

RTO/ERO

16

RETIRED TEACHERS OF ONTARIO  
Les Enseignantes et Enseignants Retraites de L'Ontario

DISTRICT 16  
CITY OF TORONTO

President: Pat Carson 626-5995

Newsletter Editor: Mary Noylander 485-9895

September 1998

### PRESIDENT'S MESSAGE

It is with mixed feelings that I write this article. We are delighted at welcoming the new members who are beginning their retirement and saddened at the loss of a number of our valued members, as you will see below. It is the loss of Ruth Lindsay that will particularly touch readers of this paper. Ruth was mentor, guide, and gentle editor to those of us who contributed to the preparation of this Newsletter. Her leadership will be sorely missed. The cancer that finally took her was fought with the same courage that directed all her efforts. We shall remember and join her family and friends in mourning her passing.

On a more cheerful note, I would hope that all members, new and continuing, enjoyed the summer and all the activities that summer invites. We now look forward to winter and all the activities that it invites. We won't dwell on the negative ones. Your executive hopes that one of those activities will be involvement in RTO/ERO. One of those is our **October Annual Meeting and Luncheon, October 7th** at the Colony Hotel. For details see the enclosure. This event is not only an opportunity to meet and greet old friends but an occasion for you to participate in our organization. With the continuing lack of understanding of the needs of education and the needs of seniors, on the part of our present government, it is imperative that we actively support our colleagues who are attempting to carry out the latest educational changes.

There will be another provincial election. Let us be there to ensure that those who are running to form the next government understand that any changes that are to be made should be meaningful. If we believe that education is important, if we believe that retirement does not mean vegetating in the old rocking chair, if we believe that we can make a difference, then let us join our colleagues in ensuring that the education our grandchildren will receive will be of the quality that we strove to deliver during our careers. Let us make RTO/ERO provincially and locally a force to be reckoned with.

Do join us on October 7th. However, if you are unable to be with us that day please contact us and let us know how this organization can be of service.

In closing, I would like to thank, not only the committee which puts this newsletter together, but the executive who work so hard to serve you in many capacities. They have been a joy to work with. To the incoming executive, I wish you all the best in your future activities. To all, I thank you for giving me this opportunity to serve you.

Pat Carson, President

### DATES TO REMEMBER

Thursday, Sept. 17, 1998

Wednesday, Oct. 7, 1998

Thursday, Oct. 8, 1998

Thursday, Nov. 12, 1998

Thursday, Nov. 19, 1998

Mailing

Fall Luncheon/Annual Meeting

Executive Meeting

Executive Meeting

Mailing - Wilkinson P.S.

As of July 1, 1998 our name officially became....

**Retired Teachers of Ontario  
Les enseignantes et enseignants retraités de l'Ontario  
(R.T.O./E.R.O.)**

All members of the Provincial R.T.O./E.R.O. of District 16 are now eligible to receive copies of the District 16 - Toronto R.T.O./E.R.O. Newsletter.

**MEMBERSHIP**

Welcome to the nearly 1,000 new members to RTO/ERO District 16. The Senate mandated that **all members** of RTO/ERO are to receive our Newsletter. You may notice a difference in your mailing labels as Provincial RTO/ERO will now be providing us with the labels.

We are always interested in starting new activities if someone will co-ordinate them and if members would be interested in attending. Times are changing, so we must too.

Listed below are the regular activities that members enjoy:

- Reading the Newsletter to keep up to date about items affecting retired teachers.
- Taking guided tours with Jack DeGroot or Hank Condie.
- Playing bridge co-ordinated by John Lane.
- Enjoying crafts co-ordinated by Nell Godfrey.
- Attending monthly travelogues co-ordinated by Val Fiedler.
- Attending Financial Workshops co-ordinated by Bill Shaver and Chuck Carr.
- Enjoying Annual Luncheons.
- And much, much more....

**Please note:** District 16 Membership cards are no longer being issued.

**Chuck Carr & Val Fiedler  
Membership Committee**

**ARE YOU MOVING?**

Please notify Val Fiedler at (416) 510-1861 with your change of address and/or phone number to ensure that our records are correct.

