

Beyond the Blackboard



District 24 Scarborough~East York



Volume 24 Number 3

NOVEMBER 2005

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

President's Message



~ Ken Turton
President of District 24

We're off! ...to another active and interesting R.T.O./E.R.O. District 24 year. Your Executive is preparing to work to design a program for you that will be of benefit to all members and we hope it will also be "good fun" for you, your family and friends.

Our Annual General Meeting held on October 27 was well attended (150) by our members. A great luncheon, excellent entertainment by the Scarborough area "Sweet Adeline's", and an informative business meeting which outlined the strengths and financial health of District 24 was enjoyed by all... and it was a good opportunity to meet former colleagues and to "catch up on the news". "Many Thanks" to Judy-Anne Tumber and her committee members (especially husband, David) for organizing the location and entertainment for the A.G.M. All of the 'classy touches' were by Judy-Anne!

On your behalf, presentations were made to 'retiring' Executive members. Harolyn Panetta, Past President, was pleased to recognize the excellent work and dedication that **Betty Romanchuk** has given for many years to District 24. "Thanks, Betty" - but do not leave us. We still need and want your support and suggestions at Executive meetings!

I was very pleased to present our former President, **Gord Reid**, with an R.T.O. pin and a gift from all members as a reminder to him of our appreciation of his leadership and commitment to District 24. Gord has been our Executive Chair and spokesperson in all activities in and outside of the District. "Thank you, Gord," for your time and efforts you have given these many years and I hope you are proud of what you accomplished for our district.

To All District 24 Members... I remind you that the time is NOW!

- ◆ **NOW** - is the time to give suggestions and support to our Service to Members' Committees (socials, activities, travel and trips, workshops, luncheons, ...)
- ◆ **NOW** - is the time to give suggestions to fulfill our commitment to the Service to Others Committee (charitable community needs) so where we can all assist where possible.

~ continued on page 3

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*** We are in need of additional Members-At-Large - contact our Past-President Gord Reid at: 416-282-3714**



Have you heard?

The Teachers' pension plan announced a **2.2%** before-tax increase in your pension,

beginning January, 2006.

If you started your pension this year, your inflation increase will be pro-rated.

Details will be found in your November Pension News.

Welcome to... *Beyond the Blackboard*

As I'm sure you know by now, our newsletter name contest was won by Marion Axford.



~ Marion Axford
~photo courtesy Hugh Wesley
Executive Director, *Comfort Life Magazine*

Marion received her Bachelor of Arts in 1939 from McMaster University, and her Masters in Education in 1968 from the University of Toronto.

Early in her career, Marion was the Dean of Women at Waterloo. She taught Mathematics at Delphi, taking guidance courses at the same time. She then went on to teach Maths at Agincourt Collegiate in Scarborough and had to battle many challenges as the teaching of Math was very much a man's world at the time.

As Head of Guidance at Agincourt C.I., Marion became a pioneer in the field of guidance. She then moved to the elementary panel as a guidance counsellor for 20 years. From 1964-1971 she was the Director and President of the Ontario Counsellors' Association.

Marion retired in 1979.

Although Marion never married or had children of her own, she had a special spot for the countless hundreds of students with whom she came in contact. She wrote *Me 'n' You*, a teaching book for guidance teachers and parents about nourishing relationships and developing self-esteem in children. (The book was published by Lugas Publications, 48 Falcon St., Toronto. It is currently out of print.)

Marion was the recipient of several awards, among them:

- ♦ 1971: The Morgan D. Parmenter Award - the highest award for school counsellors
- ♦ 1975: Woman of the Year Award - presented by the Ontario Government for outstanding contribution to education in the province
- ♦ 1992: The Marion Axford Award - Ontario School Counsellors Association created this award in recognition of outstanding contribution to guidance.

Despite being confined to a wheelchair, Marion, the creator of "warm fuzzies", kept herself involved by spending much of her time reading books to fellow residents, who suffered from Alzheimer's disease, in the seniors' home where she lived.

Marion passed away February 21, 2005 before finding out she had won our "Name the Newsletter" contest. A donation has been made to the *Breakfast for Kids Programme* in her name.

"Love is contagious. Give it to someone... everyone."

~ Marilyn Hodge;
with information provided by Marion's nephew, Brian Axford

Editor's Note:

The banner for *Beyond the Blackboard* was designed by our webmaster, Reg Walker.

President's Message (continued from page 1)

- ♦ **NOW** - is the time to become active with the requests for support from our Political Action Committee (income splitting, PSA testing and other concerns of retired persons).
- ♦ **NOW** - is the time to help us set a Budget for the next District year. Please tell us - How do you want your District's moneys to be spent?
- ♦ ...and **NOW** - is the time to increase your involvement and engage in the communications between you and your Executive. Please keep us informed of your concerns and suggestions and join with us at our regular meetings.

I have set personal goals for my term as your President and I will be seeking your assistance. I thank all members of District 24 for the support and encouragement offered to me and on behalf of all Executive members "Thank you" for your trust in us at the recent A.G.M. and for the future year.

A time of major Holidays is approaching and the Executive wish all members and their families - "The Best of Times" and "The Joys of your Holiday Season" and "A Healthy and Wonder-Filled Year 2006".

...and "Happy Birthday, District 24" - we are 34 years young!

~ Ken Turton
President



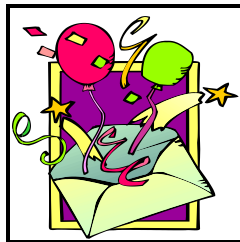
THAT WAS SOME PARTY!!

The following District 24 members are celebrating their **90th birthday** in 2005!!

George Bettson
Alice Daoud
Audrey Halpenny
Mildred Handford
Frances McDowell
Dalt Morrison
Isobel Nixon
Gordon Rogers
Catherine Unsworth
Phyllis Watson



And we have one member who is celebrating his **100th birthday** in 2005: **Harry Gannon**



To each of these members we extend our heartiest wishes for a very happy birthday and a wonderful year!!!

** Each of the above birthday celebrants has given permission to have their name published in the RTO - District 24 newsletter.*

LINING UP NEXT YEAR...

These are just some of the trips we are trying to organize, and hope to be able to offer you, for 2006:

<u>Activity</u>	<u>Time of Year</u>
Bridge & Euchre	2005: Nov 22/Dec 13
Bridge & Euchre	alternate Tuesdays
Travelogue	April 2006
Shaw Festival - "Arms and the Man"	April 2006
Stratford - "South Pacific"	May 2006
Spring Luncheon	May 2006
Mennonite Country	May 2006
Kawarthas Tour & Otonabee River trip	June 2006
St. Jacob's Country Theatre - "Cats"	July 2006
Polar Bear Express	late summer 2006
AGM	October 26, 2006
Shaw Festival - "High Society"	November 2006
Rail Tour	to be announced
Casino Niagara	to be announced

Players interested in Bridge and Euchre will meet every other Tuesday at the Ellesmere Community Centre. Please call Judy-Anne Tumber further information, or send her your e-mail address for Bridge and Euchre updates.

Watch for our March 2006 *Beyond the Blackboard* - it will contain full descriptions and coupons for all activities taking place up to the end of August, 2006; and a listing of the activities for the balance of the year.

The Programme Committee is always looking for new and unusual items to include on our list of activities for the year. And the Committee is always looking for people to act as facilitators for our outings. If you have any suggestions, or would like information on being a facilitator, please contact Judy-Anne Tumber at: 416-264-6015; or by e-mail at: jatumber@rogers.com

OKLAHOMA

Date: Wednesday, March 1, 2006

Cost: \$68.00 per person

Travel: 9:30 -- Depart Agincourt Mall on the north-west corner of Sheppard and Kennedy (meet at Wal-Mart's main entrance) – please park near the perimeter of the parking lot

Programme: Rodgers and Hammerstein's Musical featuring such Broadway hits as "Oh, what a Beautiful Mornin'", "People Will Say We're in Love" and "Oklahoma". Join us for lunch at the Ancaster Old Mill followed by the performance at the Theatre Aquarius in Hamilton.

