



# DISTRICT 24

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

"Where  
old and new  
friends  
meet!"

Scarborough/East York

Newsletter

VOLUME 23 NUMBER 2

DECEMBER 2004

## RTO/ERO

The Retired teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario – commonly referred to as RTO/ERO – is a provincial organization of retired teachers, administrators and others receiving pensions and allowances under the Ontario Teachers' Pension Plan Board.

RTO/ERO is the best organizational friend a retired teacher can have. Formed in 1968, RTO/ERO is dedicated to the needs of Ontario's retired educators and is their official voice, promoting and protecting their interests, particularly in the area of pensions, health care and insurance.

RTO/ERO has maintained this unwavering commitment for over 30 years.



Here for you Now...  
Here for your Future  
À votre service...  
pour le soin de votre avenir

[www.rto-ero.org](http://www.rto-ero.org)

## *PRESIDENT'S MESSAGE*



Gord Reid

*New President of District 24*

I would be remiss if, in my first message as President of RTO/ERO District 24, I did not express on behalf of everyone my deep appreciation for all of the efforts expended by scores of active retirees, both inside and outside our District. Scarborough/East York is indeed fortunate to have ready access to almost all of the varied RTO/ERO services as our membership, at almost 1900 retirees, generates sufficient revenue to make innumerable services possible. None of the benefits is guaranteed, however – only the interest, skill, caring and perseverance of many individuals in our District, and indeed, throughout Ontario, will ensure the continuation of our benefits.

Among the many advantages of belonging to RTO/ERO, the right to join its Health Plans is among the most predominant. Our provincial organization now has well over 54000 retirees and it's these numbers that enable our organization to offer financially competitive coverage which covers nearly all of our health insurance needs. World Access Cards are issued to each plan holder, and this covers us in those parts of the world where hospitals exist. In this latter situation, I can speak from personal experience.

One of the many active committees of District 24 is the Programme Committee. In our context, Programme means travel. A few of the many trips and tours organized include the Shaw Festival, Stratford Festival, Thousand Islands, Cranberry Marsh, St. Jacob's Christmas Lights, Frankenmuth, Branson, Agawa Canyon, Golf Tournaments, Mystery Theatre, and Nashville. Members are informed of these trips by newsletter. I might add that tour leaders are nearly always needed.

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A hundred years from now it will not make a difference how large your bank account was, nor the size of the house in which you resided, nor the kind of car you drove. But, you were a teacher, and the world may be different because you were important in the life of a child.

~ Anonymous

## **PRESIDENT'S MESSAGE** (Con't. from page 1.)...

Our semi-annual newsletter is always full of vital information, pictures and humour. Hal McCullough, our editor, spends dozens of hours getting the Newsletter in shape before it goes to Versatel for mailing. For many years our newsletters were prepared by Kathleen Turkington, Gerry Mulligan, and Glenn Webb. I'm sad to report the death of Gerry Mulligan on July 21, 2004. In his quiet, efficient manner, Gerry symbolized the positive aspects that one finds in his or her favourite teacher, or principal. Gerry once said that if he didn't have a family to support, he'd teach for nothing.

Perhaps the most concrete way that RTO/ERO works for the betterment of others is the Service to Others Committee. Our Provincial executive has made over \$120 000 available. Over 20 projects, both inside and outside, were undertaken in 2004. In District 5, Cochrane-Timiskaming area \$2500 was spent buying dialysis equipment for the local hospital. District 6, Parry Sound-Muskoka area spent \$4000 "Building Perceptions about Positive Pathways" – apprenticeship and skilled trades programmes for Grades 8-10. In District 9, Huron-Perth \$4000 was spent for building and learning material for an orphanage project in Guatemala. District 14, Niagara used \$3700 as salary for 5 native teachers in Afghanistan.

Since it will be early December before you receive this newsletter, on behalf of the retired teachers of District 24 I wish you a most enjoyable holiday season. Our first meeting in 2005 will be at Highbrook School on Thursday, January 7 beginning at 9:30. We would be delighted to see many of you there! (see page 10 for the dates and locations of all Executive meetings for 2005)

~ Gord Reid

### **NEWS FROM SENATE...**

- \* BEGINNING JANUARY 2005 YOUR MEMBERSHIP FEE FOR RTO WILL BE REDUCED FROM \$1.25 PER \$1000 OF PENSION TO \$1.10 PER \$1000!
- \* PREMIUMS FOR EXTENDED HEALTH CARE, DENTAL AND SEMI-PRIVATE COVERAGE WILL STAY THE SAME THROUGH 2005!
- \* DENTAL FEES WILL BE PAID BASED ON THE 2005 FEE SCHEDULE!

### **AND IN CASE YOU HADN'T HEARD...**

- \* THE INCREASE IN YOUR PENSION FOR 2005 WILL BE 1.7%.
- \* IF YOU RETIRED IN JUNE, 2004, YOU WILL RECEIVE HALF THAT AMOUNT (0.85%)

## **WHAT'S IN A NAME?**

Many of the newsletters in the 44 districts of RTO/ERO have been given names. For example:

District 2, Thunder Bay: *Northwestern Quarterly*;  
District 17, Simcoe County: *The Bulletin Board*;  
District 19, Hastings & Prince Edward: *Quinte Chronicles*;  
District 21, Renfrew: *Livewires*;  
District 23, North York: *Stony Bridges*;  
District 26, Kenora: *Sunset Times*;  
District 28, Region of Durham: *Dustoff*;  
District 35, Dryden: *Thirty 5<sup>th</sup> Estate*;  
District 38, Lambton: *Chit Chat*;  
District 39, Peel: *Peelings*.

Currently, our district's newsletter has no name.

What we would like to do is to ask you, the membership, to come up with a name for our newsletter.

Some things to keep in mind:

- a name that reflects our district;
- space limits it to 2-3 words;
- perhaps something to do with teaching;
- perhaps a play on words;
- perhaps something catchy;
- hopefully, it will be one which could possibly lend itself to some type of graphic.

We have put together a committee on the Executive to select the winning entry. They will make a preliminary selection and the final winner will be decided by your Executive at our March Executive meeting.

Naturally, no 'contest' would be complete without some type of prize – so, shall we say, dinner for two at The Herongate...

Please mail your entry to your newsletter editor:

Hal McCullough  
62 Chester Cres.  
Port Perry, ON  
L9L 1K8

or by e-mail:

[hal@powergate.ca](mailto:hal@powergate.ca) with the title of **Newsletter**

**Name Contest.** Submissions without this heading may not be opened.

**Deadline: January 31, 2005**

\* Watch for the name of our Newsletter to appear on the masthead of our June edition.

### **STORE SIGNS:**

Outside a hotel:

"Help! We need inn-experienced people."

# WELCOME... to District 24

Harold Allen  
Nancy Angali  
Timothy Anglin  
Joan Bell  
Peter Becker  
Elaine Binning  
George Brasovan  
Carmel Brennan  
Barbara Burgess  
Barbara Bloom  
Ruth Casey  
Francoise Cockburn  
Elizabeth Corlett  
Carol Cornett  
Beverley Crosina  
Emola Czech \*  
Douglas Duff  
James Law  
Sheila Davidson  
Josie D'Alessandro  
Kathleen Doherty  
Amar Erry  
Ann Ferron  
Christopher Forbes  
Gerald Gambriel  
Anna Gard  
Duilio Gatti  
Paul Gaudet  
Mary Gould \*  
Barbara Grespan  
Mary Hubbard Grotell

Barbara Guest  
Nicolae Gusita  
Audrey Hawkshaw \*  
Lynda Heino  
Alexander Hewlitt  
Bonnie Hudgin  
Mary Idestrup  
Paul Iron  
Mavis John  
Marie-Josée Kacira  
Antonia Kastrinos  
Dianne Kong  
William Laxton  
Cyrill Lewis  
Ruth Ledbury \*  
John Lennox  
Sheila Liddon  
Judith Lowther  
Judith Lyall  
Mary Lynch  
Bruce Mason  
Nuala Munroe  
Pauline McGill \*  
Joyce McKechnie  
Patrick McLaughlin  
Janet Miles  
Ena Mulligan \*  
Eva Marie O'Sullivan  
Pat Parsons  
Michael Pasquale  
Patricia Predovich

Angela Procope  
Carolyn Purdy  
John Reed  
Klaus Juergen Richter  
Clement Sharp  
Mary Lou Sicoly  
Mary Simpson  
Jane So  
Marlene Solman  
Noreen Stefanidis  
Donna Sutherland  
John Terry  
Linda Vachon  
Mary Ann Vangel  
Peter Vernon  
Marie Volcke  
Josette Weber  
Gail Weiser  
John Whelan  
Helen Whelar \*  
William Willoughby  
William Winter

\* = Associate Member

To all our new members for 2004, we offer you a warm welcome. Whether you are a new retiree or have moved from another District, we hope that you will find 'District 24, Scarborough/East York a comfortable and happy fit.

Our District motto is "Where Old and New Friends Meet".

We count you among our friends.

## CREATING AN E-MAIL DATABASE

Currently, District 24 publishes 2 newsletters a year. As a result, some of the information that is contained within them can be several months old.

