

RETO
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The Next

Ten Years

1993 - 2003

...the sequel to The Book of Memories 1968 - 1993





The Next *Ten Years*: 1993-2003 *...the sequel to *The Book of Memories 1968-1993**

A few years ago, I was asked by the Provincial Executive to explore the continuation of a 'history' of RTO/ERO from where the *Book of Memories – the First 25 Years* left off, in 1993. It seemed appropriate to wait a little while in order to have enough contributors to warrant a 'book'. Ten became the magic number, hence the title "The Next Ten Years 1993-2003...the sequel to the *Book of Memories 1968-1993*." Past President, Mae Hill, recognized as an authority on the organization's history, agreed to assist in the preparation of this edition – her input was invaluable. My predecessor, Rosemarie Edwards, was invited and agreed to contribute, but personal matters prevented her from doing so.

This memoir begins with President William Sly and his Executive, continues through the first half of President Mickey Contini's term of office, and records the transition from STO/ERO to RTO/ERO. Thanks must go to all who participated in the research and information gathering, or provided direct input. We hope this memoir will serve to remind everyone of the dedication and commitment of the officers and staff of this great and growing organization.

Colette Cunningham
Assistant Executive Director

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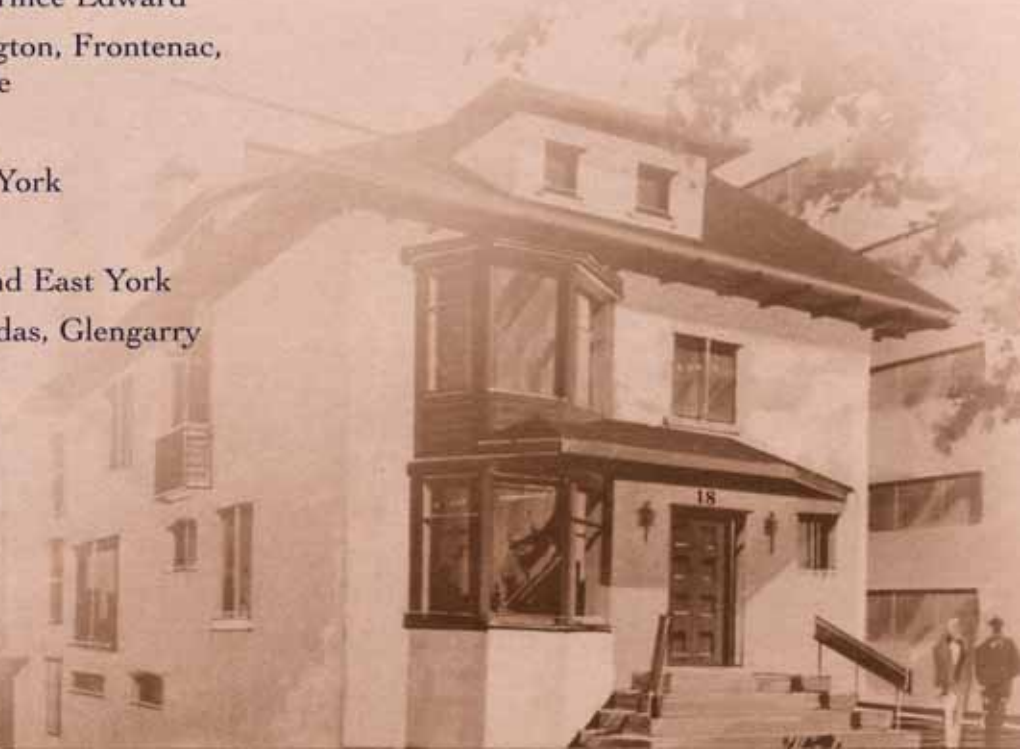
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THE DISTRICTS OF

THE RETIRED TEACHERS OF ONTARIO/

LES ENSEIGNANTES ET ENSEIGNANTS RETRAITÉS DE L'ONTARIO

1. Rainy River
2. Thunder Bay
3. Algoma
4. Sudbury, Manitoulin
5. Cochrane, Timiskaming
6. Parry Sound and Muskoka
7. Windsor-Essex
8. London, Middlesex
9. Huron, Perth
10. Bruce, Grey, Dufferin
11. Waterloo
12. Norfolk
13. Hamilton-Wentworth, Haldimand
14. Niagara
15. Halton
16. City of Toronto
17. Simcoe
18. Haliburton, Victoria
19. Hastings and Prince Edward
20. Lennox, Addington, Frontenac, Leeds, Grenville
21. Renfrew
22. Etobicoke and York
23. North York
24. Scarborough and East York
25. Stormont, Dundas, Glengarry
26. Kenora
27. Ottawa-Carleton
28. Region of Durham
29. Lanark
30. Northumberland
31. Wellington
32. Prescott-Russell
33. Chatham-Kent
34. York Region
35. Dryden
36. Peterborough
37. Oxford
38. Lambton
39. Peel
40. Brant
41. Elgin
42. British Columbia
43. Nipissing



WILLIAM H. SLY

William H. Sly



1993-1994 PRESIDENT
District 21, Renfrew

I have had the good fortune to serve STO/ERO in various capacities. Upon retiring, I was encouraged by two local members to join our District, and I am convinced that this is the best way to recruit.