Reservations: Please send the coupon with your cheque made payable to Retired Teachers of Ontario, District 24 and a stamped, self-addressed envelope to:

Judy-Anne Tumber
 203 Sylvan Ave.
 Scarborough, ON
 M1E 1A4

Deadline: January 28, 2006

...COUPON...

cut out and send with your cheque

OKLAHOMA

Wednesday, March 1, 2006

NAME:

PHONE #:

SPOUSE/GUEST NAME:

.....

OF TICKETS: @ \$68.00 ea. =

E-MAIL:

Deadline: Saturday, January 28, 2006

WELCOME... to District 24

Edith M Andlar
Krystyna Baichoo
Linda M Belanger-Gilling
James Birse
Robert F Boudignon
Linda M Brown
Rosetta Calderone
Pearl Chan
Margaret A Clare
Patricia Clarke
Sharon A Comper
Annie Cornelis
Shirley Criscione
K Lesley Daly
Patricia Daniels
Heather De Graaf
Anita M Dinn
Marina Duckworth
Denise S Dunnett
George Edelstein
Robert W Elliot
James C Feeney
Roy H Findlay
Carole A Fleming
John K Fraser
Virginia Gies
Audrey Gilbert
Fritz K H Glauner
Dorothy A Gross
Merrall Grossi
Elizabeth A Hackett
Louise Henderson
Carole Hill
Joseph Horwood
Wayne Koabel
Richard A Kormos
Anne Laine
Stella Lake
Lawrence Lalonde

Peter D Lannan
Marlene Lamb-Ambrose
Kathy Loumankis
Maureen E MacGillivray
Kenneth A MacKenzie
Kaso P Maharaj
Robert J Massie
Judith Misener
Linda Morose
Mariana Morvillo
Robert Myrvold
Dan Nazar
William J Oliver
Jo-Anne D Page
Marie T Plourde
Gaida Rinmanis
Louise Roba
Allan Ross
Marilyn E Rowe
Tony A Schafer
Jack Shallhorn
Elizabeth L Sherk
James Sheppard
Fraser D Smith
Richard Soloman
Isabelle H Stewart
Sandra Suftrin
Marilyn Tankard
Gene B Telfer
Carole C Torrance
Florence M Tulikoura
Jeanne-Monique Vandall
Gijsbertus van Gent
Maureen E Walders
Frances Wensley
Barbara A Welch
D Susan Wevers
Jacqueline Williamson
Margaret Wynarchuk

To all our new members for 2005, we offer you a warm welcome! Whether you are a new retiree or have moved from another district, we hope that you 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.

Christmas Luncheon Scarborough Golf and Country Club

Wednesday, December 7, 2005

Time: 11:30 a.m.

Cost: \$42.00

Reservations:

Please call Marilyn Hodge at 416-284-9984 as soon as possible if you would like to attend this function.

Deadline: A.S.A.P.

Merry Christmas

And

Happy New Year



Do you know of any members who should receive **Thinking of You**, **Get Well**, or **Sympathy** cards?

If you do, please contact our Goodwill-Cards chair, Marilyn Hodge, at 416-284-9984 so that the appropriate card can be sent out.

On the Lighter Side

Signs Showing You Might Be Canadian...

- * You understand the phrase, "Could you pass me a serviette. I just dropped my poutine on the chesterfield."
- * You eat chocolate bars, not candy bars.
- * You drink pop, not soda.
- * You drive on a highway, not a freeway.
- * You know what a touque is.
- * You design your Halloween costume to fit over a snowsuit.
- * You know that the last letter of the English alphabet is always pronounced "Zed".
- * "Eh?" is a very important part of your vocabulary, and is more polite than, "Huh?"

PHYSICAL ACTIVITY AND CORONARY HEART DISEASE

**- M.T. Sharratt, Ph.D.
Professor and Dean, Faculty of
Applied Health Sciences, University
of Waterloo, Waterloo, ON**

Cardiovascular disease (CVD) remains the leading cause of death in older men and women, as it has been for over 25 years. Although the death rate has steadily decreased over that time, with the increase in the older adult population the absolute number with CVD has actually increased. Moreover, heart disease accounts for more disability in older people than any other single condition, except arthritis. While the disability of arthritis may be obvious in terms of pain, swelling and stiffness around the joints, other kinds of cardiorespiratory disabilities limit breathing and the ability to get blood to the various muscles, including the heart.

The immediate question is whether these relationships are inevitable. Can they be altered by lifestyle interventions? The good news and general consensus among researchers is that modest physical activity, adopted on a regular basis, provides significant benefits, such as a lower resting heart rate, reduced blood pressure, and improved fitness. In fact, there is strong evidence that systematic physical activity over many years provides some protection against the development of cardiovascular disease.

It makes a lot of sense to adopt a healthy lifestyle of regular physical activity and good nutrition throughout the lifespan, starting as early as possible in life and continuing into the later years. The current childhood obesity epidemic indicates that society has failed miserably to override the seductions of exciting video/computer games and the lure of fat-laden fast foods. However, this burden of childhood obesity does not rest solely with electronic and fast food companies. The erosion of physical education classes, closing of swimming pools, neglect of parks, and unsafe walking paths have all contributed to indoor sources of "non-active"

entertainment. Unchecked, this sedentary lifestyle pattern will inevitably result in an even greater prevalence of CVD, with a much earlier onset of symptoms and death, as the population ages.

While it is prudent to sustain a healthy lifestyle throughout life, there is compelling evidence that it is never too late to obtain cardiovascular benefits from lifestyle changes. As little as 30 minutes per day of moderate-intensity physical activity (e.g., brisk walking) can reduce the incidence of clinical cardiovascular events. In addition, regular exercise may slow the progression of fat accumulation in the arteries of the heart.

In this brief overview, the major focus will be on coronary heart disease and the role that physical activity and/or physical fitness plays to prevent its development and reduce the risk of premature death in those who have this "lifestyle disease". The reason that coronary heart disease is often referred to as a lifestyle disease is because so many people make inappropriate decisions when it comes to nutrition, smoking and physical inactivity.

Coronary Heart Disease (CHD)

How does CHD differ from other cardiovascular diseases? CHD refers to the cholesterol (low-density lipoprotein) that accumulates in the walls of coronary arteries, the blood vessels that supply the heart itself. Progressively, the arteriosclerosis gets larger in the wall and decreases the amount of blood that flows through the coronary artery. At some point, the arteriosclerotic plaque may rupture and attract platelets to the injury, so that blood flow through the artery ceases. This is called a coronary thrombosis or myocardial infarction (MI), also known as a heart attack. It can be thought of as a problem with the "plumbing" compared to an "electrical" heart attack which causes fibrillation (all areas of the heart trying to contract at the same time) of the heart muscle. Fibrillation will most certainly lead to sudden death without a special machine called a defibrillator.

In addition to coronary heart disease, there may be cardiomyopathy (disease of the heart muscle of unknown origin),

peripheral vascular disease (mostly in the legs), cerebrovascular occlusion causing stroke, and other less common complications. Although many people have had heart attacks and died because of chronic physical inactivity, there are no reports showing that the risk of CHD increases with manageable increases in physical activity. On the contrary, countless studies have shown an inverse relationship between exercise and risk of CHD (as exercise decreases, the risk of CHD increases).

Does Gender Affect the Level of Risk?



Much of the older data on CHD targeted middle-aged men. At that time, it was mistakenly thought that CHD was predominantly a male disease. It is clear now that

cardiovascular disease (including CHD) is also the number one killer of older women, but there seems to be a ten year lag in symptom onset and accelerated risk. This is probably associated with the protection of estrogen up to menopause. Consequently, recent studies have focused exclusively on women, and the results, not surprisingly, are similar to the outcomes for men. As noted previously, it is never too late to gain a cardiovascular benefit from physical activity. The key point is that exercise must be current and regular to confer cardiovascular protection. An active and vigorous lifestyle in younger years will not provide protection if you become inactive in later life.

