

RTO/ERO
16

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

DISTRICT 16
CITY OF TORONTO

President: Bob Neal 694-9683

Newsletter Editor: Mary Noylander 516-6844

January 2000

PRESIDENT'S MESSAGE

Happy New Millennium, New Century, New Year!!!

Your RTO/ERO District 16 wishes you and your families all the best of health and happiness as we begin a new century.

In looking back over the last 100 years the changes were phenomenal: ✧ children being recognized as people, ✧ parents forced to send them to school ✧ women earning the right to vote and to continue teaching even after marriage ✧ Baby Bonus to help care for our children ✧ the Canadian Pension Plan to allow our workers to retire ✧ Universal Health Care to support us when we are ill. We have started to care for all segments of society in this century but we aren't finished yet. We, as educators, have motivated people to work and communicate. You, the readers with your vast experience, perhaps using RTO/ERO as a vehicle, have the power to continue to influence our society. We aren't finished yet.

Thanks to all members who came out to fold, stuff and stamp our November newsletters.

A very pleasant afternoon on December 14th was spent with members and friends enjoying the Toronto Choristers. A choir of 30 plus under Jim Maben's direction with Marg Deeth on the ivories got us into the holiday spirit. With 90 members in the choir only a part of them could be accommodated so the audience supplied the extra voices. Thanks to all.

We have a lot to celebrate over the last century. As educators we are givers. We have had no small say in the Ontario of 2000, so smile and remember some of those times when you may have been the catalyst to change a life. Change is inevitable but growth is optional.

May you all have many smiles in the new year.

Bob Neal, President

DATES TO REMEMBER

Thursday, February 10 ... Executive Meeting
Thursday, March 9 Executive Meeting
Thursday, March 23 Mailing
Saturday, May 13 Eastern Commerce 75th Reunion

MEMBERSHIP

In our recent RTO/ERO update from Membership we have received 15 more members; Welcome! We hope all enjoy our District 16 Newsletters as much as one member who writes: "they are always full of news I can use".

Note: If you do move, please inform Diane Vezeau at RTO/ERO Head Office, 962-9463 and Val Fiedler at 510-1861.

CLUB SIXTEEN

All functions take place at St. Margaret's Anglican Church at the corner of Avenue Road and Burnaby Boulevard, one block north of Eglinton Avenue West.

January 2000

BRIDGE Note: The Bridge dates had not been completed by date of Newsletter publication.
CRAFTS Jan. 25 Tuesday 1:30 p.m. Convenor: Nell Godfrey - 695-3408
TRAVEL Jan. 26 Wednesday 1:30 p.m. Convenor: Val Fiedler - 510-1861
"Roughing it in the Bush or The Garden of Eden (?)" (Tales of the Yukon)
presented by Marguerite Hunt.

February 2000

BRIDGE Feb. 1, 15, 29 Tuesdays 1:15 p.m. Convenor: John Lane - 486-0697
CRAFTS Feb. 22 Tuesday 1:30 p.m. Convenor: Nell Godfrey - 695-3408
TRAVEL Feb. 23 Wednesday 1:30 p.m. Convenor: Val Fiedler - 510-1861
"A Sunny Vacation in Cuba" presented by Ed Wright.

March 2000

BRIDGE Mar. 7, 21 Tuesdays 1:15 p.m. Convenor: John Lane - 486-0697
CRAFTS Mar. 28 Tuesday 1:30 p.m. Convenor: Nell Godfrey - 695-3408
TRAVEL Mar. 22 Wednesday 1:30 p.m. Convenor: Val Fiedler - 510-1861
"Meet You at the Local" (British Pubs) presented by Margaret and Isabel Campbell.

Book Club

Meetings are the first Monday of each month from 1:00 p.m. to 3:00 p.m.

The **February** selection is: **CHINA or RED CHINE BLUES** by Jan Wong

The **March** selection is: **FLASH FORWARD** by Rob Sawyer

For further information call Lyda Dmytriw at 694-1529 or Joan Johnston at 691-5368.

Movie Club

Still going strong . . . Upcoming dates are: February 21, March 20, April 10, May 18 and June 12.

For information call Kelly Todesco at 693-0216 or Brenda Wilson at 482-2853.

