant, a timeline for change was created and shared with the District Presidents. "A Case for Change", as well as proposed solutions were prepared for this Senate. Also, answers to some the most asked questions were prepared. [See Page 8.]

The Committee continues to meet to prepare motions on new governance structures and mandates for approval to bring forward for consideration to the 2017 Spring Senate.

Martha Foster, Chair

Communications

The committee continues to offer support for District volunteers involved in communicating to local members via newsletters, bulk emails and websites. Newer methods of communicating using social media are being explored.

A workshop (June 27, 2017) will focus on communications-related techniques and design tips for newsletter editors and webmasters.

Regional and remote workshops support the great majority of Districts. Many now have Drupal 7 websites that are 'live' or in final development.

Laurie Fountain, Chair

Constitution

The mandate of the Committee is to receive proposals for changes in the Constitution, Bylaws and Policies from the Senate, Provincial Executive, Districts, and Standing and Executive Committees. The Committee prepares resolutions which may affect the Constitution, Bylaws, and Policies and may initiate changes to them.

The Governance Committee is working on issues that may have an effect on District Constitutions. The Constitution Committee will hold the review of District Constitutions in abeyance until the Governance Committee makes concrete recommendations.

June Szeman, Chair

Health Services & Insurance (HSIC)

Plan Enhancements For 2017

Notice of the changes will be mailed to plan members in mid-November and to DHR/UHR and Presidents concurrently.

Market Review Of Benefit Plan Insurer/Underwriter

Our Committee has an obligation to review the services of identified third party providers to the Group Benefit Program. We have been involved with a thorough market review process with Johnson, our consultants, to fully examine the financial arrangements of potential underwriters, including Manulife, our current underwriter. The process has involved sealed, confidential bids received at the RTO/ERO office, as well as in-depth analysis of the proposals by both staff and the HSIC. Interviews were conducted with the 3 finalists in May, 2016. Following due diligence, the HSIC selected an underwriter for our group insurance plans beginning January 2017. [Sun Life was named as the successful underwriter the Fall Senate.]

It is important for Senators and members to know that any change in underwriter will have little direct impact on the members since services to members would continue to be delivered through RTO/ERO and Johnson Inc.

Estimated Surplus For Group Insurance Plans For End Of 2016

We estimate that the group insurance plans will end 2016 with a modest surplus.
Gayle Manly, Chair

RTO/ERO Benefits Claims Deadline for 2015

The deadline for the submission of RTO/ERO Benefits Claims is the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for last year, 2015, they must be submitted to Johnson Inc. by December 31, 2016.

Requesting Benefits Plan Changes

If an individual member or district wishes to suggest changes in the RTO/ERO Benefits Plans **for 2018**, these should be received at the RTO/ERO provincial office by December 31, **2016**. Alternatively, one may make a request through our District Health Representative, **Bill Tajer**, for consideration by the RTO/ERO Toronto District 16 Executive. Your executive may meet on December 8. Timeline for 2018 Change Request on Page 8.

Our e-zine, provides a link to a Change Request Form.

Send requests to: **Clara Rodriguez**, Assistant to the Health Services & Insurance Committee by Mail:

RTO/ERO Provincial Office, 300-18 Spadina Road, Toronto, ON M5R 2S7.

You may also send an email directly to the HSIC at healthcommittee@rto-ero.org or fax it to 416•962•1061.

This time-line is necessary for the RTO/ERO HSIC to research the cost/benefit implications as they meet the Plan objectives.

The Member Services Committee oversees Goodwill, Recruitment, Retirement Planning Workshops, and Travel.

Goodwill is a very important benefit of being a member of RTO/ERO. We are pioneers in countering the feelings of social isolation for our members and for seniors. There is so much wonderful work done at the District level and we have high praise for all District Goodwill representatives.

Recruitment: Following our meeting in June the committee sent out a package of Recruitment materials that included all the strategies prepared over the course of the last four years as well as a new page with your recent suggestions.

Since Spring Senate, members of the MSC and Provincial Office staff have shared RTO/ERO information at the ETFO AGM and at a conference for the Association of Ontario Early Childhood Educators. Special requests often come to the office for presentations and displays. Recent ones included assisting District 31 in hosting an RTO/ERO booth for an Upper Grand DSB P.A. Day for educational assistants and early childhood educators (ECEs). Meetings have been arranged at the Provincial Office with representatives of many educational organizations in order to share our information at a provincial level. Some of these include OASBO (School Business Officials), CPCO (Catholic Principals), AECEO (Early Childhood Educators), OCSOA (Catholic Supervisory Officials), OPSBA (Public School Board Association), ACEPO (Conseils des écoles publiques), YMCA Ontario and Chiefs of Ontario. Upcoming conferences include: First Nations in Vancouver, the Catholic Curriculum Conference in Toronto, and one for community colleges.