How Much Physical Activity is Enough?

Now that it is clear that systematic physical activity confers a cardiovascular benefit, the next logical question is: How much is enough? There have been lengthy debates over the years between those who claim that only "vigorous" physical activity will provide protection, and others who recommend that accumulated volume of activity is what counts, regardless of intensity. In traditional fashion, it seems like a compromise between these two extremes is practical, feasible, and effective. Specifically, the Surgeon

General of the United States, Health Canada, and a host of other experts and regulatory bodies, are comfortable with "at least 30 minutes of moderate-intensity physical activity (i.e., brisk walking) on most, and



preferably all, days of the week." However, a "dose-response relationship" (i.e., more investment = more improvement) does exist and it is reasonable to

expect that another 30 minutes of daily exercise would, on average, confer additional protection against CVD, especially in populations with low baseline physical activity levels.

In several studies, brisk walking and more vigorous exercise were associated with similar risk reductions in cardiovascular events. Given that two-thirds of the adult population is not currently involved in regular physical activity, it does not make sense to establish a public health message which is unrealistic in terms of intensity or volume. Consequently, at least 30 minutes per day of moderate-intensity exercise seems manageable even for a previously sedentary adult. The recommendation is made even more palatable when it is noted that the cardiovascular benefits can be accrued in bouts of activity lasting as little as 10 minutes each! However, be advised that anything less than moderate-intensity may feel good but it is not associated with typical cardiovascular benefits. To the extent that this large group of physically inactive adults is also overweight or obese, it has been shown that multiple short bouts of exercise may enhance exercise adherence.

Physically Active or Physically Fit?

Sometimes there is confusion between physical activity and physical fitness. Physical activity refers to various games, exercises, bike rides, walks, etc. that one does on any given day. Physical fitness refers to a person's existing capacity to perform

the activity at a very high, moderate, or low level of energy. One does not invariably correlate closely with the other and this may have something to do with genetic capacity. Two studies, one for men and one for women, have each documented the independent relationship of higher fitness level and reduced death rate.

Resistance Exercise as an Aerobic Strategy

Most people think of resistance exercise as an activity which is essential to preserve musculoskeletal function. The typical image might be shiny weight-lifting machines in sweaty gyms, but climbing stairs, shovelling dirt in the garden, and carrying grocery bags are practical examples of resistance exercises. Attention to this kind of physical activity is particularly important for women, who are more susceptible to osteoporotic fractures than are men. In spite of this strong relationship, less than 10% of women aged 65 and older report ever engaging in strengthening activities.

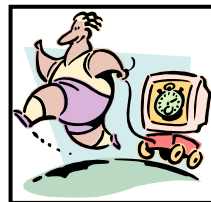
Stroke

It would appear that both increased fitness level and increased physical activity are both associated with a lower risk of stroke. The data are less extensive than those for CHD, but the trends point in the same direction.

Summary

The evidence is overwhelming that a systematically active lifestyle reduces the risk of coronary heart disease and premature death. The key is to build in at least 30 minutes more moderate-intensity activity than is part of a normal day. Brisk walking is often referred to as an example of how vigorous one should be. However, it is critical for participants to enjoy this enhanced physical activity, or it is unlikely to become part of their lifestyle. Therefore, a person may choose swimming, biking, dancing, gardening, etc., as long as the activity increases breathing and heart rate. Many people are finding that pedometers are useful as both as a motivator and as a way of monitoring

the volume of physical activity (steps) each day. If increased activity in an older person is not something has been part of a regular lifestyle, it would be advisable to check with a physician first, especially if the person already has a documented occurrence of coronary heart disease.



An excellent resource for those who decide to increase their activity profile is *Canada's Physical Activity Guide to*

Healthy Active Living for Older Adults. A free copy of the Guide and Handbook can be obtained from: 1-888-334-9769; or www.paguide.com

The second edition of the *Canadian Guidelines for Cardiac Rehabilitation and Cardiovascular Disease Prevention*, published by the Canadian Association of Cardiac Rehabilitation, became available in January, 2005. For further information, go to www.cacr.ca

This article is reprinted from the Research Update of ALCOA, the Active Living Coalition for Older Adults, Issue Number 9, October 2004

On the Lighter Side:

An Old Farmer's Advice:

- ◆ Keep skunks and bankers and lawyers at a distance.
- ◆ Forgive your enemies. It messes up their heads.
- ◆ Do not corner something that you know is meaner than you.
- ◆ You cannot unsay a cruel word.
- ◆ The best sermons are lived, not preached.
- ◆ If you find yourself in a hole, the first thing to do is stop diggin'.
- ◆ Sometimes you get, and sometimes you get got.
- ◆ Always drink upstream from the herd.
- ◆ Words that soak into your ears are whispered... not yelled.

Before you go on a vacation...

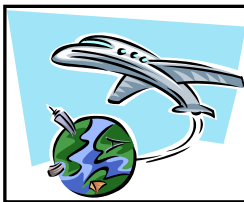
This information is from one of the many Fact Sheets that are available from RTO/ERO.

- ✓ Stop delivery of newspapers.
- ✓ Remove perishable items from your refrigerator.
- ✓ Arrange for someone to shovel snow, mow your lawn or water plants.
- ✓ Arrange for someone to pick up your mail, or have it forwarded to a relative's address.
- ✓ Unplug all unnecessary appliances, including computer, microwave and TV. Turn off the air conditioner.
- ✓ Turn on the phone answering machine.
- ✓ Check all doors and windows. Make sure they are locked and remove any keys hidden outside the house.
- ✓ Check for fire hazards, including open gas containers, oily rags, items around your furnace and anything that could ignite easily.
- ✓ Dial your thermostat up or down to match the temperature of the season.
- ✓ Install time switches to turn lights and radio on and off at specific times.
- ✓ Leave your shades and curtains in the closed position.
- ✓ Ensure that someone checks the house at regular intervals. Give this person your insurance broker's phone number and policy number in case of emergency as well as a schedule of your vacation including addresses, names, and phone numbers.
- ✓ Take a list of emergency numbers in case of illness or accident.
- ✓ If travelling out of the country, make sure you have adequate medical insurance. Take all necessary details with you and inform your travelling companion(s) of what to do should there be an emergency.
- ✓ If you are taking your own car, ensure that you have your liability card, registration number, and driver's licence. Check your spare tire and jack, oil level, tire pressure, windshield cleaner, and coolant level.
- ✓ Print address labels of people to whom you want to send postcards.
- ✓ Remember to take all information needed to call about a claim whether it be for car or personal belongings (home) insurance.
- ✓ Call your insurance broker to inquire about additional coverages that might be required by your insurer and confirm how you would report a claim from your destination.
- ✓ Before you walk out the door, give your house one final check!

On the Lighter Side:

- * It's not hard to meet expenses; they're everywhere.
- * One good turn gets most of the blankets.

From Travel Guild:



Escape March's fury in the warmth of Spain on an RTO stay-put holiday on the Costa del Sol from March 5 to 26, 2006.

We will spend three weeks in a new hotel situated on the beach, the Gran Hotel in Mijas on the Costa del

Sol, Spain. Day trips are included to Grenada, Seville and Cordova. Breakfast and dinner daily.

Pick up and return to your own home, all taxes and gratuities as well as accommodation, air fare and sightseeing are all part of this package.

\$2,986 each of two sharing.

To receive a detailed itinerary, please phone Travel Guild at 905-760-9229.

District 24 members enjoying their trip to Germany and Austria in September, 2005. One week was spent in the Black Forest; a second week was spent in a hotel in rural Austria; and three nights were spent in Vienna.