A Trip Down Under

Valerie and Dennis Fiedler presented slides of their trip to Australia and New Zealand. The main purpose of the trip was to visit their son who lives in Australia. Val's effervescent remarks and Dennis's geography lessons provided a pleasant afternoon for a substantial crowd!

A FIGHT FOR LIFE

Our heart-felt concern goes out to Jim Lindala and his family. Jim is in the Patient Care Unit at Sunnybrook Hospital where he has been receiving care since a horrible accident at Pearson Airport on December 6th. At the time of writing, he is in a comatose state since suffering a massive stroke during an emergency operation to amputate his right leg above the knee. May our thoughts and prayers sustain his fight for life.

**HEALTH NEWS FROM BILL SHAVER'S
Health Insurance Update: Johnson Inc.**

All RTO/ERO Health Plan Members should have received from Johnson Inc.

1. Letter with new RTO/ERO Identification Card attached.
2. Update: Group Benefits Program Changes effective JANUARY 1, 2000.
3. RTO/ERO Going Places, Winter 1999/2000 - 4 pages of information.
4. Notice of Long Term Care Plan - coming soon.

Monthly Premium Rates - January 1, 2000.

1. Semi-Private Hospital	Single \$19.21	Couple \$38.39	Family \$45.10
2. Extended Health Care - NEW	Single \$41.01	Couple \$82.03	Family \$98.44
3. Dental Care - NEW	Single \$35.98	Couple \$70.95	Family \$88.47

Note: Sales Tax will be added to premiums where required by law.

Questions? Call Johnson Inc. (905) 764-4884 or 1-800-461-4597.

Additional Data:

- ✧ drug dispensing fee borne by plan member
- ✧ trip cancellation up from \$2000 to \$4000 per person
- ✧ guide dog return home if owner further incapacitated on trip - to \$500 per trip
- ✧ annual maximum of \$675 per person for paramedical practitioner services

Some general information regarding the RTO/ERO Group Benefits Program

1. RTO/ERO was inaugurated in 1968.
2. The Health Services and Insurance Committee's predecessor, The Health and Welfare Committee, was established in 1969.
3. RTO/ERO serves more than 41,000 retired teachers.
4. The basic philosophy and mandate of the RTO/ERO Health Services and Insurance Committee is to provide the greatest amount of coverage for the largest number of participants at the lowest possible cost to the individual.
5. The RTO/ERO Group Benefits Program is unique in that all participants are retired or are survivors of retirees.
6. The total cost of the RTO/ERO Group Benefits Program is borne by the participants.
7. Participants in the Plan range in age from 55 to over 100, with some survivors of retirees under age 55.
8. The number of policies in the RTO/ERO Group Benefits Program's plans as of July 1999 is:

	<u>Participating Members</u>	<u>Approx. # of Lives</u>
✧ Semi-Private Hospital	19,101	28,275
✧ Extended Health Care	23,226	35,736
✧ Dental	14,343	21,697
✧ Supplemental Out-of-Canada	1,150	
✧ Life Insurance (Old)	1,356	
✧ Life Insurance (New) (effective Jan. 1, 1997)	457	
✧ Accidental Death and Dismemberment	921	
✧ Hospital Money	261	
✧ Home/Automobile	11,504	

KIWANIS MUSIC FESTIVAL OF GREATER TORONTO

FEBRUARY 5-19, 2000

Over 30,000 young people making beautiful music!

**To order a program (cost \$10.00) or to volunteer your much-needed service
please contact the Festival office at 487-5885 by January 30th.**

THESE RULES WERE POSTED IN THE CLASSROOM OF THE
VILLAGE SCHOOL HOUSE AT MUSKOKA PIONEER VILLAGE (c.1872)

Rules for Students:

1. Respect your schoolmaster. Obey him and accept his punishments.
2. Do not call your classmates names or fight with them. Love and help each other.
3. Never make noises or disturb your neighbours as they work.
4. Be silent during classes. Do not talk unless it is absolutely necessary.
5. Do not leave your seat without permission.
6. No more than one student at a time may go to the washroom.
7. At the end of class, wash your hands and face. Wash your feet if they are bare.
8. Bring firewood into the classroom for the stove whenever the teacher tells you.
9. Go quietly in and out of the classroom.
10. If the master calls your name after class, straighten the benches and tables. Sweep the room, dust, and leave everything tidy.

