

RTO/ERO
16

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

DISTRICT 16
CITY OF TORONTO

President: Bill Tajer 494-8590

Newsletter Editor: Mary Noylander 516-6844

MARCH 1999

PRESIDENT'S MESSAGE

Farewell snow! Hello robins and our returning "Snowbirds"!

In February, each of the 41,000 RTO/ERO members received a letter from Jim Baker our provincial president about the importance and necessity of RTO/ERO being represented in the Ontario Teachers' Pension Plan Partnership Agreement that presently exists between the Ontario Government and the Ontario Teachers' Federation (OTF). As past contributors to -- and present beneficiaries of -- the Pension Plan, it is in our best interests to become an equal partner on the Partners' Committee. Included with Jim Baker's letter was a post-paid card to be completed and returned to RTO/ERO to give to our present provincial government for a change in legislation to achieve our goal. If you did not receive this information or misplaced it, please contact Diane Labadie at (416) 962-9463 ext. 31 or 1-800-361-9888. Send in your card today and encourage others to do the same. **IT'S NOT TOO LATE TO RESPOND TO THIS VERY IMPORTANT ISSUE.**

Two other major issues that concern RTO/ERO are health services and education. As the provincial election draws near, question the candidates as to their position on these issues which are so important to our members. New initiatives in health care will take several years to implement. What is the future government prepared to do to relieve stresses in the present system and provide much needed help? The issues in education are most familiar to us and we should express our particular and collective concerns on this matter as well.

As the days lengthen and the sun's rays strengthen, may you find time during this spring season of new life to enjoy its splendor. Improving on last year's golf score, cultivating a patch of earth or enjoying the scents of spring, may do wonders for one's inner and outer self.

Do consider involvement in the many activities of our chapter. Don't forget our annual spring luncheon on Tuesday, May 4 at the Old Mill. Hope to see you there.

Bill Tajer, President

DATES TO REMEMBER

Executive Meetings	Thursday, April 8 Thursday, May 13 Thursday, June 10
District 16 May Luncheon	Tuesday, May 4
Mailing	Thursday, June 3

MEMBERSHIP

We are trying to locate the following former members in order to update our records:

**Marion Allen, David Bradley, Evelyn Clark, Robert G. Dixon,
Sister Laura Gatien, John Inglis, Stephana I. Johnston, Brigid Murphy,
Catherine Rapier, Sarah Anne Robbins, Dorothy L. Redican,
Anna L. Rous, Anne Smith, Rosemary Speciani, Ruth M. Weir**

Please notify Val Fiedler, Membership Co-Chair at 510-1861

REMINDER - re CHANGES

If there are changes in your name, address and/or phone number, please call RTO/ERO Membership Convenor Diane Vezeau at 962-9463 **and** Val Fiedler at 510-1861. You should also contact the Ontario Teachers' Pension Plan Board at 226-2700 or fax 730-5349.

MAILING

Art and Arlene would like to say a particular "**Thanks**" to all those who managed to brave the January "dumping" and helped with the mailing. Thanks also to those who tried to get there and found the lot full and street parking impossible.

THE TORONTO CHORISTERS

Their **Seventh Annual Concert** will be presented:

**WEDNESDAY, MAY 12, 1999
7:30 P.M.**

**Rosedale Heights Secondary School
711 Bloor Street East
(opposite Castle Frank subway station)**

Limited Parking: on school grounds

Admission: \$7.00, includes refreshments

Tickets: Available at the door or from members of the choir.

For further information, contact Director Jim Maben at 255-4193.

***If you're trying to become the top banana
do it without losing touch with the bunch.
Dorothy Galean***

CLUB SIXTEEN

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

APRIL 1999

BRIDGE Apr. 6, 20 - Tuesdays - 1:15 p.m. Convenor: John Lane - 486-0697
CRAFTS Apr. 27 - Tuesday - 1:30 p.m. Convenor: Nell Godfrey - 695-3408
TRAVEL Apr. 28 - Wednesday - 1:30 p.m. Convenor: Val Fiedler - 510-1861
"To China with Flat Feet and High Hopes"
Enjoy Chinese tea, artifacts and explore the north-east China region
with **Marilyn Grace-Holyer and Richard Holyer.**

MAY 1999

BRIDGE May 4, 18 - Tuesdays - 1:15 p.m. Convenor: John Lane - 486-0697
CRAFTS May 25 - Tuesday - 1:30 p.m. Convenor: Nell Godfrey - 695-3408
TRAVEL May 26 - Wednesday - 1:30 p.m. Convenor: Val Fiedler - 510-1861
"Focusing on Textiles in India"
A return engagement by presenter **Beatrice Magder.**

NOTE: **TRAVELOGUE** programmes are being organized for the **1999-2000** season. If you would like to **show us your slides** please call **Val Fiedler at 510-1861.**

BOOK CLUB

Books are announced for the following months:

*April	"The Eleventh Commandment"	by Jeffrey Archer
May	"A Discovery of Strangers"	by Rudy Wiebe
June	"Such a Long Journey"	by Rohinton Mistry

* The April meeting will be held on Monday the 12th.