Left to Right: Stephanie Langlois, Sandy Ingram, Harolyn Panetta, Joanne and Bud Draper, Olive and Fred Cheron

Access 2 Entertainment Card

Persons with a permanent disability who require a support person when attending a movie theatre are eligible for an **Access 2 Entertainment** card. This card allows such persons to receive either free admission or a significant discount for their support person at member movie theatres across Canada.

A support person is an individual who accompanies a person with a disability to provide those services that are not provided by theatre employees, such as assisting the person with eating, administering medication, use of the facilities, and communication.

For further information and application forms go to:

www.access2.ca

Breast Cancer Support Group Meeting

The Scarborough Breast Cancer Support Group meeting is held the last Tuesday of every month at 7:30 p.m. at the Canadian Cancer Society, Scarborough Unit, 525 Markham Road, Unit 4. Free parking is available south of the building.

Come and share with us your concerns, and gain courage and strength through mutual support of other women who have breast cancer.

For more information call:
Marilyn - 416-284-9984
Peggy - 416-269-7575

Peterborough/Keene Excursion

June 13, 2005

On a very hot, sultry day in June, almost forty RTO members and guests embarked on a whirlwind tour of the Kawartha area encompassing Peterborough and Keene. After stopping at Tim Horton's in Peterborough, we proceeded to the oldest hydraulic lift lock in Ontario. Two teacher candidates from Queen's University, who were working for Parks Canada, led the tour and answered our questions. (They will make fine teachers!) The lift lock recently celebrated its 100th anniversary, and indeed, it was a marvel of engineering of the time.

We then drove to the beautiful shores of Rice Lake where we were treated to a delicious buffet lunch at the Elmhirst Resort. Our tables overlooked the lake so the view was lovely! My father, Roy Legassicke, who is 86 years young, greeted us and met our luncheon needs since he is the 'Goodwill Ambassador' for Elmhirst Resort. After lunch many members went on a short boat tour of Rice Lake, some sauntered through the well appointed gardens and others enjoyed the cool offerings in the bar.

We then drove to Lang Pioneer Village where we were taken back in time as we toured the wonderful assortment of buildings that have been restored. In the Village of Keene some stopped to shop and others had a cool treat at the Village Tea Shop.

This was an affordable, fun-filled day and I look forward to offering a similar tour to you in June, 2006.

~ Judy-Anne Tumber

~ photos of this trip will be found in the Photos section on our website

Corrections from the June newsletter

- ◆ There was an error in the e-mail address of our Past President, Gloria Kondziolka. It should have read: glokon@rogers.com
- ◆ The reviews of books by the author Debra Ellis in our last issue were inadvertently left uncredited. My apologies to **Kathleen Turkington**, the author of the reviews.
- ◆ You may have noticed that if you were trying to book some of our activities that there were some errors/ discrepancies in given dates! My apologies for these errors and any inconvenience they may have caused.

Congratulations, Gloria!

District 24, Past President Gloria Kondziolka has been appointed by the RTO-ERO Provincial Executive as a member of the Member Services Committee for a three year term.

This is good news since Gloria will have much to offer the Committee with suggestions, ideas, and a full effort and commitment to her new position!

On the Lighter Side:

Law of Mechanical Repair:

After your hands become coated with grease, your nose will begin to itch.

Law of the Telephone:

When you dial a wrong number, you never get a busy signal.

Theater Rule:

At any event the people whose seats are furthest from the aisle arrive last.

Do You Have

Teaching Friends who are Preparing to Retire?

then tell them that

The Four Toronto Districts of R.T.O. are presenting a

Retirement Planning Workshop

Thursday, February 7, 2006

or

Saturday, February 25, 2006

These Workshops are open to all Toronto Teachers

Cost \$10.00

Contact:

Ken Turton at: 905-666-8878

k.turton@sympatico.ca

or

David Fleming at: 416-444-4704

davidfleming@sympatico.ca



*Our Third
Welcoming Brunch
a Success*



On Wednesday, September 21st RTO-District 24 entertained newly retired teachers with a Champagne Brunch at Cathedral Bluffs Yacht Club. The day was warm, and brightly sunny. Old friends met and new acquaintances were made over delicious fare. Sharon Thurston, Membership Convener, welcomed guests and thanked our committee members, servers and caterers. Gord Reid, President, outlined some of the benefits of membership, and recounted the time his extended health care card enabled him to get immediate care for his wife in the U.S., perhaps saving her life, and certainly saving them tens of thousands of dollars. Ken Turton, 1st Vice President, continued the welcome and further described the benefits of joining RTO and especially, District 24 - Scarborough/East York, one of the most active and welcoming districts of them all. In closing Judy-Anne Tumber, AGM and Programme Convener, invited all new members to the Annual General Meeting, October 27, 2005 and described some of the trips and special events coming up in the next year.



Many guests and executive members lingered over coffee on the deck, relaxing and catching up with friends. The day was a great success.

~ Carol Paabor



Editor's Note:
We'd like to thank Carol Paabor for making all the arrangements with the Cathedral Bluffs Yacht Club. The members of the Membership Committee are: Elaine Aprile, Donna Hubel and Ellen McCormick.

~ photos by Hal McCullough

~ additional photos of our Champagne Brunch will be found in the Photo section of our website.

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.*

Helen E Adams
James C Burns
Bernard Chalmers
Gwendolyn C Davis
Helen R Doyle
Thomas D J Evans
Harry G Gilbert

Frances Harrington
Marjorie G Hocking
Monica P Hope
Margaret M Huckins
Robert Kay
Helen M Keffer
M Roberta Langtry

Delmer E Maize
Bridget McLaughlin
Helen Minaker
Lucy R Noble
Philip G O'Byrne
J Douglas Turgeon
Lynn C Whitney



After a very brief illness, Bernie Chalmers, Treasurer of District 24, Scarborough/East York passed away on August 16, 2005. Husband, father, friend, deacon and volunteer, he will be remembered for his willingness to help others, and his compassion and concern for others.

Bernie retired as principal from the Toronto Catholic School Board after 37 years of service. Strongly believing in continuing education, he enjoyed being a life-long learner. Before his retirement, he completed his Masters in Theological Studies from St. Augustine Seminary in Toronto. Shortly after joining ERO/ERO, he became active in the role of President in District 24. The following year, Bernie began a four-year study programme to become deacon in the Roman Catholic Church. Upon completion, he was assigned to St. Patrick's Church in Markham for four years. For the past year he

was deacon to the Good Shepherd Parish in Markham. He was also the on-call chaplain at Markham-Stouffville Hospital. Recently, Bernie began his studies for a Doctor of Ministry in Homiletics from the Aquinas Institute, St. Louis, Missouri. His community spirit, energy and sense of responsibility also benefited the board of his condominium.

Bernie lived a highly productive life, enjoying each day to the fullest. He died as he lived, with quiet dignity, grace, and generosity of spirit.

To his wife Rosemary, and his four sons, three stepdaughters and grandchildren we extend our deepest condolences.

~ Gloria Kondziolka
Past President

WE NEED YOUR HELP

District 24 is in need of volunteers!

- You are invited to join the executive of District 24. We have openings for a **2nd Vice-President**, **Political Action**, and **Members-at-Large** for the year 2005-2006. Are you the type of person who would enjoy learning, in detail, how RTO works and having a good time doing so?
 - The positions are not onerous and will not take up an inordinate amount of your valuable time.
 - We have only five morning meetings a year - the first Thursday of January, March, June, September, and November beginning at 9:30 A.M.
 - And... we do have fun!
- If you would like to be part of District 24's Executive, please contact our Past-President, Gord Reid, at: 416-282-3714.

District 24 Executive Meetings

Your District Executive currently meets 5 times a year - usually on the first Thursdays of January, March, June, September and November.

Why not come out and join us and see your Executive at work? Use us as an excuse to meet up with old friends and make some new ones!!