Rules for Teachers:

1. Teachers each day will fill lamps, clean chimneys.
2. Each teacher will bring a bucket of water and a scuttle of coal for the day's session.
3. Make your pens carefully. You may whittle nibs to the individual taste of the pupil.
4. Men teachers may take one evening for courting purposes, or two evenings a week if they go to church regularly.
5. After ten hours in school, the teacher may spend the remaining time reading the Bible or other good books.
6. Women teachers who marry or engage in unseemly conduct will be dismissed.
7. Every teacher should lay aside a goodly sum of his earnings from each pay for his benefit during his declining years so that he will not become a burden on society.
8. Any teacher who smokes, uses liquor in any form, frequents pool halls or gets shaved in a barber shop will give good reason to suspect his worth, intention and honesty.

NOTE: The teacher who performs his labour faithfully and without fault for five years will be given an increase of twenty-five cents per week in his pay providing the Board of Education approves.

WANT TO PLAY SOME HOCKEY ON WEDNESDAY MORNINGS?

✧ All games on Wednesday mornings at 8:30, 9:30 or 10:30 a.m.

The perfect league for retired teachers who enjoy low-key recreational hockey

✧ All games at the Beatrice Ice Gardens at York University

✧ Call Al Rose at 661-5900 x251 for details

MINDING YOUR MONEY

Snowbirds Beware!

This information is for snowbirds and the newly retired. The US Internal Revenue Service (IRS) wants your money! Canadian residents spending more than 183 days in the US during a calendar year (averaged over three years) may be taxed by the IRS. Be aware of this money grab when planning long stays in the US.

Retroactive Lump-Sum Pension Payment Rebates

There appears to be much confusion over how to apply for a tax rebate on the excessive income taxes paid on recent lump-sum, pension payments. Simply speaking, the Ontario Teachers' Pension Board will issue information documents to *all* RTO/ERO members who received lump sum payments – whether they contacted RTO/ERO or not. These documents will detail all the information that Revenue Canada requires to re-assess their income tax returns. Upon receipt of this document, RTO/ERO members must *write a letter* to their local Revenue Canada district office requesting that their pertinent past income tax returns be re-assessed. Be sure to retain a copy of the pension board document.

Age 69 & RRSPs

If you were born in 1930, you turn 69 this year and must collapse your RRSPs. For a free information guideline on the options available to you, see the directions at the end of this column.

Demutualization of Insurance Companies

In order to increase their capital and expand their product line, five large insurance companies in Canada have demutualized and *gone public*. This action has provided windfall profits of thousands of dollars for holders of participating policies. Distributions are available as cash, shares in the new firm or a combination of both. Those policyholders opting for cash will be taxed as receiving dividend income at 66% of the total cash received *in the year that they receive the cash*. Those opting for shares will be taxed as capital gains at 75% of the total value of the shares *as they are cashed*. Opting to take shares, then selling them over a number of years will reduce the total tax burden. Like the lump-sum pension payment, RTO/ERO members opting for cash, will experience a large tax bite, OAS clawback and interference with medical subsidies.

Information Guidelines Available

As a service to others, I have prepared free information guidelines on a number of topics of interest to RTO/ERO members. For a copy of any of these articles, see the directions at the end of this article. If you see a need for additional information guidelines, send me a letter specifically outlining the issue.

✧ Age 69 & RRSPs

✧ Death & Taxes

✧ Primary Residence Disposal & Taxes

Free Guidelines and Specific Estate, Income Tax and Investment Questions

RTO/ERO members wishing free information guidelines and free advice on estate planning, income taxes and investments should send a stamped, self-addressed No. 10 envelope to:

C.W.N. Carr, 55 Crossbow Crescent, Toronto, ON M2J 3M3.

Please send a separate envelope for each information document. Replies that would be useful to the general membership will be published in *Minding Your Money*.

IN MEMORIAM

**RTO/ERO District 16 extends condolences to families, friends and colleagues of those deceased.
May we, together, share in the mourning of the loss and in celebration of service rendered.**

**Brother Edward Dickson
Martha E. Gartley
Elizabeth Grant
Leonard M. Hartford
John M. Hull
Hilda P. Kidd
Anna Kogan**

**Mariza Lacarte
Josephine Lawlor
Kathleen McGuire
Catherine Ross
Mabel Stevens
John G. Swift
Marjorie M. Wilson**