**BOOK SALE**

Once again, the **FRIENDS OF SESQUI** (the Museum and Archives of the Toronto Board) are preparing for their **ANNUAL BOOK SALE, OCTOBER 20, 21 & 22, 1998**. If you have any books, magazines, records or tapes you would like to donate, please call Arlene Freeman at (416) 630-3672. We will be happy to pick up any donations.

## 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. Monthly Travelogue will take place in the large room upstairs.

**Changes:** Our regular Socials/Speaker's Day this season will be replaced by a **Book Club**. The "Book Lovers" met in August and decided to meet in each others' homes, unless the number of members greatly increases.

A meeting for the new group will be held on **October 7th from 7:00 to 9:00 p.m.**  
Call Lyda Dymtriu at 694-1529 or Joan Johnston at 691-5368 for further information.

**Do plan to attend any or all of our activities this season.**

### OCTOBER 1998

**BOOK CLUB** See above.

**BRIDGE** Oct. 6, 20 - Tuesdays - 1:15 p.m. Convenor: John Lane - 486-0697

**CRAFTS** Oct. 27 - Tuesday - 1:30 p.m. Convenor: Nell Godfrey - 695-3408

**TRAVEL** Oct. 28 - Wednesday - 1:30 p.m. Convenor: Val Fiedler - 510-1861  
"A Variety Show of Favourite Places and Things...including Venice, Iceland and Polar Bears" presented by **Robert Hunter**.

### NOVEMBER 1998

**BOOK CLUB** See above.

**BRIDGE** Nov. 3, 17 - Tuesdays - 1:15 p.m. Convenor: John Lane - 486-0697

**TRAVEL** Nov. 25 - Wednesday - 1:30 p.m. Convenor: Val Fiedler - 510-1861  
"Cruising to Alaska" presented by **Harold Bricks**.  
and  
"Visiting the Southern U.S.A. and the Western Caribbean"  
presented by **Val & Dennis Fiedler**.

### Bridge at St. Margaret's

The Bridge Group of Club Sixteen is looking for more members. We play a friendly game, **NOT** duplicate bridge. It is progressive (changing partners every four hands). Some of us have played for years; others started from zero with us. We play on the first, third and fifth Tuesday afternoon of the month. Street parking is limited but public parking is available one block away. If you are interested, please give a call to John Lane at (416) 486-0697, or just come.

## MINDING YOUR MONEY by C.W.N. (Chuck) Carr

### **Seniors Benefit - Good News!**

Due to unrelenting criticism, political pressure by organizations like RTO/ERO and thousands of letters written by seniors to their MPs, Revenue Canada has shelved its infamous Seniors Benefit. You will remember that the government proposed to remove our Old Age Security, Guaranteed Income Supplement, age and pension credits and replace them with an income-tested Seniors Benefit that would have significantly penalized middle class seniors. Thank you RTO/ERO and those of you who contacted your MPs. Remember, next time seniors are attacked, don't get mad -- get active!

### **Get Organized and Communicate.**

Minding your money means more than investing wisely and practising tax efficiency. It also means getting organized and communicating with your executor and/or beneficiaries. A recent, serious car accident reinforced this for us:

While driving on a main highway in New Hampshire, a large tractor-trailer loaded with logs was in front of us. It began to slow down as we were starting up a mountain incline. My wife, Marcia, who was driving, checked in the mirror, then turned on the left-turn signal. There were no cars in sight. She pulled out to pass the truck. A white car, about five car lengths away, driving in the wrong direction and heading right at us, appeared. Marcia swerved to avoid the culprit, lost control of the car and ended up in the ditch facing the opposite way. The airbag deployed, severely injuring Marcia's face - especially her eyes. The doctor at the trauma centre said that it was a miracle that we weren't both killed.

Before we left for vacation we had made a list of all our bank accounts, insurance policies, investments, lawyer, and other pertinent information. We photocopied the lists and gave each of our daughters a copy in case of some unforeseen tragedy. (Our daughters are joint executrices of our wills) We did not want to burden them unnecessarily in the event of a fatal or completely debilitating accident.

Such an accident can happen to anybody even in the most innocent circumstances. Our organization and communication would have relieved our daughters of unnecessary problems in a time of grief, if we had been killed. Don't place an unnecessary burden on your loved ones. Get organized and communicate.