For information call Co-convenors:

Joan Johnston at 691-5368 or Lyda Dymtriw at 694-1529

***** NEW ACTIVITY *****

We are interested in forming a casual **MOVIE GROUP** on **Monday afternoons**, once a month. Attendees would take turns choosing a movie and hosting a small get-together for participants at their home following the show. Group will be limited to 10-12 persons at first.

If interested, please call Co-ordinators:

Rachele Todesco at 693-0216 or Brenda Wilson at 482-2853.

FROM YOUR HEALTH SERVICES AND INSURANCE REPRESENTATIVE - Bill Shaver

Income Tax Reminder

All District 16 RTO/ERO members are advised to read page 4 of the December 1998 Provincial RTO/ERO Newsletter.

If you qualify under the Income Tax Act, your Health Insurance premiums, including PST, are tax deductible on your 1998 Income Tax Form.

In case of couple coverage, the person with the lower income should make the medical claim.

To facilitate your claim I have included the exact amounts you should claim under each plan. I have included the PST.

Semi Private Hospital Plan (No. 983429)	<u>Single</u> \$ 249.00	<u>Couple</u> \$ 497.52	<u>Family</u> \$ 584.52
Dental Plan (No. 983431)	<u>Single</u> \$ 423.96	<u>Couple</u> \$ 835.92	<u>Family</u> \$1,042.32
Extended Health Care Plan (No. 983430)	<u>Single</u> \$ 425.16	<u>Couple</u> \$ 850.44	<u>Family</u> \$1,020.60

POLITICAL ACTION

How do you feel about the government's handling of health and education issues?

Have you ever felt that you would like to be involved in changing some things?

Has the thought of sitting at committee meetings deterred you from being involved?

We feel that you have knowledge and experience that is going untapped. District 16's Political Action Committee wants to help you use that knowledge, and that interest, without taking up too much of your time or without the necessity of committing you to activities which may interfere with other interests. The committee is considering the possibility of setting up an informal telephone tree to talk to our friends about issues which arise, which would benefit from the expert knowledge our members (and people such as you) have. This idea would entail only using your home phone and talking to your friends. If you would like to help us or are interested in finding out a little more about this proposal, please call Pat Carson at 626-5995. We look forward to hearing from you.

SOME INTERESTING STATISTICS RE CANADIANS

Population

- * Canada's population is aging. Currently, 12% of the population is over the age of 65. According to Statistics Canada, that number will increase to 25% by the year 2036.
- * On reaching age 65, men today can expect to live almost 15 years more; women, more than 19. Once age 75, men can expect to live another 9 years; women, almost 12 more years.
- * The age 80 and over segment will double in the next 20 years; triple in the next 40 years according to Statistics Canada.

Lifestyle

- * Today only 8% of the elderly are in assisted living or formal long term care programs. The rest are living in the community by themselves or with the support of their families.
- * 28% of people age 65 and over live alone, compared to 8% of those aged 15-64.
- * Already, the 65 and over population consumes almost half the hospital days and nearly all the long term care facility days in the country.

Dementia

- * A recent Canadian Study of Health and Aging estimated that there are 252,600 Canadians age 65 or over who suffer with dementia, a deterioration of a person's intellectual, emotional and cognitive faculties.
- * It is estimated that the number will increase to 592,000 by the year 2021.
- * The prevalence of dementia rises with age:
 - 2.4% aged 65-74
 - 11.1% aged 75-84
 - 34.5% aged 85 and over.

Cancer

- * 1 in 3 will develop some form of life-threatening cancer over their lifetime.
- * Since 1985 there has been an increase of 1% per year in the incidence of cancer.
- * It is estimated that there will be 130,800 new cases of cancer in 1997, with 71% of the new cases occurring in people over age 60.
- * There has been more than a 30% increase in the number of new cancer cases from 1987 to 1997 in Canada among the aging population.

Heart Problems

- * 1 in 4 Canadians will contract heart disease or stroke.
- * 75,000 Canadians suffer heart attacks each year.
- * There has been a 50% decrease in the death rate from heart disease over the past 20 years.

continued.....

Stroke

- * 50,000 Canadians suffer a stroke each year.
- * 80% of all stroke survivors will be left with a disability.
- * There are close to 300,000 stroke survivors in Canada today.
- * Stroke is the leading cause of transfer from hospital to long term care.

Arthritis

- * 4,000,000 Canadians have arthritis.
- * 2.3% of the Canadian population is disabled with arthritis.
- * 75% of those disabled with arthritis need help with occasional heavy household chores or daily help with washing, grooming, dressing and meal preparation.

The above statistics are taken from an information sheet put out by
Commercial Union Assurance Company of Canada in August of 1997.