One possible way around this problem could be to create a database of e-mail addresses of our members. What we are asking you to do is to forward your e-mail address to your Webmaster, Reg Walker. This would allow us to build up such a database so that when important information comes our way, it could be sent out to you in a timely fashion – for example: the latest information or developments in the health field; or to let you know of new information that has been posted to the Toronto Districts website; or reminders about upcoming day trips.

Printing the newsletter is one of the biggest costs in our district's budget – with a database of e-mail addresses you could elect to receive your newsletter on-line rather than through the mail, thus reducing our printing costs!

### Please note:

- ◆ Your information will not be shared with any other organization.
- ◆ Information gathered for this database will be held in the strictest confidence.
- ◆ Providing your e-mail address is purely voluntary.
- ◆ It would be used solely by the Webmaster or Executive of District 24 to e-mail you current or late-breaking information, or to advise you that new information has been posted to the website, or to make you aware of special events.

If you wish to participate, and we encourage you to do so, please send your e-mail address to our Webmaster: [reg.walker@tel.tdsb.on.ca](mailto:reg.walker@tel.tdsb.on.ca) using the title of **E-mail Address**. Submissions without this heading may not be opened!



## **ANNUAL GENERAL MEETING**

**THURSDAY, OCTOBER 28, 2004**

**BLUE DANUBE RESTAURANT**

Our president, Gloria Kondziolka, welcomed everyone to our Annual General Meeting (AGM). This was followed by a moment of silence for those of our members who have passed away during the past year.

Our guests were introduced – the Presidents of the 3 other Toronto Districts: Bill Menagh, Toronto; Frank Saliani, North York; and Irwin Kelly, Etobicoke/York.

Upon arrival and registration, members picked up their uncashed cheques (thus making the luncheon free to members) and a package of reports from the various committee chairs. When the business meeting commenced, the chairs of those committees were able to make some general comments concerning their reports and were available to answer member's questions. Reports were filed from the following committees: Membership, Treasurer, Political Action, Programme, Programme Newsletter, Pension, Health, Newsletter, Webmaster, Goodwill, and Service to Others. (See the following pages for Committee Reports.)

Our president, Gloria Kondziolka, concluded the reports section of the meeting with one of her own, which included some farewell remarks as she steps down to be replaced by our new president, Gord Reid.

The Nominating Committee (Harolyn Panetta, Bob Duncan and Bob Cooke) presented a list of names for Executive positions for the approval of the membership. The vote on the motion was unanimous for the slate presented. (Executive List for 2005 is on page 2.)

Presentations were then made to those who are stepping down from the Executive: Doris Van der Veen; Bob Duncan; and Allan Mawson (Allan is moving to Member-at-Large).

Ken Turton made a presentation to Gloria Kondziolka who is moving on to become our Past-President.

This year our Constitution was up for review by the Provincial Office on Spadina. The document is the result of many hours of work by the Constitution Committee. It was presented to those members present who were then asked to vote on its acceptance. Acceptance of our new Constitution was unanimous.

Prior to lunch, there was a social time where members had a chance to get re-acquainted with friends and meet the new members to our district.

Following a delicious lunch we were entertained by: *The Showtime Entertainers, featuring the Belle Aires, and MC Tony Murphy.*

A round of thanks to Judy-Anne Tumber and her committee (Donna Hubel, Elaine Aprile and Margaret Nicholson) for organizing a most successful day!!

~ Reg Walker

## REPORTS FROM OUR AGM THURSDAY, OCTOBER 28, 2004

### TREASURER'S REPORT GENERAL REPORT ON FINANCES JANUARY 1, 2004 – SEPTEMBER 30, 2004

*Note: this is an unaudited report and is presented here for you to see the general dispersal of funds of District 24.*

#### RECEIPTS

Balance from 2003	\$4530.03
RTO Membership Fees	\$20151.71
GIC Redemptions	\$9679.71
Bank interest	\$4.86
<b>Total</b>	<b>\$34366.31</b>

#### EXPENSES

Executive	\$2240.33
Joint Districts Assessment	\$1366.20
Newsletters	\$6231.68
Membership/Recruitment	\$2160.27
Goodwill	\$431.28
<b>Total</b>	<b>\$12429.76</b>

**Current Account Balance**  
**\$21 936.55**

#### Reserve Fund

4 GICs - **\$29 495.66** – at maturity

#### NOTE: Items not included in this report:

- AGM is being totally subsidized this year – the cost is approximately \$5200.00
- District 24 has committed up to \$3000.00 toward purchase of computer and software
- Contribution for School Breakfast programmes has not been forwarded
- Recruitment and Goodwill grants have not yet been received – approximately \$1600.00
- Fall Senate expenses for District 24 Observers not invoiced – approximately \$1000.00



~ Bernie Chalmers, Treasurer

### GOODWILL REPORT

#### GOODWILL – CARDS

There were 17 members who celebrated their 90<sup>th</sup> birthday in 2004. Each one was recognized with a card and a plant, or a donation to the "Breakfast For Kids" programme.

When we are notified, Thinking of You, Get Well or Sympathy cards are sent to members or their families. This year approximately 150 Christmas cards will be sent to members who are 85 years and older.

Please inform me if you know of anyone who should receive a card:

Marilyn Hodge

Phone - 416-284-9984

E-mail: [mihodge@sympatico.ca](mailto:mihodge@sympatico.ca) using the title of **Subject - RTO - Goodwill**. Submissions without this heading may not be opened!

~ Marilyn Hodge

#### GOODWILL – PHONE

This past May, with the help of 25 volunteers, 400 retired teachers who retired in 1989 or earlier were contacted by telephone.

Another 300 were contacted with a greeting card.

This year I would like to welcome Joan Taylor, Rose Stevenson, Dorothy Mills and Allen Leighton who joined my faithful phoners: Sue Ackerman, Roberta Langtry, Bill Jones, Margaret Nicolson, Marjorie McGinty, Lucille Ferguson, Mary Hunt, Lillian Bolger, Helen Nolan, Shelly Balmer, Janette McClure, Helen Dechert, Margaret Park, Ann Smola, Anne Storrison, Olivia Gibbons, Helen Lavender, Elizabeth Cartier, Helen Sharpe, Lucille Parrish and Bob Ralph.

A big thanks to these volunteers!

~ Betty Romanchuk

### MEMBERSHIP AND RECRUITMENT REPORT

This committee has re-formed itself to have a Convener, Sharon Thurston; and 4 committee members: Ellen McCormick, Elaine Aprile, Donna Hubel, and Pat Evenson.

The main objectives of this committee are:

- to receive membership lists from the provincial office;
- to mail newsletters to new members;
- to respond to requests for information; and
- to recommend to the Executive ways and means of increasing membership

The committee has been involved in the following activities:

- Champagne Brunch on September 22;
- May phone blitz – contacting schools to find out who is retiring so we can contact them;
- Announcements (in the OECA units in Toronto);
- ETT Retirement Dinner;
- Reading For the Love Of It (we have contacted the Executive of East York Reading Association and hope to participate in this programme again this year).

~ Sharon Thurston

### PROGRAMME REPORT

Judy-Anne Tumber reported that 20 events were offered to the membership this year. Unfortunately, 7 of these events had to be cancelled due to insufficient numbers (all trips require a minimum number of registrants for them to be a go).

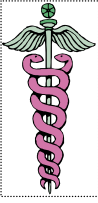
She thanked all the facilitators this year: Marg Daw, Bob Cook, Anne-Marie Ellis-Taylor, Ellen McCormick, Gloria Smith, and Hal McCullough.

Judy-Anne asks that you contact her if you would like to facilitate a trip or have any suggestions for trips the members and friends of District 24 could take.

~ Judy-Anne Tumber



## AGM – HEALTH AND INSURANCE REPORT



As a new retiree, a new RTO member, and your new District 24 Health Services and Insurance representative, I have a huge learning curve ahead! I invite you to contact me with your questions and concerns – helping you will help me to learn my new job faster. I intend to keep you informed in our biannual newsletters about 'breaking news' as I hear of it. In September I attended a day long seminar for RTO/ERO's HSI reps. Here are some of the highlights.

RTO/ERO has voiced its concern to Honourable Greg Sorbara, Minister of Finance, concerning the new **Health Care Tax** as a burden on its members. Most of our 54,000 members, some earning as little as \$25,000, are now paying in excess of 1% of their pension towards this additional tax, while people with annual incomes of \$200,000 pay only 0.38 percent. RTO/ERO believes this is completely unfair as it exempts taxpayers of higher taxable incomes from paying their fair share of the health tax.

The provincial government has recently delisted specific Ontario Health Insurance Plan services. How does this impact on you? The delisted services (eye exams, chiropractic and physiotherapy services) will continue to be reimbursed under the EHC Plan subject to any existing maximums. No changes in plan design are being considered by RTO/ERO at this time. However, the long term cost on our plan will be huge – the impact is projected at over one million dollars in the first year – and this impact is being assessed; actual figures will not be known for several months. To help its members adjust to the new Health Tax Premium, Senate has recently voted to maintain premiums for 2005 at current levels. Regarding the Dental Plan, another improvement is that effective this January 1, claimants will be reimbursed based on the 2005 Dental Association Fee Guide.