### **Death and Taxes**

The foregoing incident reminded me that when a person dies, the tax implications are very complicated. If there is sufficient interest, I will prepare a worksheet outlining the major issues that must be addressed in the event of death. I will even hold a meeting to discuss the issue if enough people are interested. The worksheets and meeting would be **free** as a service to RTO/ERO. Please send me a message including a self-addressed, stamped envelope if you are interested. I will let you know when the worksheets are ready, and if there is sufficient interest to hold a meeting.

### **Specific Tax Questions**

Those of you who have specific, tax-related questions are invited to submit them to me **in writing** accompanied by a stamped self-addressed envelope for the reply. I will attempt to publish answers to those questions that might pertain to the general readership.

**My address is C.W.N. Carr, 55 Crossbow Crescent, North York, ON M2J 3M3**

**FROM YOUR HEALTH INSURANCE REPRESENTATIVE -- Bill Shaver**

- A) Due to cutbacks in Government funding of medical care there are a number of services which physicians provide that are not covered by O.H.I.P. Recently, several more services were delisted and it is expected that further services will not be covered in the near future.

Your physician may have billed you for these services as they were provided over the past few years.

Some physicians are now offering their patients a choice as to how you pay for these services. You may now pay an ANNUAL FEE for all services not covered by O.H.I.P, or continue to pay for those services you use.

This annual fee is at the discretion of the physician. (example: \$50.00 per person or \$100.00 per family.)

**Some Services Not Covered By O.H.I.P.**

A sample of some services and their cost follows:

1. Repeat prescriptions per phone (pharmacy or patient-initiated)		\$10
2. Advice given by telephone to the patient or the patient's representative (minimum 15 minutes) per 15 minutes		\$25
3. Dressings, bandages		\$10
4. Injections (Seniors exempt)	a) Flu	\$15
	b) Medication	\$15
	c) Cortisone	\$25
5. Removal of skin tags, warts (not medically necessary)		\$25 & up
6. Complete Physical	a) Adults (Driver's License, Work, School, etc.)	\$90
	b) Children (School, Camp, Daycare)	\$50
7. Return to work or sick notes		\$10
8. Completion of forms (not covered by third party), i.e., Insurance, Disability, Travel Cancellation		\$20.-\$70
9. Transfer of Medical Records		\$25 & up
10. Missed Appointments	a) Physicals (without 24 hour notice)	\$40
	b) Short Appointments	\$16
11. Pap Smear (2 per year covered)		\$10

**PLEASE NOTE:** THE ABOVE SERVICES AND THEIR COST VARY FROM PHYSICIAN TO PHYSICIAN AND ARE **NOT** COVERED BY OUR HEALTH INSURANCE PLAN BUT MAY BE CLAIMED FOR INCOME TAX PURPOSES IF APPLICABLE.

## **B) Seniors and Overmedication**

- 75 to 95 per cent of elderly people use some form of drug
- as people get older and are forced to take more drugs, the risk of an adverse reaction is heightened
- this reaction may be caused by the interactions of several drugs working at once
- "The Geriatric Giants": dementia, acute delirium, falls, and urinary incontinence can all be a result of, or exacerbated by various drugs
- some anti-depressants, particularly the older varieties, can cause dizziness resulting in falls
- over-the-counter medicines are not automatically safe - they are drugs and can interact with prescription medicines
- knowing about your drugs is essential...know the name of the drug...know why you are taking it...know if you should take it all the time or just for symptoms...know what side effects to reasonably expect.

*The above information is from a forum titled "Medication: When Right Can Be Wrong" hosted by the Toronto Drug Awareness Coalition.*

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The following has been reprinted from The Antikokan Unit Newsletter - Spring 1998

### **HAVE WE BEEN SOLD DOWN THE RIVER?** by Ron Speck

By now you have had an opportunity to read and digest the contents of the Provincial R.T.O./E.R.O. Members' Special Updater on recent "Pension Negotiations".