9:00 - 9:30 Coffee and Social
9:30 - 1:00 Meeting

Our meetings are held at ***Highbrook*** (SCAS) in the Midland-Lawrence area unless noted otherwise.

Upcoming meetings: Thursday, January 12, 2006
Thursday, March 2, 2006
Thursday, June 1, 2006

News from the District Updaters

> Spam E-Mails - Alert

Earlier this year, staff members at the Provincial Office received a number of spam e-mails stating that their e-mail accounts would be shut down and/or membership in RTO/ERO would be terminated, unless we opened an attachment usually entitled "important details.zip". The e-mails were usually from "Rto-ero Support Team", but often supposedly from a "real" member of the RTO/ERO staff.

In the event that District members receive such e-mail, please be aware that these e-mails are not real, not generated from the Provincial Office, and that there is no such entity as the "Rto-ero Support Team".

Most importantly, never, never open these attachments, or any suspicious document, as they can damage the operating system on your computer.

> Helping Victims of Hurricane Katrina and the earthquake in Pakistan



Similar to the monetary assistance provided by RTO/ERO at the time of the tsunami in Asia, the Provincial Executive decided to donate \$5 000 to the American Red Cross to help those in dire need as the result of Hurricane Katrina. The money will be designated specifically to help those living in Louisiana and Mississippi. As well, an additional \$5 000 has been provided to assist people living in the earthquake-ravaged areas of Pakistan.

> RTO/ERO President Joins CART Executive

Helen Bailes, Past-President of ERO/ERO, was elected Vice-President of the Canadian Association of Retired Teachers (CART) at the organization's AGM in Ottawa in June. She also serves as Central Region Director. Congratulations Helen!

> Locked your keys in your car?... Use your remote!



Thanks to one of the Districts for bringing this handy tip to our attention.

This is a "life-saving" tip for members who drive cars that have remotes that unlock their car doors. If you ever lock your keys in the car and can't open the door, your remote can help, if you have an extra set of keys with a remote.

This is how it works: If you're in the unfortunate situation of being locked out of your car, and have a second set of keys with a remote at home, you can use your cell phone to call someone at your house and they can help you open your door.

Have the person at home get the other remote and hold it up to the receiver, while you hold your cell phone by your

car lock. When the person at home presses the unlock feature on the other remote, it will miraculously open your locked door! Apparently, it does work!

> District Recruitment Competition

The third annual District Recruitment Competition is running again and will, in subsequent years, be based on a calendar year. Thus it began on January 1 and will end December 31, 2005

Growth in District membership is measured on a percentage basis rather than strictly numbers in order to be fair to all Districts, no matter their size. Using January 2005 as a starting point, we are tracking the next increase in membership (full and associate) on a monthly basis.

Based on increases during the second quarter of 2005, the top 5 Districts, in terms of percentage membership growth are:

1. District 28	Region of Durham	2.4%	▲
2. District 32	Prescott-Russell	2.2%	▲
3. District 15	Toronto	2.1%	▲
4. District 11	Waterloo	2.0%	▲
5. District 22	Etobicoke/City of York	1.8%	▲
5. District 43	Nipissing	1.8%	▲

Overall, during this period, RTO/ERO's membership has increased by 744 members!

> Resolutions Passed at Provincial Executive Meeting August 24-25, 2005 (Selected items)

* A letter be sent to the Hon. Gerry Phillips, Minister of Government Services, on extending the deadline for public input on a discussion paper related to identity theft, and this letter be copied to the Federal Government.

* Moved that the issue of PSA testing be raised at the pending meeting between RTO/ERO Provincial Executive and Premier Dalton McGuinty.

* Requested that the Political Action Committee (PAC) take action by informing District PACs of the Government's lack of action on the issue of PSA testing that was supported by speakers from all three political parties and received unanimous support of the members present for the vote in June.

* Requested that the PAC be requested to organize a petition-signing activity in support of pension income-splitting and that the petition be presented to the local Member of Parliament prior to the next expected election.

> A Guide to Programmes and Services for Seniors in Ontario



District members may be interested in obtaining copies of *A Guide to Programs and Services for Seniors in Ontario*. This booklet, available in print and online, is produced by the Ontario Seniors'

Secretariat of the Ministry of Citizenship and Immigration. The purpose is to bring together into one resource the wealth of programmes and services provided to Ontario

seniors by the government, as well as by community organizations and service providers.

This Guide has been developed in consultation with both provincial and federal government ministries, major seniors' organizations and service providers and members of the Ontario Seniors' Secretariat Seniors Liaison Committee. It may be accessed online at:

www.citizenship.gov.on.ca/seniors/english/guide.htm

For print copies contact the Seniors' INFOLine, toll-free at: 1-888-910-1999 or 416-314-7511.

TTY toll-free: 1-800-387-5550.

> *Courtyard Marriott Agreement Renewed*

The Provincial Office is pleased to announce that its agreement with the Courtyard Marriott for special rates for RTO/ERO members has been renewed for 2006. The hotel is located in downtown Toronto at 475 Yonge Street, one block north of College Street.

The preferred Corporate Rate is broken into three time periods, depending on the time of year, with specific rates as follows:

- January 1 - April 15, 2006 \$117
- April 16 - October 31, 2006 \$149
- November 1 - December 30, 2006 \$129

Please note that this special rate is not available on the following "blackout" dates:

- May 20-23, 2006
- June 2-5, 2006
- August 13-17, 2006
- September 8-16, 2006
- December 31, 2006



All of the Marriott's 575 guestrooms have been upgraded to provide incredibly comfortable sleep. Guests enjoy complimentary high speed internet access in all guestrooms, wired and wireless. The hotel's Business Centre is open 24 hours for guest convenience. The Health Club/Lap pool is complimentary to all guests.

The negotiated Preferred Corporate rates apply to a standard guestroom, single/double occupancy, based on availability.

Reservations for this Preferred Corporate Rate can be made through the Hotel's Reservation Office at: 1-800-847-5075. You must mention that you are an RTO/ERO member and, when you arrive for your stay, you must supply some form of identification that you are a member.

RTO/ERO Code Of Ethics

This code of Ethics expresses the ethical principles of the Retired Teachers of Ontario/les enseignantes et enseignants de l'Ontario (RTO/ERO) and serves as a guide to the conduct of staff and those who act on behalf of RTO/ERO.

Integrity and Accountability:

- ✓ Demonstrate integrity when acting on behalf of the organization.
- ✓ Model the principles of equity, trust, fairness and respect.
- ✓ Recognize the importance and value of RTO/ERO members and employees.
- ✓ Respect the time, energy and effort of the many volunteers who work on behalf of the organization.

Governance:

- ✓ Uphold the constitution, policies and procedures established by the organization.
- ✓ Support the governance structures to ensure the organization's democratic strength.
- ✓ Manage time, expectations, costs and resources responsibly and effectively.

Communication:

- ✓ Demonstrate open, honest communication with staff, members, other professional groups and the community.
- ✓ Share information in a timely manner, using a variety of methods to enhance our philosophy of "Service to Others".
- ✓ Value the use of both official languages.

Building Our E-mail Database

In order to overcome the fact that our newsletters come out 3 times a year, and may contain dated material, we are asking that you forward your e-mail address to our Webmaster, Reg Walker. This would allow him to build up a database so that when important information comes to our attention, 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.

Please note:

- ◆ Your e-mail 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

Please use the title: E-mail Address.

Submissions without this heading may not be opened!

Reports From The Fall Senate October 18-19, 2005

District 24 was represented at the October 17-19 RTO-ERO Senate by Sharon Thurston, Gary Fick and Ken Turton. The important information below is of interest to all members.

Please check your next issue of "Renaissance" for a complete listing of all motions passed at this last Senate meeting.

Health & Benefits Committee

1) Premium rates for Semi-Private are up 10%; Extended Health Care 15%; and Dental 15%. These are the first rate increases in several years.