ATTENTION RETIRED TEACHERS REACHING AGE 65

Retired teachers with the Toronto Board of Education who are covered by any of the Board's Health Plans (Dental, Semi Private Hospital and Extended Health Care) **cease to be covered** as of their 65th birthday.

R.T.O. offers excellent coverage for these plans. Don't wait until you are 65, or you could be without coverage.
Call Johnson Insurance at (905) 764-4884 for further information.

VOLUNTEERS NEEDED

If you like working with children, you're needed at *The Hospital for Sick Children*. Three hours a week during the day can make a big difference in the lives of patients and their families. With over seventy services to choose from, you can select the time and nature of your assignment. Please call Volunteer Resources at 813-5284 for more information.

A Prayer for Today

I want to thank you, Lord,
For being with me so far this day.
With your help
I haven't been impatient,
Lost my temper,

Been grumpy, judgmental,
Or envious of anyone.
But I'll be getting out of bed in
a minute
And I think I will really need your
help then.

Amen

(Our thanks to **Jean Vale** for sending this to us.)

MINDING YOUR MONEY by Chuck Carr

In order to avoid taxes, should the home (principal residence) of an elderly, surviving parent be sold to children, gifted to them, or held jointly by the parent and child(ren)?

There are several factors to consider here -- the parent, the child(ren) who become owners/joint owners of the house, and the estate.

- * **Tax Fact** Revenue Canada allows each, freestanding *family* to own one principal residence that may be disposed of *tax free*. That is to say, no capital gains tax will be levied on the difference between the cost of the house and what it sells for. Thus, the surviving parent may: 1) dispose of the house tax free, 2) sell/transfer it to a child(ren) tax free or 3) the estate may receive the house tax free. An important issue in all cases is that Revenue Canada *deems* the house to be disposed of at fair market value (FMV).
- * **Parent Considerations** Parents who consider selling or transferring capital property to children as joint ownership with right of survivorship (JOWROS) in order to save on taxes upon death must be aware that they have lost control of their assets. Possible divorce of child(ren), misuse of funds, premature liquidation of assets or withdrawal of funds are always possible, and must be weighed against tax savings. See an estate lawyer about revocable trusts.
- * **Children Considerations** If children own a home already and 1) purchase, 2) are gifted a parent's home or 3) become joint owners with right of survivorship, they now own *two* capital properties and may declare one only as a principal residence. These children may: 1) sell their existing principal residence tax free and move into the parent's home, 2) designate either home as the principal residence, 3) sell the parent's house at fair market value or 4) convert either home into another use, e.g. rental property. In all cases of change of use, one must complete a Form T2091 and submit it to Revenue Canada. There should be little or no capital gains tax to pay on the parent's house, if it is sold soon after it is obtained, because capital gains are the difference between the cost of acquiring a capital property at FMV and the proceeds of disposition. Also, all costs associated with acquiring and/or disposing of such a property, e.g. appraisals, legal fees, commissions, decorating and repairing to make the property more saleable should be added to the FMV of the house to increase its adjusted cost base (ACB). This lowers capital gains taxes payable upon disposition of the house.
- * **Estate Considerations** Although an Ontario court has declared probate fees illegal recently, you can be certain that the provincial government will find a way of saving this cash cow. If a will is probated and a house enters the estate tax free, but was not specifically bequeathed, the estate would be responsible for \$2,500 in probate fees before the house may be inherited. In Ontario, probate fees are \$5 per thousand on the first \$50,000, then \$15 per thousand thereafter with no maximum. Do meet with an estate lawyer/tax specialist to discover how to avoid and reduce probate fees.
- * **Turning 69 This Year?** We must close out our RRSPs the year we turn 69. There are three basic options: 1) Roll your RRSP over into a Registered Retirement Investment Fund (RRIF), 2) buy an annuity (There are many kinds) or 3) cash it in and lose 50% of it in taxes. I will prepare a *free* information sheet for those who would like more details. Just send a stamped, self-addressed number 10 business envelope to me at:

55 Crossbow Crescent, Toronto, ON M2J 3M3.

MEMORIAL TRIBUTE

to

HARVEY DALE PERRIN

Director of Music, Toronto Board of Education

1958 - 1971

at

Lawrence Park C.I. Auditorium
125 Chatsworth Drive, Toronto

TUESDAY, MAY 4, 1999 at 7:30 P.M.

Join us in this celebration of the life of a man who dedicated himself to the joy and development of school students.

For further information, call 397-3790.

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.

Margaret Brown

Lillian M. Lothian

Sister Vida Brohman

Fionnula Martin

Oliver John Matraves Chick

Hope E. McLeod

Margaret Ellison

Dorothy Louise Moyer

John R. Gardner

Agnes Prittie

Richard Gwozdz

Nancy Ridpath

Brother Francis Hagan

Charles Alexander Story

S. Jean Hemingway

Charlie Wice