You may not be aware that a huge discrepancy exists in the dispensing fees charged by pharmacies: the most expensive is Shopper's Drug Mart at approximately \$11.47, while Costco charges \$4.49. One of our members was surprised to discover that the actual cost of the drugs varies as well.

He reported considerable annual savings by purchasing his medicine at Shopper's, despite the higher fee, as the actual cost of the drugs he required was much less than other pharmacies. Another change to RTO/ERO's Extended Health Care Plan for 2005 is that no dispensing fees will be paid towards the Ontario Drug Benefit deductible, yet another reason why it may be beneficial for you to shop around for the best deal to suit your needs.

Are you aware of the **Ontario Trillium Drug Program**? It is designed for people under the age of 65 who have high drug costs *in relation to their income*. Application kits are available from your local pharmacy.

A new **Long-Term Care Plan (LTC)** is available to RTO/ERO members and their spouses, children, and parents. A mailing was done in September outlining plan options and premiums. There have been significant increases in LTC premiums across the insurance industry. However, there is a strong need for this benefit based on an aging population with increasing life expectancies faced with inadequate government programmes. As part of prudent financial planning, RTO/ERO recommends that members and their families assess their need for LTC insurance.

In a mid-November mailing RTO/ERO Plan members should have received their insurance plan renewal form, a newsletter about Plan changes, as well as a Travel Insurance newsletter. Early in the new year watch for a newly published health benefits 'blue book' including a travel booklet. You will also receive a Personal Benefit Statement including data useful for potential taxation claims.

If you or your spouse is turning 65 soon and your supplementary health coverage is still with your school board's plan, you will need to make new arrangements at least two months prior to your birthday. The primary objective of the RTO/ERO Health Plans (owned by you, administered by Johnson Insurance Inc.) is to meet the needs of the majority of the members at an affordable cost. Some advantages to our Plans are:

- ✓no age banding (fees do not increase as you age);
- ✓Semi-Private coverage is optional;
- ✓you have medical stability (e.g. no refusals on travel insurance).

The result is a balance between the level of coverage provided and the

member-paid premiums. So, before you join our Health Plans it is suggested that you maximize your benefits with your school board provider: have major restorative dental work done; purchase that last pair of eye glasses, etc.

A random group of RTO/ERO Health Plan members was recently given the opportunity to complete a 'Survey of Johnson Inc. Service'. The results confirmed an 87% overall member satisfaction with our insurance administrators, and provided a necessary benchmark against which future surveys will be gauged.

Be part of the solution! **Active Living Coalition for Older Adults (ALCOA)** was on the agenda at the HSI reps' meeting. ALCOA presents seminars on a variety of health and wellness topics, such as Diabetes, requested by the community. This organization acknowledges the talents, knowledge and leadership skills we educators possess, and is interested in hearing from those of us who would like to be trained as part of their 'Speakers Bureau'. ALCOA covers the cost of preparing the presentation and training you to deliver it. The idea is that with more trained presenters, there will be more opportunity for Districts to offer informative sessions to their members. If you are interested in this exciting new volunteer opportunity please contact them directly at 416-423-2163 for further information. And if you do choose to participate in the program, please let me know so we can call on you in the future.

In conjunction with RTO/ERO and Johnson Insurance Inc., District 24 recently presented a seminar entitled *Cholesterol: Making the Connection*. Our members learned some of the causes of high cholesterol and its consequences, the importance of having their cholesterol tested, and the importance of the various key target numbers, enabling them to have informed discussions with their doctor. As well, the benefits of a healthy lifestyle, diet and exercise were discussed. This seminar was very well received, and it is our hope to offer you a similar program next fall.

I'm looking forward to your calls. Be well!

~ Marilyn Oelsner

The Ontario Teachers Pension Plan (O.T.P.P.) is a defined benefit plan. This means that before you retire you know exactly what your benefit will be and how it will be calculated: 2% times the average of your best five years salary, times the number of years or part years that you contributed into the plan. You also have inflation protection. This year, 2004, the inflation increase was 3.3%. Inflation increases are compounded on past increases.

**Plan Highlights:**

- Assets were \$75.7 billion as of December 31, 2003.
- Rate of return averaged 18% (other similar plans - 13.5%)
- Plan has 93 000 pensioners; 155 000 active contributors
- There are 1.7 working teachers per pensioner
- Pensions paid out in the last 10 years have doubled
- Plan is fully funded – the return on assets pays pensioners
- Federal law says it can have no surplus or deficit and must submit a formal actuarial valuation every 3 years

Actuarial valuations take into consideration variables such as length of service of retiring teachers, rates of inflation, salaries, life expectancies of pensioners and survivors, the plan's earnings etc.

Twice in the past, valuation determined that we had a surplus. The first surplus was used to pay off the unfunded liability owed the plan by the Ontario government. Originally, inflation protection was picked up by the government rather than being funded by the plan as it is today, and during the time of high inflation, the government failed to meet the cost, creating an unfunded liability in the plan. OTF was given the guarantee that the next surplus would be used however it decided. The second surplus was used for improvements, such as:

- the 85 factor;
- best 5 years for all pensioners;
- increased separation from the CPP so that at age 65 pensioners get to keep more money.

The improvements were expensive, and very popular.

Valuations are based on projections to 70 years in the future. They are best guesses based on current conditions and what will "probably" occur. At the last valuation, the stock market had taken massive losses, interest rates were at record lows, and guaranteed benefits had just been greatly increased. The actuarial valuation found the plan to be in deficit.

What does this mean? The absolute value of assets of the plan decreased with the decrease in stock market values. Low interest rates meant that far more money was needed to generate income and, therefore, the value of the pensions skyrocketed. For example: at 2% real interest (the interest rate after inflation is deducted) \$860 000 is required to generate a \$40 000 income; at 5%, only \$585 000 is required. This means that when a valuation is done and interest rates are low the auditor must determine that a great deal more in assets will be required to meet the benefits. In fact a 1% decrease in the interest rate causes a 20% increase in the projected costs of benefits. In addition, the enriched benefits recently negotiated were a new large liability against the plan.

At the end of 2003, although we had \$75.7 billion in assets, the actuarial valuation determined a shortfall of \$6.2 billion in funding to meet our long term liabilities. In other words, we had a deficit. What should the partners do? We could:

- reduce benefits; or
- redefine the benefits for teachers not yet retired; or

- we could increase the contributions of contributing teachers and the government.

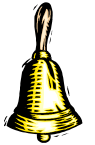
*Fortunately for us, the current benefits received by retirees are protected by federal law so they must remain status quo.*

The Partners first decided to redefine what was meant by fully funded. Instead of it being 100%, absolute, it became a range 100% to 107.5%, so that a small surplus could stay in the plan as a cushion against downturns. However, according to Claude Lamoreux, "There must be a plan to eliminate the funding shortfall by the end of 2005. The plan's January 1, 2006 valuation must be filed with the regulators." Until 2006, no changes in benefits or contribution rates are expected. The government, the OTF, and our representative, Harold Brathwaite, have been meeting on an on-going basis.

In the meantime, the Pension Plan Board is investing more assets in infrastructure, essential services and timber. Investments such as gas, water and electric transmission lines, airports, and coal resources are price-regulated monopolies that provide a certain rate of return tied to inflation. However, to close the deficit by Jan. 2006, annual rates of return of 23% must be achieved. This is unlikely. We await the Ontario government and the OTF's plan.

The provincial government has re-introduced health premiums. Deductions from our pensions began July 2, 2004 - if your income were \$20 000 or more a year. The deduction rates are:

- \$20 000 to \$36 000 – \$25 a month;
- \$36 000 to \$48 000 – \$37.50 a month;
- \$48 000 to \$72 000 – \$50 a month;
- \$72 000 to \$200 000 – \$62.50 a month;
- over \$200 000 – \$75 per month.



The terminally ill can withdraw pension funds if they have medical evidence of a life expectancy of less than two years. They may take a cash advance equal to 4 months pension and the present value of their survivor pension or any death benefit owing. If there is a spouse he or she must give permission for the withdrawal and forfeiture of survivor benefits.

If you are planning to teach after retirement you may teach for up to 95 days a school year - that is, September 1 to August 31 of any year up to August 31, 2006. After this date we go back to being able to work up to 95 days in any three years. After the three years you may teach for only 20 days a year. If you are unsure check with the pension plan board and your employer because your pension will be stopped the month following the day you exceed the allowable limit. You must then cease work and apply to be reinstated. This rule applies only to employers who are members of the plan such as school boards and some ministry departments, private schools, and exchange programmes. There are no restrictions on employment for jobs not covered by the Teachers' pension plan.

**O. T. P. P. Board information:**

- 5650 Yonge Street, Toronto, ON M2M 4H5
- Open: 8:00 - 5:30, Monday to Friday
- Phone: 416-226 2700 or 1-800-668-0105
- E-mail: inquiry@otpp.com.

To access detailed information about the pension plan, visit their site at [www.OTPP.com](http://www.OTPP.com). With an access number and password you are able to access your own personal information on-line.