Semi-Private Hospital	2006
Single	\$18.07
Couple	\$36.10
Family	\$42.42
Extended Health Care	2006
Single	\$59.49
Couple	\$118.99
Family	\$142.80
Dental	2006
Single	\$46.63
Couple	\$91.95
Family	\$114.76

2) The Semi-Private Hospital Plan's 'Convalescent Care' benefit amended to include non-elective day-surgeries, to a maximum of one day or \$50 per calendar year, per insured person. (Note: this would be for someone to come into your home to take care of you for one day.)

3) The maximum for the Extended Health Care Plan's Aids and Appliances 'Post-Surgical Convenience Items' benefit increased from \$75 to \$100 per insured person, in any two consecutive years.

4) The maximum for the Extended Health Care Plan's Prescription Drug benefit increased from \$1800 to \$1900 per calendar year, per insured person.

5) The maximum for the Extended Health Care Plan's Education Program increased from \$100 to \$200 per calendar year, per insured person.

6) The lifetime maximum for the Extended Health Care Plan's Out-of-Province/Canada 'Emergency Medical' benefit increased to a per-trip maximum of \$1 000 000, per insured person.

7) The Extended Health Care Plan's Out-of-Province/Canada 'Repatriation of Remains' benefit amended to include burial at place of death, as an option.

8) The Dental Plan revised to the 2006 Fee Guide for General Practitioners.

9) The definition of Extended Health Care Plan's "Out-of-Province/Canada Medical Stability clause revised from the current 'Sudden and Unforeseen' definition to exclude the following:

- ◆ Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of trip cancellation):
 - You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
 - Except routine monitoring, you require future investigation, consultation with any physician, treatment of surgery recommended by your physician or planned before your trip;
 - You required hospitalization; or
- ◆ Any condition for which you have been advised by a physician not to travel.

Please note that the new definition will only be effective for trips booked or commenced January 1, 2006 or later, and is for the EHC plan only. The definition for the Supplemental Plan (beyond 62 days) is unchanged, pending a review in 2006.

10) Transfer to the RTO/ERO Health Plans from (individual) RTIP/ARM plans will require medical evidence of insurability. That is, a prospective member or eligible dependent(s) must transfer to the RTO/ERO Health Plans within 60 days of termination of coverage under a group plan, to avoid having to submit medical evidence. Transfer from Board plans also must be done within 60 days.

You are advised to contact Johnson Insurance well in advance of your plan to switch to Johnson Insurance. According to Johnson Insurance, some 50% of the people who must submit evidence of insurability are declined!

Pension and Retirement Concerns

Although there is an actuarial deficit in the Plan... "those currently receiving pensions from the OTPP will not be affected."

Provincial Executive

The criteria for the Award of Scholarships are approved. Twenty-five scholarships of \$1,000 each are to be awarded every year. Application procedures are to be announced.



Ken Turton & Gary Fick



Sharon Thurston

Joint Executive Meeting
Wednesday, October 26, 2005

The Joint Executive Meeting for the four Toronto Districts is held once a year on the last Wednesday in October. This year's meeting took place at the Moonlight Ballroom on Bayview Avenue in North York.

The meeting was opened by Frank Saliani who welcomed the members of the four executives. Scarborough/East York was represented by 11 members of your Executive.

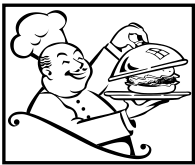
We had several speakers: Arnold Hull, the new President of RTO/ERO who spoke about our organization; Ron Poste, 1st Vice-President of RTO/ERO, who spoke briefly about his role as a liaison; Herb Cooney, who gave us a brief history of the Joint Executive for the Toronto Districts; and Irwin Kelly, treasurer of the Joint Executive who showed us where our monies have been spent this year, as funding for the Joint Executive comes from each of the Districts. Our last speaker was Don Brooks of Johnson Insurance. Details of Johnson Insurance changes to coverages for 2006 can be found in the Senate Highlights on page 10.

We then broke into groups: e.g. - Newsletter, Travel, Social, etc. to discuss problems common to each district and how we might overcome them. Each group reported their findings, and these findings will be made available to each of the Districts.

~ Hal McCullough

~ photos of the Joint Executive Meeting will be found
in the Photo section of our website.

Reports from our AGM
October 27, 2005



On October 27th RTO/ERO District 24 held its Annual General Meeting at the beautiful Q-SSIS Banquet Hall. One hundred forty-nine members and friends attended the business meeting upstairs where the President, Gord Reid, gave his

final message and each Committee Chair gave a report of activities for the last year. Elections were then held and we welcomed Ken Turton as our new president.

In the downstairs banquet hall, we enjoyed a lovely meal followed by the entertaining 'Scarborough Sweet Adelines' There was a buzz of chatter throughout the afternoon as 'new' and 'old' friends met and 'caught up' with each other.

This event was once again subsidized by District 24 and we, the Executive, thank all of the members for showing an interest in their District by attending. We plan to continue this format, so mark your calendar now for next year's AGM on Thursday, October 26, 2006. Q-SSIS has space for over two hundred people, so let's spread the word and fill the room next year.

~ Judy-Anne Tumber

TREASURER

Financial Statement, October 31, 2005:

Receipts:

Provincial Grant	22 370.90
Goodwill Grant	925.50
Recruitment Grant	740.40
Bank Interest	9.73
Program	14 980.00
Golf Tournament	7 760.00
Interest Income (GIC)	907.12
Return of Capital Investment	5 000.00
Miscellaneous	45.00
Total receipts	\$ 52 738.65

Disbursements:

Goodwill, District	569.86
Recruitment, District	2 270.64
Newsletter (mailing, printing, postage)	6 628.19
Program (Day Trips, Spring Lunch, Social)	15 657.98
Executive Meetings	1 288.49
District A.G.M	2 576.24
Senate Meeting	477.50
Political Action	87.41
Office Expenses	138.05
Toronto District Assessment	1 600.00
Golf Tournament	7 107.86
Breakfast for Kids	0.00
Total disbursements:	\$ 38 402.22
Receipts over disbursements	\$ 14 336.43

Current Assets:

Bank Balance	23 549.24
GIC Face Value - Matures 15/12/05	5 000.00
GIC Face Value - Matures 16/01/06	7 705.83
GIC Face Value - Matures 08/08/06	7 189.12
Total current assets:	\$ 43 444.19

If you would like a more complete financial accounting, please contact our treasurer, Ron Smith at: 416-431-0466 OR randgsmi@enoreo.on.ca

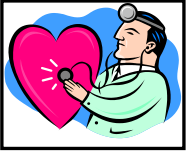
Our AGM Reports continue on page 16 >>>

Some Dates to Remember:

January 1, 2006	New Year's Day
January 12, 2006	Executive Meeting
January 27, 2006	Deadline for March newsletter submissions
February 14, 2004	Valentine's Day
March 1, 2006	Oklahoma
First week of March	Delivery of March newsletter
March 2, 2006	Executive Meeting
April 14-17, 2006	Easter weekend
May 12, 2006	Deadline for June newsletter submissions
May 14, 2006	Mothers' Day
May 16-17	Spring Senate
May 22, 2006	Victoria Day
June 1, 2006	Executive Meeting
Mid-June	Delivery of June newsletter
June 18, 2006	Fathers' Day

Additional Reports from our AGM

Health Services and Insurance



Hello again! This fall letter to you is always lengthy because a major source of information I bring

you is from the annual seminar for Health Services and Insurance (HSI) reps which I attended in Toronto in September. There we heard a report from the Provincial HSI Committee concerning their priorities for 2005.

Resolutions passed at the May 2005 Senate were reviewed as well. The highlights of these resolutions were to be placed on our own web site, and were also made available to you as printed in the last issue of Renaissance. The Committee makes recommendations concerning our health plans which they present to RTO Senators attending the Fall Senate in October. The details and rationale for these motions were explained to us. You can read all about the results of these motions and any upcoming changes to the plans in the Senate Report on page 14 of this newsletter.