[See Page S16 for a listing of all of the publications in which RTO/ERO advertises.]

Up to and including June 30, 2016 over 2900 have registered for our workshops. Thus far in 2016, 23 workshops were held in the Spring. Eighteen workshops are being held in October and November. The on-line registration process continues to be very efficient and successful. When a participant checks the box on the registration form to indicate that they would like further contact with RTO/ERO, this is a way for us to stay connected with those potential members. Remember to use the Personal Consideration portion of the RPW to provide information about the other benefits of joining RTO/ERO. Share the information that actively-employed potential members may join our organization as Associate members even before they retire. By doing so, they may take advantage of the other benefits of joining other than our insurance plan.

Joanne Weeks, Chair

Nominating

The following criteria were used by the Nominating Committee in its selection process [for committee appointments. These volunteers have, typically, been active members in their local districts.]:

- expertise/qualifications/experience and interest;
- involvement of new members;
- gender balance;
- language representation; and,
- geographical distribution.

2016 Summary Of Appointments And Openings Standing and Executive Committees

Committee	Number of Vacancies		Number of Applications		Number Selected	
	Member	Chair	Male	Female	Male	Female
Audit	1	0	1	0	1	0
Communications	2	0	0	1	0	2
Health Services/Insurance	3	0	5	1	2	1
Member Services	1	1	2	3	0	2
Pension/Retirement	3	0	3	3	1	2
Political Advocacy	3	0	1	2	0	3
Project ~ STO	3	0	1	2	1	2
Constitution	0	0	0	0	0	0
Nominating	3	0	0	0	2	1
Total	19	1	13	17	7	13

Anticipated Vacancies for 2017

Committee	Chair	Committee
Audit	1	1
Communications	1	2
Health Services and Insurance	1	2
Member Services	0	2
Pension Retirement Concerns	0	2
Political Advocacy	0	4
Project- STO	1	3
Constitution	0	4
Nominating	0	3
Total	4	23

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

2016-2017 Executive Candidates		
Position	Name	District
Past President	Martin Higgs	36/Peterborough
President	Martha Foster	41/Elgin
First Vice-President	David Kendall	20/Frontenac, Lennox and Addington
Second Vice-President	Judy Bowden	23/Windsor-Essex
	Rich Prophet	3/Algoma
Executive Member*	Lorna Wilson	8/London, Middlesex
* two to be elected, additional candidates will run from the Senate floor		

Applications are not carried over to the following year. A candidate who was not appointed to a committee may reapply the next year. May 17, 2017 is the deadline for receipt at Provincial Office of an application for a vacancy on a Provincial Committee. August 31, 2017 is the deadline for receipt of an application for the Provincial Executive. Be sure to review the Committee Terms of Reference, fully complete the application, giving pertinent information, and send to the Provincial Office before the deadline.

2016/17 elected executive on Pages S1 and 33. **June Szeman, Chair**

Pension & Retirement Concerns (PRCC)

Priorities: The Pensions and Retirement Concerns Committee has identified three main areas on which we will concentrate during the next year.

1. Defined Benefit (DB) Pension Plans Support: The majority of our members participate in a DB pension plan. We believe that all Canadians should have access to stable, predictable retirement income and well-managed DB pensions (i.e. OTPP and OMERS) are a key solution.

2. Understanding Pension Plans: While the majority of our members have access to a DB pension, many prospective members do not. Education employees may have access to another type of pension plan, or none at all. It is important to educate ourselves and others and to advocate for a stable, predictable income stream in retirement.

3. Resource Materials: *Staging our Aging:* We have continued the work on resources for aging-related information.

Fact Sheets: We continue our three-year cycle to update the fact sheets, and have identified areas where new fact sheets would be needed. It was also noted that certain fact sheets contain information that needs an annual review (i.e. CPP and Old Age Security) and update.

Self-Assessment Tool. The committee became aware of a self-assessment tool used by the British Columbia Retired Teachers' Association. The aim

of this document is to give potential members a resource document so they can prepare effectively for their retirement. We have studied it, and after having received permission from the authors, we have decided to adapt it for Ontario.

Pension Concerns

1. Inflation protection: OTPP announced a \$13.2 billion surplus at its AGM in April of this year. The Partners (OTF and the Ontario government) have again chosen to increase the conditional indexing levels for retirees with pension service accrued after 2009. The new conditional indexing level of 90% is effective January 2017, and will be shown on your annual pension statement. Pension service accrued prior to 2010 continues to be 100% indexed to inflation. [See Page 15 or www.otpp.com.]