There were 3440 new retirements in July 2003 with an average age of 56 years and an average pension of \$40000. We have almost 2000 pensioners over 90, and 44 over 100.

~ Carol Evkovich-Paabor



## REPORTS FROM FALL SENATE



The sixty-seventh meeting of the Senate was held at the Toronto Marriott Eaton Centre on October 19-20. We

welcome our new Provincial President, Helen Biales, coming to us from District 7: Windsor-Essex. To retiring president Beverly Polowy, we thank you for your on-going communications from Provincial Office, and for your support and professionalism in carrying out your responsibilities.

Representing District 24 at Senate this session were: Gloria Kondziolka and Gord Reed as Senators 1 and 2; Ken Turton and Hal McCullough as Observers 1 and 2.

Expenses for Senators are paid for by the Provincial Office; Observers are paid for by District 24.

### HEALTH SERVICES AND INSURANCE COMMITTEE

The survey of Johnson Inc. Service was an important piece of work. Besides confirming members satisfaction at 87% overall with this server, it will also provide the committee with the benchmark against which future reviews will be gauged.

The Wellness Committee is always on the lookout for presentations that can be brought to the attention of the districts. District 24 has already offered the *Cholesterol* workshop, and is considering the *Ombudsmen* (from the provincial government on how to complain successfully). Another presentation on *Diabetes* is being introduced for future consideration. As well, a list of Best Wellness Practices at the District level has been completed and will be readily available in the near future.

A number of recommendations have been made for 2005 with the Ontario Government Health Premium Tax and OHIP's deleting of eye exams (ages 20 to 64), chiropractic and physiotherapy services. The burden of the costs now rests with our health plans. Chiropractic services and eye exams alone may add over a million dollars in increased costs to our plans. And that may be a conservative estimate.

Each of us will likely pay between \$300 to \$600 annually for the Health Premium Tax. The Health Services and Insurance Committee, despite this new tax, will leave the premiums unchanged for semi-private hospital and extended health care. Dipping into our reserves will allow this to happen. Dental benefits will be paid on the 2005 fee schedule. The deleting of services by the provincial government, double digit drug costs, and early dismissal from hospital are all contributing to increased costs to our drug plan, and premiums are expected to increase in 2006.

A more in-depth report will be included in the next issue of the RTO/ERO Renaissance Magazine.

~ Gloria Kondziolka

### MEMBER SERVICES COMMITTEE

- ✓ Many discounts and promotions are available in every district.
- ✓ Goodwill grants are available to districts – Districts in turn should be sending cards, flowers, etc. to those reaching a certain age, having anniversaries, as well as Christmas, Get Well cards, etc.
- ✓ Recruitment Planning Workshops will be made available by most districts. Funds will be provided by the Provincial Executive.
- ✓ RTO/ERO has a travel programme and RTO/ERO will assist districts with organization of travel activities.

### PENSION AND RETIREMENT CONCERNS

Our pensions are secure – guaranteed by their co-sponsors: the OTF and the provincial government. With wise investments and a booming economy, the assets of our pension plan have grown from \$16 billion to \$80 billion.

With this very good news, there are some words of caution. In 2004 there has been an actuarial deficit of \$16 million. Due to the vicissitudes of the bond and equity markets, the actuarial deficits will likely continue to grow for some time. If the deficits do continue, the effect could be an increase in active teachers' contributions and/or a lessening of benefits.

While we can't expect an increase like we did in January, 2004 (3.3%) we are still indeed fortunate to be RTO! Our increase in 2005 will be 1.7%

~ Gord Reid

### COMMUNICATIONS COMMITTEE

In December, 2003, the Committee outlined several priorities for the year:

- ✓ organizing and delivering a workshop for newsletter editors;
- ✓ updating of the provincial website, including the revision of the French section;
- ✓ producing a Resource CD for webmasters;
- ✓ identifying a news marketing tool;
- ✓ implementing the Information Exchange Network;
- ✓ revising the RTO/ERO video for completion in 2005

The Committee was pleased to report that a very successful newsletter editors' workshop was held in February 2004 and the Resource CD was distributed. The provincial website had changes made to content and format and the French portion was completely updated. By now, you should have received your 3-fold vinyl wallet for carrying important cards. The video is currently being re-shot and updated.

In addition, new brochures on RTO/ERO and on Health Plans were produced and the Information Kit containing these and other brochures is presently being revised.

### POLITICAL ACTION COMMITTEE

The Political Action Committee (P.A.C.) had 5 priorities for the year:

- ✓ developing a position paper on P3's (Public/Private Partnerships);
- ✓ developing an awareness of the role of the Provincial Ombudsman's Office;
- ✓ assisting the Provincial Executive with the most appropriate use of the \$30 000 media campaign fund;
- ✓ developing a plan to promote RTO/ERO involvement in the federal election;
- ✓ to jointly advocate on behalf of retirees and seniors with outside organizations

The P. A. C. increasingly encourages districts to meet with and talk to their local MP and MLA in order to tell them who we are, to discuss with them what the issues are in the ridings and what RTO/ERO thinks should be done. The committee would like to be able to meet in about six months in order to exchange information as to what's been done and learned at these meetings.

~ Hal McCullough

## THE MARITIMES IN JUNE 2005

Travel Guild, the official travel agent for RTO, is planning a comprehensive tour of Eastern Canada for early summer 2005, an excellent time of the year to see the Maritimes. In our own coach, we will circle the Gaspé Peninsula, and tour extensively in New Brunswick, Nova Scotia and Prince Edward Island visiting Montreal and Quebec City en route. Alternatively, we could fly to Halifax and tour the three Maritime Provinces by coach.

Have we whet your appetite? Travel Guild needs to know what interest there is in this trip before booking the transportation and hotels. If you would like to take such a trip, please let us know. Of course, there is no commitment on your part at this time.

If this appeals to you, or if you would like further information, please contact Harolyn Panetta by e-mail: [h\\_panetta@hotmail.com](mailto:h_panetta@hotmail.com) or by phone at 416-445-0885.

Happy travelling awaits you.

## A NOTE FROM YOUR EDITOR:

If you have items of general interest like the ones in this issue dealing with Dialysis, or tips on buying a condo that you would like to contribute to our newsletter, please contact your Newsletter Editor.

Please feel free to write up your experiences if you take one of our day trips. If you do, you can mail your article to the address shown on the back cover.

Or e-mail your article to: [hal@powergate.ca](mailto:hal@powergate.ca)

If you take photos you would like to share, mail copies to the address on the back cover. Digital photos can be e-mailed to: [hal@powergate.ca](mailto:hal@powergate.ca) Any photos you mail to the editor will be sent back to you at your request.

If you are e-mailing items, please use the headings: **Newsletter Item**, or **Newsletter Photos**.

*Submissions without these headings may not be opened.*

*Reminder:*

*District 24 newsletters appear on the Toronto Districts website.*

## STORE SIGNS:

In a counsellor's office:  
"Growing old is mandatory; growing wise is optional."



## **RTO/ERO HAS A NEW DISTRICT**

*Congratulations and welcome!*

District 24 would like to welcome the newest 'addition' to our RTO/ERO family. As of January 1, 2005, District 43, Nipissing, will become two distinct districts. District 43 will retain the name of Nipissing; and the new district, District 44, will be known as **Region du ciel bleu**. It will be a francophone district, and be situated within the same boundaries as District 43. The new district was formerly a unit within District 43.

**Region du ciel bleu** has met all of the criteria needed as set out in Article 14 of the Provincial Constitution.

## EXECUTIVE MEETINGS

Your Executive will be meeting on the following Thursdays in 2005:

<b>January 6</b>	<b>Highbrook</b>
<b>March 3</b>	<b>Embers Restaurant</b>
<b>June 2</b>	<b>Highbrook</b>
<b>September 8</b>	<b>Highbrook</b>
<b>November 3</b>	<b>Highbrook</b>

9:00 Coffee and social time

9:30 Meeting begins

We encourage you to come out and join us!!

Highbrook is now the Scarborough Centre for Alternative Studies and is located at 39 Highbrook Dr.

To get there:

*Northbound on Midland Avenue:* 1<sup>st</sup> light north of Lawrence – right on Dorcot, then right on Highbrook Dr. – next to Donwood Jr P.S.;

*Southbound on Midland Avenue:* left onto Dorcot at 2<sup>nd</sup> light south of Ellesmere, then right on Highbrook Dr.