Well before attending the seminar, HSI reps are invited to send in questions, answers to which are then provided for us in printed form. Many of these queries are situation specific, but you may benefit from a reminder about the following items:

- join RTO's Health Plans prior to terminating previous coverage with a school board plan, your spouse's group plan, any other group plan, or an OTIP retiree plan to avoid lapse of coverage;
- 'White' fillings are not covered under our dental plan for molars;
- Extended Health Plan members do not have to buy extra travel health insurance unless the out-of-province trip is longer than 62 days.

At the seminar, focus groups discussed, then reported on, a number of issues. RTO has prepared a Position Paper on Reference-Based Drug Pricing (prescription drug policies that restrict

drug choices to contain spending). This Position Paper supports RBP as long as policy adheres to the following principles:

- places patients first;
- emphasizes quality health care;
- permits physicians to determine the best possible care for patients;
- reduces health risks; and
- practises evidence-based medicine

When it comes to cost containment of our health plans, we are reminded to demonstrate responsibility - for example - there is no need to use up all of our \$700 allowance at year end on extra massages, as the money the plan is required to pay out directly relates to the size of the premiums we pay. You may also ask your physician for less expensive drugs in a category - statins, for example. Try to maintain wellness practices. If you haven't done so already, please phone me or e-mail me (*see page 2*) to register for District 24's November 10th **Heart Disease and Stroke Seminar** at Highbrook, as outlined in our June 2005 newsletter.

The Johnson team spent much time providing us with several health scenarios to clarify the troubling 'Sudden and Unforeseen' stability clause in our Extended Health Care Plan's travel coverage. (*see page 14*) The key determinant is medical stability. If you have a query about your own situation, please feel free to call me, or contact Johnson directly at 416-920-7248. Always remember to carry:

- your OHIP number;
- your Out-of-Province Travel Booklet; and
- your RTO ID card when you travel.

Lastly, we were informed by presenters from World Access and Manulife Financial of the many and varied services available to RTO members, including assistance with pre-trip planning, legal referrals, lost documents etc. In the event of a claim, the RTO Travel Plan requires proof of the day prior to, or day of departure from Ontario. Many members find a receipt from the duty-free shop the quickest way of obtaining proof of departure.

Another source of information is the District Health Representatives'

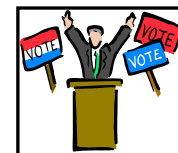
newsletter I receive, which is sent out to the reps periodically following the Provincial Committee meetings. With regards to the issue of privacy, our Provincial Executive has requested that Johnson look into the possibility of members' personal information being transmitted into the U.S., in that such information is held by organizations that are involved with RTO's Health Plans.

Coverage for Chelation Therapy for treating cardiovascular disease, atherosclerosis, rheumatoid arthritis, and cancer will be discontinued effective immediately under RTO's Extended Health Care Plan, as the American Medical Association states that there is no scientific documentation that such therapy is effective for these conditions.

Receipts for medical supplies, such as incontinence supplies, must be submitted to Johnson indicating the name of the patient, date of service and the details of items purchased. They can be in the form of a handwritten receipt from the pharmacy.

~ Marilyn Oelsner

Political Action



The 2004-2005 year has been a fairly quiet one for Political Action.

Your Metro Districts committee has met bi-monthly to monitor the Political scene and discuss issues of interest to our members, and make recommendations to the Provincial Executive and Senate for action. Some areas discussed include the topics of:

- The Environment
- Drug Costs
- Elder Abuse
- Ethics in Politics

As there has not been, so far, a call for a Federal Election, the committee has made no recommendations other than to encourage all members to research the positions of candidates and their respective Political Parties and, of course, exercise your franchise and vote. Contacting your MP and MPP to advise them of your concerns - after all, they send you those wonderful

newsletters that ask you to tell them how they are doing.

Locally, I sent a message out in our newsletter seeking member input and inviting members interested in the area to contact me to develop a dialogue in the area of Political issues. As of this writing there has been no response.

I will be leaving this position after the Annual General Meeting to take on some new duties. I encourage any interested member to contact any member of the executive to get involved in the political arena at this level.

The Discriminatory Nature of Canada's Income Tax Act

Did you know that Canada remains the only member of the G7 Nations which does not allow pensioners in receipt of a Registered Pension to have the income split between spouses? How does this affect them? If allowed to split the income between the spouses, it would mean a significant savings for the couple. Helen Guergis, MP, and deputy critic on seniors' issues has noted that "some senior households pay as much as 46% more in tax because of Canada's tax formula".

Currently, the government permits Canada Pension Benefits to be split between partners.

It is time to restore fairness for a generation of seniors who are victims of a tax system that is lagging behind the times.

What can you do?

- ✓ Contact your MP to express your position on Income splitting for Pensioners.
- ✓ During the upcoming Federal election campaign, tell all candidates that you want them to add income splitting for pensioners in to their parties' platforms.
- ✓ Join your Political Action Committee in District 24.

To make your voice heard, you must speak up!

~ Gary Fick

Ed. Note: A form letter that you can copy, personalize, and mail to your MP will be in place on our website by early December.

Membership

Currently, there are 2064 members in District 24. When a new member joins, he or she receives a welcome letter and the most recent copy of our newsletter. Names of both new members and deceased members are included in the newsletter.

Once again this year, under the guidance of Elaine April, Donna Hubel, Ellen McCormick and Sharon Thurston, District 24 held a Champagne Brunch for new retirees at the Cathedral Bluffs Yacht Club. Thanks to Carol Paabor for the location and the sunshine, both of which she has arranged with elegant finesse for the last three years. Sixty-one new retirees toasted the day with morning glories and celebrated with eggs benedict, salads, and lots of laughter. If you know of anyone retiring between now and next August, be sure to let them know about this event. It is a wonderful way to begin a new life.

~ Sharon Thurston

Goodwill - Telephone



I wish to thank the twenty-five volunteer phoners who every year attempt to personally contact four hundred retired RTO members – members who retired 1990 or earlier. A card has been mailed to another three hundred members who could not be contacted by telephone.

Many of these volunteers have been telephoning for RTO for over fifteen years. The phoners this year were: Sue Ackerman, Roberta Langtry, Bill Jones, Margaret Nicolson, Marjorie McGinty, Lucille Ferguson, Mary Hunt, Lillian Bolger, Helen Nolan, Shelly Balmer, Helen Dechert, Janette McClure, Joan Taylor, Margaret Park, Rose Stevenson, Ann Smola, Anne Storrison, Olivia Gibbins, Helen Lavender, Elizabeth Cartier, Helen Sharpe, Gwendoline Kaadrnka, Lucille Parrish, Allen Leighton and Bob Ralph.

I am resigning from the RTO executive and Goodwill committee. I am pleased to announce that Brenda Fick has

volunteered to be responsible for the Goodwill telephoning. I wish her all the best.

~ Betty Romanchuk

Goodwill - Cards



Donations are made to RTO-Scarborough /East York's school Initiative, 'Breakfast For Kids', recognizing all 90th and 100th birthdays of District 24 members.

When I am notified, Get Well, Thinking of You, or Sympathy cards are sent to members or their families. In December approximately 150 Christmas cards will be sent to District 24 members who are 85 years and older. During the past year several phone calls and Thank You cards were received from members and their families.

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

Marilyn Hodge
416-284-9984

E-mail: mjhodge@sympatico.ca

Please use the title: ***RTO - Goodwill***.
Submissions without this heading may not be opened.

~ Marilyn Hodge

Pension



There are three major areas of interest for retirees in our Pension Plan this year:

- ◆ teaching after retirement
- ◆ ongoing negotiations between the Ontario Government and the Ontario Teachers Federation regarding the actuarial deficit
- ◆ cost of living increase.

For further details, see the website: www.otpp.com or call 416-226-2700 or 1-800-668-0105.