2. CPP Enhancement: The Federal government is taking steps to enhance CPP for working Canadians. The agreement in principle reached in June and starting in 2019 will increase income from one-quarter to one-third of pensionable earnings, and increase the maximum pensionable income level by 14%. (More details at:

http://www.fin.gc.ca/n16/data/16-081_1-eng.asp)

Roger Régimbal, Chair

Political Advocacy (PAC)

The Political Advocacy Committee (PAC) has continued to research and monitor a variety of issues, including:

- Genetically Modified Organisms;
- Experimental Lakes Area;
- Elder Abuse;
- Local Health Integration Networks;
- Automobile Insurance;
- Seniors' Driving Test.

The high cost of energy, hydro in particular, is a major concern of many RTO/ERO members and seniors in general. The PAC has taken it on as a primary issue.

The Committee identified the Patients First concept and Age Friendly Cities as its focal points for this year and likely into 2017.

[Senate has requested] the production and distribution of a document(s) that provides an adequate overview of The Retired Teachers of Ontario (RTO/ERO) and the Canadian Association of Retired Teachers (ACER-CART) to include the policies, positions, community involvement and other relevant data for each organization. The document has now been produced for distribution. [We will let you know when available on-line.]

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Project ~ Service to Others (STO)

Our budget is \$100,000 and this year's total funding request from the Districts totaled \$98,584.08. It was determined that, in some cases, less than the requested amount would be granted for a variety of reasons. Each District President receives a letter outlining the reason behind such a decision. This year we approved total funding of \$71,690.00 to fully, or in part, support 21 of the 25 projects that were submitted for consideration. A list of the approved projects is attached to this report. **Maureen Capotosto, Chair**

2016 Project - Service to Others - Approved Projects

#/District	Project Name	Amount
5/Cochrane, Tem	Relief, Comfort for Seniors and Shutins Through Music by Three Thorns and A Rose	\$3,810
6/Parry Sound	Community Stage Lighting	\$4,000
9/Huron Perth	Enhancing the Learning: World Festival of Children's Theatre	\$4,000
12/Norfolk	Strong Start to Reading	\$4,000
13/Hamilton Wentworth Hald	Wonderfully Wild Places - An Experience for those on the margins	\$3,000
14/Niagara	Rinkside Reading	\$2,000
15/Halton	Afghanistan School Starter Kit	\$3,000
16/Toronto	New Canadian Landscapes	\$2,000
19/Hastings/PE	Quinte Educational Museum and Archives: History of Education (Video and Program)	\$2,000
23/North York	Education Beyond Borders	\$3,000
30/Northumberland	Partners in Learning (ESL extension program)	\$4,000
33/Chatham	Support for Families of Hospice Residents	\$3,000
34/York Region	Health for Learning	\$4,000
36/Peterborough	New Curling Equipment for Curling Education	\$3,600
37/Oxford	iPads for Healthy Brains	\$4,000
38/Lambton	Lambton Shores Dragonboat Club	\$3,780
39/Peel	Raising Voices	\$3,000
40/Brant	Wishes Do Come True For Those In Need	\$3,000
43/Nipissing	Books for Packsac Smiles Organization	\$4,000
45/EstaRiO	Manon's Lounge/Le salon de Manon	\$4,000
48/LeedsGrenville	Our Kenyan Kids - Kambul School for the Hearing Impaired	\$4,000
Total		\$71,690

50th Anniversary Committee

- To advise Provincial Executive and staff regarding planning of celebrations of the 50th anniversary of RTO/ERO in 2018, to support the strategic plan.
- To act as a resource to districts in planning and implementing 50th anniversary celebrations during 2018.
- To support the development of goals, objectives, strategies, tactics, materials and activities to engage internal and external audiences and stakeholders in advance and during the 50th anniversary.
- To support the monitoring and evaluation of the effectiveness of the 50th anniversary plan in enhancing RTO/ERO's brand and strategic plan.
- To make recommendations for consideration for future anniversary planning, such as RTO/ERO's 60th and 75th anniversaries.
- To undertake other tasks as may be assigned by the Provincial Executive or the Senate, related to the 50th anniversary of RTO/ERO.

[A district] subsidy that will cover eligible expenditures according to the 50th Anniversary celebration Guidelines, will be the lower of the cost incurred, or the sum of \$2000 base subsidy, plus \$1.00 per member above 1000 members (membership count as of January 1, 2017).

Dave Kendall, Chair

Canadian Association of Retired Teachers (ACER-CART)

25th anniversary of ACER-CART:

In June 2016, the Canadian Association of Retired Teachers (ACER-CART) reached a significant benchmark in its history - its 25th anniversary!