The Embers Restaurant is located on the east side of Warden Avenue, just south of Eglinton Ave

**CHECK US OUT ON-LINE AT:**

[www.rtoerotorontodistricts.org/](http://www.rtoerotorontodistricts.org/)

**Scarborough/East York ~ District 24**



## COMING THIS SPRING!

### *The Shaw Festival!*

Each year, Ellen McCormick arranges a trip to the Shaw Festival. Since this event occurs very shortly after our Programme Newsletter comes out, the timeline for registering is very short. We would like to take this opportunity to remind you that this outing will be taking place again in 2005, and the production..... **GYPSY!**

If you enjoy the Shaw, please be prepared to contact Ellen as soon as you receive your Programme Newsletter at the end of February to reserve your spot. Ellen can be contacted at: 416-284-7795 or via e-mail at: [ellenmccormick@sympatico.ca](mailto:ellenmccormick@sympatico.ca) using the heading **Shaw Festival**. *Submissions without this heading may not be opened!*

Some other activities that you might want to make note of for 2005:

- \* **Travelogue** – topic TBA – to be given by Anne-Marie Ellis-Taylor at Sister's Restaurant – April
- \* **Elmhirst Lodge** day trip on Rice Lake – June
- \* **Into the Woods** – Stratford – Gloria Smith – June

## SIMCOE CIRCLE

It was with great anticipation that we set out on our tour around Lake Simcoe. We were not disappointed. It was a beautiful Fall day and the colours were magnificent.

On our travels we passed by the strange Rainbow Bridge and the locks of a failed canal. Of particular interest was the historic St. George's Church in Sibbald Point built by Captain Tom Sibbald. Stephen Leacock is buried here.

We all enjoyed the delicious lunch at the Ossawippi Express Dining Cars in Orillia. We then travelled through the Sand Hills. We were fascinated with the architecture of St. Thomas Church which is made of mud. We also saw the African Church in Oro Township which was built in 1828 by the freed American slaves.

Everyone agreed that it had been a most enjoyable day. Our thanks to Ron Brown, our knowledgeable historian, and to our facilitator, Ron Smith.

*~ Gloria Smith*



## CRANBERRY MARSH / SEGWUN CRUISE

It's great to be retired and travel!

Our October 6<sup>th</sup> excursion to Johnson's Cranberry Marsh near Bala, was most enjoyable.

We witnessed the Cranberry Olympics with berries floating in the marsh and jumping over hurdles. This whetted appetites for our turkey and cranberry luncheon at Pinelands Resort.

The sun remained with us for our 2 hour cruise around Lake Muskoka aboard the R.M.S. Segwun where the cranberry-red trees were at their peak. What fine craftsmanship went into building the oldest steam ship still operating in North America! The Segwun was built in 1887 and lovingly restored in the early 1970's and is still registered as a mail-carrying ship.

Thanks again to Judy-Anne Tumber and Hal McCullough for their planning and organization.

I am looking forward to many more of these outings with RTO District 24 in the future.

*~ Brenda Fick*

### Editor's note:

*Check our website for pictures of the Cranberry Marsh, Simcoe Circle, Champagne Brunch, AGM, and Senate.*

## CHAMPAGNE BRUNCH 2004

For the second year in a row, the Retired Teachers of Ontario, District 24 held a champagne brunch to honour newly retired teachers and to invite them to join us. The brunch was held on warm, sunny September 22<sup>nd</sup> at Cathedral Bluffs Yacht Club in Bluffers' Park. About 100 guests and executive members followed the dayglow pink arrows to the gate where Carol Paabor helped them in and gave directions for C.B.Y.C.

The event was held in the upper level of the clubhouse overlooking the boats and water. The delicious buffet style meal provided by Club Catering Concepts was well received as were pitchers of orange juice and champagne found on each table.

The air was filled with good will and friendship as retired teachers met old colleagues and made new acquaintances. District 24 President, Gloria Kondziolka, spoke briefly in welcome, extolling the virtues of R.T.O., and inviting all to attend our Annual General Meeting in October.

The membership thanks Ellen McCormick, acting Membership Secretary, Elaine April, Assistant Membership Secretary, Carol Paabor, Donna Hubel, and Marilyn Oelsner, the Membership Committee, for all their hard work in making the day so pleasurable.

*~ Carol Evkovich-Paabor*



## *A PRECIOUS GIFT FROM A PRECIOUS DAUGHTER*

*PHYLLIS AND GLENN WEBB*

Many of the very popular articles written for this newsletter are about fabulous trips taken by our members. For nearly twenty years after our retirement from teaching in 1982, we were part of this happy, active, carefree group who spent months somewhere in the South in winter and weeks away on trips abroad most years.

All of this came to a crashing halt in 2001 when Phyllis was diagnosed with end stage Renal Failure (Kidney Failure). She had had a cancerous kidney removed in the fall of 2000 and the following year had been a bad year for her health-wise.

The only treatment for kidney failure is to receive Dialysis on a regular basis or receive a kidney transplant. Phyllis began Dialysis treatments in August of 2001 in York Central Hospital in Richmond Hill. She began Hemodialysis (the other type is Peritoneal) treatments of three and a half hours three times each week. In this type of Dialysis, a patient's blood is passed through an artificial kidney machine to cleanse it -- Dialysis means "cleansing the blood". This artificial machine, called a Dialyzer, has two spaces separated by a thin membrane. Blood passes on one side of the membrane and Dialysis fluid passes on the other side. The waste and excess water pass from the blood through the membrane into the Dialysis fluid which is then discarded. The cleansed blood is returned to the patient's bloodstream. Phyllis was given an internal "fistula" in her arm; this involved having an artery and a vein connected surgically to create a stronger blood flow from the artery causing the vein to become larger. Two needles are then inserted in this enlarged vein and connected by tubing to the Dialysis machine. Of course, there are several other methods of achieving the same result. Only a small amount of a patient's blood is out of the body at one time; the blood must circulate through the machine many times before it is cleansed.

We drove the 45 kilometers each way to Richmond Hill three times a week until the end of January, 2002 - at that time the Chief Nephrologist at York Central secured Phyllis a spot at a small private clinic in Pickering. They have a maximum of nine patients in each of three separate shifts, one of which is for people in the work force and it's run two evenings a week and on Saturday mornings. The distance to the clinic was only about 20 km. We would leave home at 6:45 A.M. and return at about 12 noon. After the 3 and a half hours of treatment, clamps would be applied to the site to clot the blood at the two puncture wounds. Glenn learned how to hold these sites and apply the required pressure for about 15 minutes to ensure clotting instead of using clamps. The nurses and technician and nine patients are like a family although the large machines prevent much conversation; most patients watch television or doze. We found that we could pass the time by reading the newspaper, enjoying morning tea or coffee and playing Scrabble and/or Chess.

Phyllis' nephrologists at her home hospital in Richmond Hill, in conjunction with the Transplant Clinic Staff at St. Michael's Hospital in Toronto, arranged an extensive series of tests and interviews to see if Phyllis would be a suitable candidate for a kidney transplant. We were amazed at the variety of tests done and the number of specialists involved. In September, 2002, Phyllis was declared an excellent candidate for a transplant. Her name was put on a waiting list (predated to the time of her very first dialysis treatment, August 29, 2001), for a cadaveric transplant. We were told that the waiting time was from five to eight years. We both remember the nephrologists saying, "Phyllis, you are the kind of person, who would say,

when a suitable transplant becomes available, 'Please give it to a younger person'. You should find yourself a living donor."

Shortly after this, Stephanie, the youngest of our three chosen children, announced that she wished to be tested to see if she would be a suitable candidate to give her mother a kidney. She had done her homework; she knew her blood type (O) was universal and should be compatible with her mother's type BRH. Stephanie then asked whom she could call to "get going" on this. We were so shocked and humbled by this, that, for a time, words would not come. The first reaction from us both was, "No! No! No! Stephanie, we could never, ever allow you to do such a thing!" Thoughts of gratitude, love and admiration were overshadowed by a feeling of becoming fiercely protective. We both brought up the many negative issues and the extreme danger to herself. Her mother declared she could never accept such a precious gift of life. Stephanie summarily dismissed each "what-if" as she called them. "What if your mother's body rejects your kidney?" was answered by, "Okay, we tried, didn't we?" We will never forget her answer to the very real problem of having more children with only one kidney. Her only child, Melissa was 10 at the time. "Mum, Dad, you both seem to think Melissa is perfect. Why fool with that?"

Stephanie is a very extroverted person who makes friends very easily. As a young girl, she was always bringing home three or four friends for a sleep-over. When she was still in school, she decided she wanted to join the Ontario Provincial Police. She actively pursued this ambition and began her training in 1981. She became a constable in Bancroft and later in Whitby. After a very successful time at this, she moved on to become a Security Guard at the Pickering Nuclear Station. She was very quickly promoted to First Line Manager, Security, Ontario Power Generation. She was, and still is, the first and only female to hold that position.

The person in charge of kidney transplants at St. Michael's began arranging the long, slow process of tests for Stephanie. This began in September, 2002 and the final test, (a Cross-Match Blood Test for both of them) was done in May, 2003. When Stephanie was told the test was a failure, we both realized how very much she had wanted to do this when we saw how utterly devastated she was. In one way, we were both relieved but also completely discouraged.

Later on, Phyllis' nephrologist suggested the girls have another Cross-Match Test six months after the last one. This test, done in November 2003, was a complete success and testing was in high gear again. Stephanie was told the procedure would likely be in December, then January and finally, a definite date was set for June 3, 2004.

On June 2, Phyllis entered hospital and Glenn took Stephanie in very early (5 a.m.) the next morning. Phyllis' main Dialysis nurse, Joan Johannson, had secured permission to view both procedures. She stayed the entire day and was a tower of strength to all three of us.