Teaching After Retirement

The special rules which have been in effect from September 1, 2001, are coming to an end on August 31, 2006. They allowed retired Teachers to teach

a maximum of 95 days in each of those years. The normal rules resume September 1, 2006. That is, you may teach a maximum of 95 days in each of the first three years in which you return to work in education, (i.e. - are employed by an employer who is a member of the Ontario Teachers Pension Plan). These years do not need to be consecutive. Years in which you taught after retiring, but prior to the special rules, (i.e. Before September 1, 2001), count as part of the 3 year rule, but years taught during the special rules do not.

After the first three years during which you have taught for any number of days up to 95, you may only work in teaching for a maximum of 20 days. After November 30 in the year in which you turn 69, you may teach as many days as you like.

Should you exceed the guidelines, your pension will stop. Your employer will begin deducting pension contributions. You will have to reapply for a pension which will be recalculated and reinstated the month following your last day of reemployment.



Actuarial Deficit

The discussions concerning the actuarial deficit do not concern us directly because we

belong to a defined benefit plan which sets the terms and conditions of our benefits at the date of inception of the pension, and cannot, by federal law, be reduced.

Because the plan is a defined benefit plan, it also, by federal law, cannot carry a deficit or a surplus. That is why in the recent past, when we had actuarial surpluses, they were used: first to retire the government's debt to the plan for the unfunded liability arising from the huge costs of the cost of living clause during the 80's; and, second, four years later, for the very expensive new benefits added to the plan, such as the permanent 85 factor and partial separation of our plan from the Canada Pension Plan.

Now we have an actuarial deficit. This means that projections based on



~ incoming president, Ken Turton, accepting the gavel



~Toronto Districts' Presidents (l- r): Ken Turton, D24; John Bratton, D16; Past President Frank Saliani, D23; Irwin Kelly, D22:

Chatting with friends:



~ additional photos of our AGM will be found in the Photo section of our website.

current market condition, especially the low interest rates, estimate that in the future there will not be enough money in the plan to cover the benefits owed.

There are two ways to solve this: increase contributions; and/or decrease benefits. The OTF favours the first, and the government favours the latter.

I repeat, the discussions do not directly affect us because our benefits were set at the date we retired.

Cost of Living Allowance

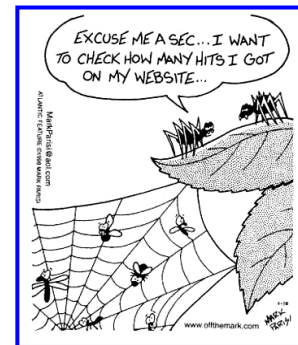
In October of this year the OTPP announced that the cost of living allowance (COLA) benefit for 2004-2005 would be 2.2%. The COLA will be rolled into your pension and payment will begin in January.

For further information, contact the OTPP at: 416-226-2700 or 1-800-668-0105

~ Carol Paabor

Webmaster

I would like to thank those that have sent their e-mail addresses to me and to ask that others do so.



Unfortunately there was a snag in forwarding through TEL and I may have missed a few but I'm sure that we'll get them all in the end.

Right after Christmas we should be able to start sending out reminders of special events and notices of import to those who have sent in their address. It does take some time to effect changes on the main RTO website but we will continue to pass on the changes to the RTO webmaster and you should check there on a regular basis for updated information.

I would like to thank everyone for their co-operation and patience.

~ Reg Walker

CHARITABLE DONATIONS: Fighting Phony Charities

Canadians, in general, and members of RTO/ERO in particular, are known for their generous charitable donations. But as Canadians reach into their hearts and pocketbooks, there are, unfortunately, many dishonest individuals who pretend to be raising money for charity and then simple pocket "donations" from unwitting donors. They may contact you by e-mail, telephone, or in person. Once donations to phony charities are given, there is very little that can be done to retrieve them.

Many phony charities use names similar to those established charitable organizations. Con artists posing as legitimate fundraisers are often charming and convincing.

Prevention is the key!

Most charities and fundraising groups are legitimate. The only real defence against the misuse of your charitable donations is to become an informed donor.

The following information should be helpful when donating.

1) Ask Before You Give

- Will there be a tax receipt?
- What is the organization's charitable registration number?
- What percentage of donations go directly to the cause?
- How much is used for administration and fundraising costs?
- Is there further information that can be sent to me before I donate?

2) Protect Yourself

- Never give in to high pressure tactics.
- Be aware of vague answers to questions and post office box addresses.
- Never give cash - make cheques payable to the charity's full name.
- Never give your credit card number to a charity over the phone unless you have phoned them.
- Never give out personal information.
- Ask for a tax receipt.

3) Plan Your Contributions

- Consider first those charities that you prefer.
- Determine how much you can afford for all charitable donations for the entire year.
- Try to spread your contributions over the entire year.

~ from the RTO/ERO Pension and Retirement Concerns Committee



Ottawa.

WELCOME

District 24 extends a very warm welcome to Ontario's new Francophone district: **EastaRIO, District 45**. It covers the same area as D32, Prescott-Russell, near

From The Editor's Desk



This has been a busy year as we complete our transition back from two general newsletters plus one programme newsletter to three newsletters. Each now incorporates both "news" and "programme".

We have also shifted the delivery dates slightly: The first newsletter of the year now comes in the first week of March; the second around mid-June; and the third around mid-November.

It takes a great deal of time to put your newsletter together. I want to thank everyone who sent me items for their co-operation in getting items to me in a timely fashion.

If you have an item you'd like to submit for publication in our newsletter please forward it to me. Or if you have the "writing bug", feel free to write about your experiences at one of our activities and forward them. E-mail is the easiest, but Canada Post is acceptable. However, items coming via Canada Post need to come to me earlier than the given deadline in order to allow for keyboarding. If you send it by e-mail, then please use one of these formats: AppleWorks, MSWord, WordPerfect or .txt. Not all submissions can be included, but we do our best. The editor reserves the right to edit, modify, or reject any submission to fit the space available, and to determine the appropriateness of any submission.

Deadlines for submissions for the next issue are always printed in the newsletter. **The deadline for our March 2006 issue is Friday, January 27, 2006.**

If you participate in one of our activities and you take photos, please forward them to me for inclusion in our next newsletter. E-mailed digital photos are the easiest to work with, but snapshots can be sent - we can scan them and return your photos to you if you would like them back.

Beginning with this issue you will find a list of members who have reached their 90th birthday during 2005! And one that has reached 100!! I'm sure each of us extends to all of them many happy returns!!

And in our March 2006 issue, you will find that we will again be profiling members of the Executive.

If ever you have **any** comments or suggestions concerning the newsletter, please contact me.

Copies of a small survey about our newsletter were left on the tables at the AGM for people to complete so we could see where we might make improvements - these will be compiled and the results will appear in the next newsletter. To those who took the time to complete the survey, thank you!

I would like to wish each of you a very joyous holiday season, and all the best for 2006!!

~ Hal McCullough

Happy
New Year



DISTRICT 24

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

Scarborough/East York

Newsletter

“Where
old and new
friends
meet!”



~ Ken Turton thanking outgoing president Gord Reid (l)



~ Harolyn Panetta thanking outgoing Goodwill Chair Betty Romanchuk (r)
~ photos by Hal McCullough

If you are you moving...

If your address information is incorrect...

Please contact Dianne Vezeau at RTO/ERO:

In writing: 18 Spadina Road, Toronto, ON M5R 2S7

Or by phone: 416-962-9463 or 1-800-668-0105

Other RTO/ERO Districts are welcome to use any of the material contained in this newsletter providing appropriate attribution is made regarding source.

**RTO/ERO DISTRICT 24
c/o Hal McCullough,
62 Chester Cres.,
Port Perry, ON
L9L 1K8**

**Publications Mail Agreement
No. 40881027**

NOTE: The deadline for submissions for our next issue is Friday, January 27, 2006.