How do we feel, knowing:

- that our group - those currently receiving pensions - was not consulted or represented at the negotiations;
- that the government of Ontario who has not put one penny into the "pension pot" felt the surplus generated by our Teachers' Pension Plan fees should be theirs and took \$8,400,000,000.00;
- that the money the government promised to put in, but didn't, will amount to a loss to retirees of over \$30,000,000,000.00 in future pension benefits;
- that the profits generated from our 30-35-40...years of contributions will never be used to create an enriched pension for us;
- that our past benevolent guardian, the Ontario Teachers' Federation, agreed with the government and accepted anything and everything the government felt like doing to our pension plan;
- that our "still-teaching" colleagues never even looked our way as the government was trotting off with our money - likely to be used to improve classroom conditions for them;
- that your new amiable patrons, the Superannuated Teachers of Ontario, has not taken any steps, that I am aware of, in developing a Political Action strategy to fend off the actions of our adversaries, and protest the pension plan we paid so dearly to own?

**I believe we have been sold down the river – on all fronts!**

If action is to be taken then it's going to be up to you and me. I'm upset and ready to take action.

**Are you?**

**Tell someone you care:**

**Premier Harris**, Room 281, Legislative Building, Queen's Park, Toronto, ON M7A 1A1

Fax: (416) 325-3745

**Eileen Lennon**, President, O.T.F., 1260 Bay Street, Toronto, ON M5R 2B5

Fax: (416) 966-5450

**Muriel Hill**, President, RTO/ERO Provincial Office, Suite 200, 1260 Bay St., Toronto, ON M5R 2B1

Fax: (416) 962-1061

## WATER

*Water is a lovely thing:  
Dark and ripply in a spring;  
Black and quiet in a pool,  
In a puddle brown and cool;  
In a river blue and gay,  
In a rain-drop silver gray;  
In a fountain flashing white,  
In a dewdrop crystal bright;*

*In a pitcher frosty-cold,  
In a bubble pink and gold;  
In a happy summer sea  
Just as green as green can be;  
In a rainbow, far unfurled,  
Every colour in the world.  
All the year, from spring to spring,  
Water is the loveliest thing!*

*Nancy Byrd Turner*

SO YOU'VE ALWAYS WANTED TO BE IN THE THEATRE

## **RYERSON'S ACT II STUDIO A SENIORS' PROGRAM**

Join some of your retired colleagues in ACT II STUDIO, a seniors' program at Ryerson Polytechnic University. The Studio produces a New Play Festival each year, providing a workshop for authors and students. "Moving Scenes", a community outreach project brings suitcase theatre to city communities. Theatrical trips to Stratford and Shaw with pre-show lectures are available as well.

A partial list of courses includes an Introduction to Acting, Theatre Monologues, Audition Pieces, Voice and Speech Works, Shakespeare: Yes You Can, Art of Comedy, Focus on Film (acting on camera), Italian Comedy, and English Country Dancing. All courses meet during the day on the Ryerson campus, and fees range from \$45 to \$150. Registration and orientation take place on Monday, September 14 from 1:00 to 3:30 pm at Jorgenson Hall, Room A344 (Victoria and Gerrard Streets). Information and a catalogue may be had by calling (416) 979-5000 ext. 6297.

**WE REMEMBER**

The executive and members of RTO/ERO District 16 have lost a very vibrant member in Ruth Lindsay who passed away on August 21.

Toronto teachers came to know Ruth when she was a consultant with the Toronto Board of Education, French as a Second Language Department. From there, she became principal of Ecole Publique Gabrielle Roy. Ruth is remembered for her vitality as well as her ability to "get it done", to sift out the unimportant, to interject with a quip, and to be a very good friend. The Newsletter Committee in particular mourns her passing.

**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 the celebration of service rendered.**

**Agnes (Nan) Blain**

**Lyla E. Maley**

**Margaret Joan Brown**

**Katherine Joan McColman**

**Gerald Brukner**

**Robert William McKay**

**Jacqueline Cavalier**

**Mildred Medill**

**Charlotte Rae Cooper**

**Mary E. Nellson**

**Ermine F. Donati**

**Gerald Wilfred Phillips**

**Margaret (Peggy) Alexis Dubicki**

**Toula Robson**

**Kenneth Godden**

**Robert J. Smith**

**Isabella Mary Gordon**

**Samuel Edward Stubbs**

**Jean Douglas Holland**

**Margaret Lenore Sutherland**

**Ronald Edgar Jones**

**James Lovie Williamson**

**Maria Albertini Lauder**

**Henry Edway Young**

**Ruth A. Lindsay**

**Andrew Zolnay**