Stephanie's operation was done laproscopically and took almost five hours. Her surgeon made a point of seeing Phyllis just prior to her operation to tell her Stephanie was just fine and she was getting one of the healthiest kidneys he had ever seen. Stephanie was out of recovery and Glenn was in her room with her when Phyllis was brought up to the Stepdown Room. The nurses were shouting, "The kidney is working!" as they wheeled her out of the elevator.

Phyllis was in a room with another patient who had received a cadaveric transplant the previous evening. They had two nurses around the clock for the first three days and both patients were monitored constantly; the nurses' office was part of the room. On the fourth day, they were moved to an ordinary hospital room.

Stephanie was eight rooms away and Glenn wore holes in the carpet between the rooms. Stephanie was in quite a bit of pain for the first few days. However, on the second day she padded down the hall, pushing her IV pole and asked, "Mum, how is my kidney behaving?" Then she announced, "You know, I would do this all over again!"

Phyllis' progress was astounding. The main indicator of kidney function is the Creatin Level. The average level in healthy people is 55 to 110. The unit is umol-L. Phyllis' level while on dialysis was about 575; many dialysis patients register in the 2000's. Her level immediately fell to the mid fifties and has now levelled off at around 70. The Chief Nephrologist has told her that her Creatin Level is lower than his.

Several members of the Transplant Team came regularly with advice about diet, medication and exercise. On the fourth day, under supervision, Phyllis began to count out her own pills, eight different kinds in various amounts. Later on, the quantities of some pills would be reduced. The most common cause of a body's rejection of a kidney transplant is when a patient does not take the prescribed medication at the proper time and in the proper amount. We know patients who felt so great, they decided they did not need the medication anymore; needless to say, each one is back on dialysis.

At the time of writing, Phyllis takes some medication at breakfast, some at 10 a.m. and some at 10 p.m. in precise quantities. Times can vary but the time between dosages is very important. Pills are for: anti-rejection, anti-viral, antibiotic, and to lower blood pressure.

Stephanie was discharged on Day Four. She was in some pain for several weeks and complained for a long time of being tired. We feel that this procedure is much harder on the donor than the recipient. Stephanie was on Sick Leave for about three months and now seems to have gained her usual vigour. People tell us (Stephanie among them) that the best way we can thank this brave daughter is for the two of us to live our lives to the fullest as we once did. Stephanie's daughter, now 12, was very interested in the whole procedure and completely supportive of the whole idea. She had even said, "Mummy, if they can't use your kidney, maybe one of mine would work". Can you imagine!

Phyllis was discharged on Day Seven and immediately began a series of blood tests and Transplant Clinic Visits twice each week. After two months the Clinic visits were down to once a month and after three months the blood tests were cut back to once a week. At the time of writing, she visits the local blood clinic in Oshawa three times a month and the Transplant Clinic once a month for medication change (if necessary) and to have blood and urine tests.

At each Transplant Clinic visit, Phyllis is told how well she is doing and they call hers THE MIRACLE TRANSPLANT. She will always have to take a lot of medication but over the years, the amount will be greatly reduced. She will, if all goes well, eventually reach the plateau where she has one blood test and one Clinic visit annually. We have met several recipients who have had their transplanted kidney for many years and they are all leading healthy, active lives. A side effect of one pill is a tremendous weight gain but this has not happened in Phyllis'

case; quite the reverse has occurred. However, all recipients' immune systems are seriously compromised after a transplant and extreme care must be taken to prevent infection.

We are both well aware of the tremendous amount of courage and love shown by our precious daughter who carried through all the way with such an unselfish and life-giving undertaking.



*Phyllis and Stephanie Webb*

### ***RTO DISTRICT 24 COMMITTEES NEED YOU!***

RTO District 24 is actively seeking members who would be interested in joining our RTO committees to assist with the programs organized within our district.

Do you have some time to volunteer to help from time to time? If so, please contact one of our committee chairs whose names are printed in the District Executive list in this newsletter. (*see page 2*)

Your level of involvement can vary from making a few phone calls to serving tea and coffee at one of our social events, to leading one of our trips. Any assistance would be welcomed.

Please join with us to see on a first hand basis, the great works done by District 24 on your behalf. No contribution is too small or unappreciated.

*~ Gary Fick  
2<sup>nd</sup> Vice President*

**Enjoy the winter! Enjoy the snow!  
But if you're out there shovelling that snow around,  
please remember to take it easy!!**



## **FOR YOUR INFORMATION**

*NEWS FROM THE RTO/ERO "DISTRICT UPDATERS"*

### **FACT SHEETS**

RTO/ERO has over 45 Fact Sheets on a variety of topics including: Financial, Insurance, Government Benefits, Legal, Health, Marital Matters, and Surviving Spouses. A number of our fact sheets deal specifically with sensitive issues, where members require assistance such as personal and emotional problems, elder abuse, and parent care. Examples of these Fact Sheets include, but are not limited to:

- ◆ Community Support Services
- ◆ Elder Abuse
- ◆ Ontario Drug Benefit Programme
- ◆ Long Term Care Facilities
- ◆ Legal Aid
- ◆ Powers of Attorney
- ◆ Medical Expenses
- ◆ Battered Spouses
- ◆ Grounds for divorce
- ◆ Marriage/Remarriage after Retirement
- ◆ Applying for a Survivor Pension
- ◆ Ombudsman's Office
- ◆ Pre-Planning Funerals

RTO/ERO tries to provide as much advice or information on these topics as is practicable. Generally, resources are listed on the bottom of the Fact Sheet, where members can access further information, if desired.

An index of the Fact Sheets is available on the RTO/ERO website: [www.rto-ero.org](http://www.rto-ero.org) under Communications. Individual Fact Sheets are available by calling Liz Timms at the provincial Office at: 1-800-361-9888; or from Toronto at 416-962-1061.

### **ALERT: UNAUTHORIZED RTO/ERO SURVEY**

The Provincial office has received a few phone calls from members advising us about being contacted by a company from the United States, purporting to represent RTO/ERO, and asking questions about client satisfaction. Neither RTO/ERO nor Johnson Inc. authorized any company to conduct such a survey.

### **NEW EXECUTIVE DIRECTOR**

By now you will be aware that Terry Lynch, RTO/ERO's Executive Director, has stepped down and he has been replaced by Harold Brathwaite. Harold, who came to us via the Peel Board of Education, has been profiled in the Fall 2004 issue of *Renaissance*.

### **FUND TO SUPPORT TEACHERS ON STRIKE OR LOCKOUT**

#### **BACKGROUND:**

At the May 2004 Senate, a resolution was approved which called for RTO/ERO to tangibly demonstrate support for teachers who find themselves on strike or lockout. An annual amount of \$50 000 was approved for this purpose – from our Contingency Fund in 2004, and as new budget line/account starting in 2005. The task of developing and distributing criteria and procedures was referred to the Provincial Executive, who dealt with the matter in late August. The following outlines the decisions made by the Provincial Executive and the process to be followed by Districts to access these funds.

#### **FUNDS AVAILABLE TO DISTRICTS:**

- *Initial Request* - \$1.00 per current RTO/ERO member to a maximum of \$1500.00
- *Second Request* - \$1.00 per current RTO/ERO member to a maximum of \$1500.00, if the initial funding has been spent and the strike or lockout lasts longer than three (3) weeks.
- *Exceptional Circumstances* – Further additional funds may be requested by the District and considered by the Provincial Executive, subject to the availability of funds in this account.

#### **POTENTIAL DISTRICT ACTIVITIES:**

All activities must be initiated and organized by the local level of RTO/ERO – i.e. – District and/or units. Activities could include, but are not limited to:

- Support on picket lines – refreshments/food, signs
- Morale Booster Activities – wine and cheese reception, entertainment
- Communication Activities – ads (radio/newspaper), billboards

Your Provincial Executive does not believe it appropriate for these funds to be used to make a direct financial contribution to an Affiliate strike fund.

There is an Application Process which must be followed, as well as a follow-up Reporting Process.

### **ANOTHER NATIONAL AWARD FOR RTO/ERO**

Last year, RTO/ERO received a 'BRAVO' Award from the Canadian Association of Communications in Education (CACE) for the excellence of our *Renaissance* magazine.

Recently, RTO/ERO received another such award for the 'VOTE' poster that encouraged citizens to vote in the municipal, provincial, and federal elections which have taken place over the past year.

## ***RTO DISTRICT 24 – POLITICAL ACTION COMMITTEE***

When you hear the term Political Action does the concept of an Election spring into your mind? Well, yes, your Political Action Committee does involve itself, in a non-partisan way, when there are elections for public office.

In addition, however, the RTO District 24 committee is also mandated to spearhead political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives. In this regard we liaise with other organizations to pursue political action for our members.

Our joint Toronto District's Political Action Committee meets bi-monthly to coordinate activities and responses to initiatives and provide informational workshops to assist our members. This group has recently surveyed members to identify the areas which members want monitored on their behalf. The top five areas identified are being researched for the 2004-2005 year. They are:

- Universal Health Care
- Fresh Water Supply
- Environment
- Cost of Prescription Drugs
- Ethics in Politics

As your RTO District 24 Political Action Chair for this year I would like to invite interested members to join me in discussion around these issues to bring your perspectives forward.