ACER-CART is a non-partisan organization consisting of thirteen retired teacher associations across Canada, including the Yukon Territory. The Annual General Meeting held in June receives resolutions from the ACER-CART Executive, its Committees and from Members. During the year, the Executive meets by teleconference call at least three times, as well as face-to-face twice, before and after, the June AGM. ACER-CART operates on a modest budget and is supported by the Canadian Teachers' Federation, with meeting rooms, secretarial and accounting help as well as a luncheon. Johnson Inc. also provides generous financial assistance with the AGM and with updated information on health. Each Member sends one voting director and one observer to the AGM. RTO/ERO is well represented. At the June 2016 AGM, Martin Higgs (Director), Martha Foster (Observer), Brian Kenny (President) Roger Régimbal (Executive Director) and Norbert Boudreau (Regional Representative-Ontario) were in attendance.

ACER-CART Positions Taken at the June 2016 AGM

- To recommend to Members that they endorse "A Declaration Concerning

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a National Seniors Health Care Strategy";

- To lobby the Government of Canada to:
 - o establish a ministry for seniors;
 - o establish a national health care strategy for seniors;
 - o implement a national pharmaceutical formulary; and,
 - o consult with the Provincial and Territorial Governments in order to implement a national Drug Plan, operating under the Canada Health Act, to cover the cost of Approved Prescription Drugs for all Canadians.
- To communicate with the Prime Minister, the Minister of Health, the opposition leaders, and health critics to:
 - o reiterate our strong belief in the Canada Health Act and its Principles, and recommend that Medicare in Canada be reinforced with the renewal of the Accord;
 - o denounce the fact that certain jurisdictions are violating the Principles of the Act by introducing user fees and by encouraging privatization of services, among others; and,
 - o implore Parliament to act and to demand that all jurisdictions respect the Principles and correct any anomalies under threat of sanctions.

Brian Kenny, President

OTPP Benefits Adjudication (BAC)

Collective Agreements: A Pension Perspective ~ Although the Partners bargain plan changes, Collective Agreements impact on compensation and benefit changes. The most recent examples were the 1% lump-sum payments made in the 2015 provincial bargaining; mandatory unpaid days; short term sick leave; other short term leaves, and maternity leave.

Regulatory Updates ~ The BAC is provided with TPP changes that comply with Provincial and Federal requirements. One item of interest is an amendment to the Pension Benefit Act which requires the TPP Board to provide former and retired members with statements before July 1, 2017.

Member Service Update ~ There is a new OTPP website which is simple, personal and secure. (www.otpp.com)

Inactive Members ~ There are 69,000 Plan members who have not received a pension, commuted value payout, or refund. Recent Federal legislation requires that they receive a payout at age 71. Not an easy task!! Approximately 46,920 stopped working and contributing prior to 2000. There are 17,720 inactive members who are 71 or older. Of this group, 17,572 last worked prior to 2000 and 6,095 of those have less than five days of credit; 14,636 have less than one year of credit for a total estimated pension value of \$17 million. Only 355 in this group have more than four years of credit for a total estimated pension value of \$39 million. An additional 19,000 are

more recently inactive primarily due to difficulties in securing steady, full-time work in teaching. The Plan has good contact information for this group who receive Annual Statements. This number includes members who plan to take a deferred pension. About half of them have web accounts. The major problems in locating older previous members is the result of name changes, missing addresses, and lack of Social Insurance Numbers. SINs began in 1964, therefore inactive members who were not employed in education since then do not have a SIN on file. This group of 29,300 are considered “un-locatable”. Member Services will continue their efforts. **Sue Jones**

RTO/ERO Advertising ~ 2016			
Name of Advertiser	Name of publication	No. of Ads	Ad Type
Affiliate			
ADFO	Revue Connexion Direction	1	web ad full year
OSSTF	Forum	3	IBC clr
CPCO	Principal Connections	4	OBC clr
OCT	Professionally Speaking (E & F)	4	IBC clr
OCT	Professionally Speaking (E & F)	1	advertorial
OPC	Register	3	OBC clr
EFTO	Voice	4	OTIP has OBC
OPSBA	Education Today	1	Full pg clr advert
AECEO	ECE Link	4	IFC 2 issues + 2 full pgs clr
CPCO	Principal Connections	1	insert (Free)
Associate Advertisers			
OASBO associate	The Advocate	2	1/2 page clr ad + 1/2 pg advert
CAUBO	University Manager	1	Full page
AUCC associate	University Affairs (print and online)	2	1/3 colour
OCUFA associate	Academic Matters	2	2/3 vertical clr
Ontario School Plant Manager	Plant Manager	2	Full pg clr ad Full pg clr advert
Web Ads			
OSSTF web ad		Full year	K vertical banner