Please contact me by phone 905-683-9676 or e-mail me at: [gfick1@rogers.com](mailto:g fick1@rogers.com) if you are interested in becoming involved.

*~ Gary Fick*

*Political Action Committee Chair*

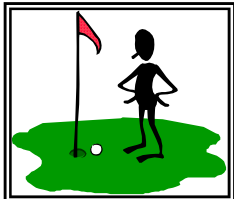
## **In Memoriam**

***In understanding that each life is a miracle that changes the world, we remember and honour the lives of our departed colleagues and friends.***

Nancy Angeli  
Beatrice Beange  
Marion Blanchet \*  
Michael Burke  
Harold Brimicombe  
Alex Collins  
Terrence Cuddy  
Geraldine Davidge \*  
Olive Gallagher \*  
Doris Godfrey \*  
Clementina Griffiths  
Marianne Hamilton  
William John Hawkshaw  
Joseph William Hyde  
Kathleen Joyce \*  
Gunars Kiesners  
Mary Killam  
Lillian Kuflik \*  
Robert Langlois  
Ella Lawrence  
Evelyn Lawson \*  
Gilbert Ledbury  
Alan Lowe  
Jennifer Markle \*  
Vincent McGill  
Charlton Mitchell  
Gerald Mulligan  
Muriel Mummery  
Brenda Newell  
Katherine Palmer  
Lillian Pelkon  
James Palmer  
Margaret Reid  
Mary Russell  
Alphonse Seliger  
Kenneth Shepherd  
A.W. Shearer  
Stewart Whelar

\* Associate Member

## ***FUN FOR FOOD***



The Nutrition Programmes at St. Barnabas Catholic School, Military Trail Public School (Scarborough) and Parkside Public School (East York) are the beneficiaries of the Fun had by 104 of District 24's members and their friends on Tuesday, September 14th. What a great day! What a great cause! We raised almost \$900 and the Executive increased

the total to \$1500 to be shared among the receiving schools. By the time you read this, the schools will each have been presented with a cheque for \$500. Many thanks to Susan Butler of the Toronto Partnership for Student Nutrition (and a District 24 member) for her help in locating and selecting the schools.

For Lyle Ebata, Dave Reid, Bill Kemp and Derek Arbuckle the day was even better as they had the lowest score of 55. For the rest of us, scores ranged up to 76 and smiles were a big TEN as smart aleck comments and laughs outnumbered even the putts. We had fun.

At the lunch and prize-giving that followed, Diane Leahy made sure that each and every golfer received a prize - and boy did she do a great job. Once again, thanks Diane for a job well done. Peter Butler conducted a speedy auction of items which he and Susan had arranged and which were well received.

We set out to have FUN and we did. We set out to provide funds for Breakfast Programmes and we did that too.

Join us next year – Tuesday, September 13th, 2005 for our Eighth Breakfast For Kids Golf Tournament.

*~ Bob Cook*

*Member-at-Large*

## BOOK REVIEWS – A NEW FEATURE BEGINNING IN THIS ISSUE

We are aware that many of our members are proud grandparents, concerned and supportive of the literacy development of the younger generations in their families. Others among us have other contacts with the young... we volunteer in schools; we work as literacy tutors; we buy gifts for special occasions for children from birth on. What better gift to give than a gift of literacy?

As former educators, we are models of literate behaviour. Younger generations watch us read and write with interest, pleasure and effect. Modelling this behaviour can spill over as we interact with the young in our lives. We can share their literature with them. We can encourage their efforts. We can help to choose the books they read. We can give books for gifts etc. In doing these things, we create a community of readers.

This column is a way to help that community of readers in your life. It will centre on books for young people. It contains brief reviews of good children's literature. It could be useful to put good books into the hands of children. You can buy them and pass them on or borrow them from the library and share them with the young. We welcome your ideas, comments and suggestions for reviews. Most of all, we hope that our suggestions help to connect you literally with the young folks in your life.

~ Kathleen Turkington  
Secretary, District 24

**Soloman's Tree** written by Andrea Spalding, illustrated by Janet Wilson. Orca Books 2002. ISBN 1-55143-217-X.

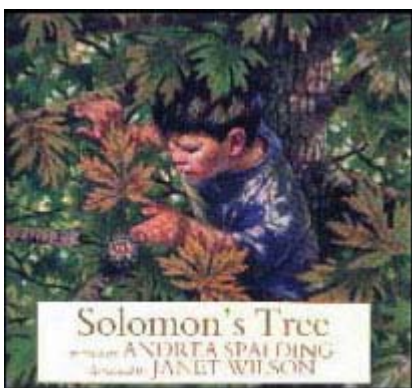
**Solomon's Tree** is a beautifully crafted picture book that, in company with the best of picture books, creates a unique art form through the use of written story and illustration.

Solomon is a young modern-day Tsimpshian boy who loves a large old maple tree outside his bedroom window. A solitary child, he shares his secrets with the tree.

**'Hello, tree," he whispered and stroked the rough bark.**

**"Hello Solomon," the tree rustled back. Its branches cradled his body.**

Solomon watched his tree hide a hummingbird nest and a butterfly chrysalis. It shared its colourful leaves and 'dancing propellers' in the fall. In winter it **'creaked lullabies to comfort Solomon's sleep'**.



When a raging midwinter storm tore up the maple by its roots, Solomon grieved the loss of his favourite tree. Solomon's uncle helped him to find the spirit of his special tree. A Tsimpshian carver, he worked with Solomon to create a traditional mask from a part of the fallen tree. As Solomon spoke of the hummingbird nest and the butterfly chrysalis, Uncle carved the eyes. As Solomon described the tree's smell, Uncle carved the nose. By Spring the mask was finished and as Solomon danced a traditional dance, he noticed a new maple sprout at his feet. The story ends with the words: **A new beginning.**

This beautiful story opens a window on the world of one of Canada's numerous First Nations. At the same time, it carries an environmental message and appreciation of nature. The pictures that accompany the lyrical text were rendered in oil on canvas and wood by award-winning Ontario illustrator Janet Wilson. Tsimpshian master carver, Victor Reese, created a special mask for the story.

**Solomon's Tree** was chosen as the First Nations Library's Book of the Year.

This is a great book to share with children to about age 8, with the art and mask work of interest to older children as well. Take special note of the dedication on the back of the title page, and the author's note at the back of the book.

Author's website: [www.andreasपालding.com](http://www.andreasपालding.com)

Read the best books first, or you may not have chance to read them all.

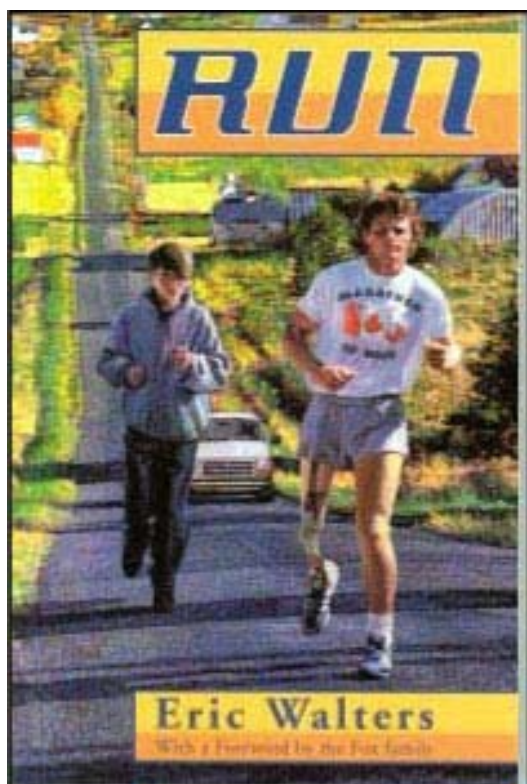
~ Thoreau



**Run** by Eric Walters. Penguin Canada 2003. ISBN 0-14-331-218-9

The novel **Run** is a fictionalized account of the Terry Fox story. Written by prolific Toronto-area writer Eric Walters, it is told in the first person voice of 14-year-old Winston MacDonald. Winston, whose parents are divorced, is unhappy at school, runs away from home and is returned by police. As a result of a school suspension, he joins his father, a newspaper columnist, who travels to Nova Scotia to cover the story of Terry Fox's Marathon of Hope.

Three themes intersect in this novel with the main focus of the story of Terry Fox's run. There are also strong relationship themes as Winston and his father get to know each other. Of special interest is the relationship that develops in the story between Doug Alward and Terry Fox. The story ends before the death of Terry Fox from cancer, as Terry becomes not only a hero in the eyes of Winston MacDonald but his inspiration and hope to never give up.



Author Eric Walters was chosen by the Fox family from among many Canadian and world authors who approached the Fox family for permission to write a children's story about Terry's journey. All of the royalties that Walters receives from the sale of this book are donated to The Terry Fox Foundation.

The book contains a number of other items of interest besides the story itself. There is a foreword by the Fox family; an afterword which completes Terry's life story; a note from the author; a letter from Terry himself and a chronological account of Terry's run accompanied by a

map and distances. Finally, facts about Terry, along with a picture, fill in important details.

One chapter of this book relates Terry's visit to Scarborough Civic Centre on July 10, 1980. Many Scarborough residents, including some of our membership, would have been present that day as Terry entered the Atrium. My daughter was among the children in attendance and this event has remained a significant memory for her. Those who were present in Scarborough that day could relate their own feelings and memories and help to bring this story alive for young readers.

For many, Terry Fox is considered our most important modern day hero. Our young people should know him and be motivated by his courage. Walters' novel will go a long way in helping them to make the connection.

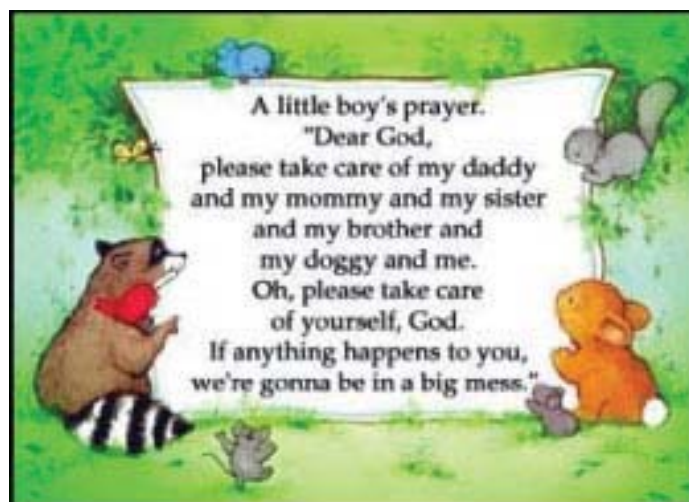
The purchase of this book for a young reader or as a donation to a school or club will not only provide a Canadian literary gift, but will help the Terry Fox Foundation in its relentless search for a cure for cancer.

Author's website: [www.interlog.com/ewalters/](http://www.interlog.com/ewalters/)



If we encounter a man of rare intellect, we should ask him what books he reads.

~ Emerson



## *So... YOU WANT A NEW CONDO?*



### *HERE'S A CHECKLIST OF CONSIDERATIONS:*

- ✓ The golden rule of real estate is – location, location, and location – proximity to grocery shopping, restaurants, shops, theatre, public transportation and highways.
- ✓ A south, west or southwest corner in the building is best for light.
- ✓ Distance from street noise may be important.
- ✓ Look at the shared common elements: lobby, party room, exercise room, patio(s), pool, sauna, change rooms, elevator(s), wallpaper & rugs in halls, lighting, gardens and visitor parking.
- ✓ The management company's record is very important. Who else do they manage?
- ✓ Security systems at all entrances needs be discussed.
- ✓ Underground parking is partly shared but you usually own your own space. Purchase a parking space for each vehicle you own. Make sure you ask to see the plans for the parking garage and designate your space in the purchase contract otherwise the developer will arbitrarily assign it.
- ✓ Balconies and terraces are considered "exclusive use common elements". If you want to make any changes to them, you must receive approval from the Board of Directors after you move in.
- ✓ Heating and cooling should be questioned. Some buildings have a "one-pipe system" where there is heat from mid-October to mid-May and air conditioning in between. Other buildings have a "two-pipe system" that allows you to heat or air condition whenever you desire it.
- ✓ Lockers may be included or available for sale. They vary in size. Consider buying two lockers side by side and have them built as a single locker. Ask where lockers are located.
- ✓ The developer will supply standard bathrooms, kitchens, appliances, flooring and carpeting and also expensive upgrades. Consider supplying your own upgrades at less cost in spite of what the sales person tells you.
- ✓ Other upgrades that need to be considered are: crown moulding in the living and dining areas, hardwood baseboards in the main living area(s), pot lights in the halls and kitchen, moving and/or adding light switches, electrical outlets and cable outlets. These can add significantly to your cost.
- ✓ Changes in layout can usually be done when you negotiate your contract. Moving non-bearing walls may cause problems with electrical and plumbing lines.
- ✓ What does the monthly maintenance fee cover - water, heat, hydro, landscaping, snowploughing, superintendent's salary, management fees, security...? Typically a smaller building will have higher maintenance fees.
- ✓ You will usually pay your own telephone, cable and taxes. Check to see what else.
- ✓ Ask about the tax bill. The location of the condo can greatly influence your municipal tax bill.
- ✓ Hire a lawyer who is familiar with condo law. The Canadian Condominium Institute has a list of legal firms who specialize in condominiums.
- ✓ Once you have signed a contract for a new unit and put down a deposit it will be held in trust until you close the sale. This can take years and sometimes the building is never completed. A hasty move from your home can lead to disaster.

*~ Ken Drope, Past Chairman  
Metropolitan Toronto Condominium Corporation 1312  
Former Member-at-Large, RTO-District 24*



It has been quite an experience putting together your newsletter. I was warned that doing them would be quite time-consuming. I have to report that it was, it has been and it is!

On October 28, I made my first presentation to the AGM, which is re-printed for you here in a condensed version!

\* Our newsletter used to be printed by Versatel (this edition was printed by The Harmony Group). A burned CD containing the newsletter was taken to the company, where they printed, folded, stapled, addressed, bundled them by postal code, and delivered our newsletters to the Post Office ready for delivery. The cost of this service for our June newsletter, including taxes, worked out to be approximately \$1.33 per copy. The June newsletter contained an 8 page green insert with our Constitution which increased the cost of the newsletter. There seemed to a wide discrepancy in the delivery dates of our newsletter. Apparently, newsletters delivered to Canada Post sit in the sub-stations until the local carrier has room to carry them – since our newsletter is not first class mail.

\* Our Publications Mail Agreement finally appears to be functioning as intended (that's the 8-digit number you see on the back cover). Newsletters can now be mailed out and the bill will come directly to District 24.

\* District 24 is the first district among the 4 Toronto Districts to purchase a computer for the use of the newsletter editor. The model bought was a 15-inch Dell Latitude D505 laptop, 60 GB hard drive, with an external mouse and keyboard. Also purchased was a Dell printer/scanner/copier; and a Dell 128Meg Flash Memory Key (to transfer data from one computer to another, and to serve as additional external storage). Total cost of the purchase: \$2896.96. This amount was not yet accounted for in the Treasurer's report (see *Treasurer's Report, page 6*).

\* Elsewhere in this newsletter you will notice there is an announcement of a contest to come up with a name for our newsletter. We look forward to seeing **your** entry!!

\* Also in this newsletter you will find the rationale for the request for your e-mail address. We hope you will take this opportunity to forward your e-mail address so that we can build up our database and keep you informed with the latest news.

\* There will be a small change in our Programme Newsletter in 2005. It will come out at the end of February as usual and it will contain a listing of all of the trips we have planned for the year. However, there will only be complete descriptions and coupons for those trips through to the end of June. Your June Newsletter will contain complete descriptions and coupons for those trips slated for the fall. We are hoping that this will help increase attendance on all our planned trips.

\* We are always looking for trips that we feel would be of interest to many of our members. Are there trips that

you feel we could be including in our listing? If so, please contact Judy-Anne Tumber at 416-426-6016, or by e-mail [jatumber@rogers.com](mailto:jatumber@rogers.com) and let her know.

\* If you go on one of our trips and would like to send a small write-up to your newsletter editor, please feel free to do so. If you take any pictures, we would appreciate your sending them too! Pictures can be sent either digitally or as prints that we can scan. Prints will be returned to you if you request them.

Finally, I would like to thank all the many people who have contributed articles to your December 2004 Newsletter; and to wish each of you the very best for the holiday season.

~ Hal McCullough

Reunion...

Humber Heights officially closed its doors as a public school in Etobicoke in 1982, but its memory lives on. Since 1955, women teachers, principal's wives, nurses, secretaries, etc., have held a reunion at various places to reminisce and share the good times and fond memories of "the good old days".

On May 26, 2005, we will be celebrating our 50<sup>th</sup>, and final, reunion. We would like to invite all former male and female staff and support staff to attend. If interested, please contact:

J. Beckley: 416 -244 -3947; or

J. Sauro: 416-626-3513, or via e- mail: [silvio@ica.net](mailto:silvio@ica.net)



Gloria Kondziolka 'passing the torch' to our new president, Gord Reid

Merry Christmas

And

Sappy New Year



***DISTRICT 24...***  
***WHERE OLD AND NEW FRIENDS MEET***

**At our October AGM:**

***A thank you to those on the Executive who volunteered their time and effort on your behalf...***



*Kathleen Turkington thanking  
Doris Van der Veen (l.)*



*Harolyn Panetta thanking  
Allan Mawson (r.)*



*Bob Cook thanking Bob Duncan (r.)*

***ARE YOU MOVING?***  
***IS YOUR ADDRESS INFORMATION INCORRECT?***  
***PLEASE INFORM RTO/ERO AT:***  
***18 SPADINA ROAD, TORONTO, ON M5R 2S7***  
***416-962-9463***

**RTO/ERO DISTRICT 24**  
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