I became President of District 21, and attended several Senate meetings as Observer and Senator. During that time I attended a number of meetings, chaired by Gord Youngman, regarding the campaign to have teachers' pensions based on their 'Best Five' years of teaching. Although we were not successful, we made the Government realize that STO/ERO had a voice they would have to heed.

Shortly after, I applied for a place on the Superannuation Committee, chaired by Hazel Farr and then by Howard Eubank. When Howard became ill, I served as Acting Chairman, then was a member of a spin-off Committee – Pension Concerns – chaired by Jim Baker. I mention this committee work to illustrate how involved a member can become in STO/ERO and I can attest to the fact of how interesting it is.

I then worked through the chairs of the Provincial Executive, becoming President in November 1993. I stressed two themes in my reports in our Newsletter, to Senate meetings, and to Districts and Units – our continued commitment to learning and to being politically aware. I was very happy to see decisions made to form Ad Hoc Committees on these topics and submit reports to appropriate Government officials. At the Senate in October 1994 it was decided to have a Forum at the next Senate to deal with such questions as "Where are we going?"

Of considerable interest that year was the new **Substitute Decisions Act**, which became effective early in 1995. The Spring 1994 Newsletter contained some excellent information on this new legislation. At the May Senate the guest speaker was Judith Wahl, Executive Director of the Advocacy Centre for the Elderly. Her presentation clarified 'Power of Attorney' and was deemed to be 'timely and lucid.'

Another subject of concern early in the year was whether the **Social Contract** involving active teachers would have any impact on us. After repeated inquiries, written confirmation was received that our indexing would **not** be tampered with.

Concerns regarding OAS, CPP, and Taxation, showed us why we should be politically aware. Bill Jones prepared a paper on this topic. Already pensions were being eroded, MPs, MPPs

*Concerns
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and advisors were suggesting new and innovative ways to attack pensions and savings. I served on an ad hoc committee appointed by the Executive to review and report on the Federal Government's paper concerning changes to Canada's Social Security net.

The work of our Provincial Office staff and committees continued to be impressive. Office space had to be increased and additional staff added. We moved from the 6th to the 2nd floor of 1260 Bay Street.

The Provincial Office produced the first set of **Fact Sheets** containing information on a variety of topics. They made it possible to keep important information up to date and were a necessary replacement of the document AS WE GROW OLDER, which was prepared by Tom Tait, member from District 5, Cochrane & Timiskaming.

The Membership Committee produced new recruitment material aimed at attracting new members.

For the first time the Fall Newsletter was circulated in conjunction with STO/ERO Health Plan literature to 5,100 Ontario Schools.

As Chairman of the Pension Concerns Committee, Jim Baker reported to the Spring Senate that OTF advised that STO/ERO's request for permanent representation on the OTPPB Benefits Adjudication Committee should be made directly to the Pension Board.

The Provincial Executive approved entering into an agreement with Bell Canada to participate in a 'long-distance affinity program' for STO/ERO members. This resulted in making money available to the Goodwill Committee.

The President always attends OTF and Affiliate functions and Annual Meetings and I believe this to be very important. I gave the annual STO/ERO report at the OTF Board of Governors' Annual Meeting, and made STO/ERO's presentation in honour of OTF's 50th Anniversary. My wife, Lorraine, and I were your ambassadors at the OECTA, OASWT, OPSTF and FWTAO meetings. STO/ERO also made presentations to OECTA in honour of its 50th Anniversary, and to OSSTF on its 75th.

Bill Jones and I attended the Annual Meeting of the Canadian Association of Retired Teachers. Bill Jones was elected President for 1994-95.

The Fall 1994 Senate approved the appointment of a full-time Executive Director effective January 1, 1996. Our retiring part-time Executive Director, Bill Jones, had recommended this change.

In conclusion, I want to stress what a privilege it has been to serve STO/ERO members and to work with the Executive, Jim Causley and Bill Jones, and Rosemarie Edwards and the rest of the staff at the provincial office.

~ Executive ~

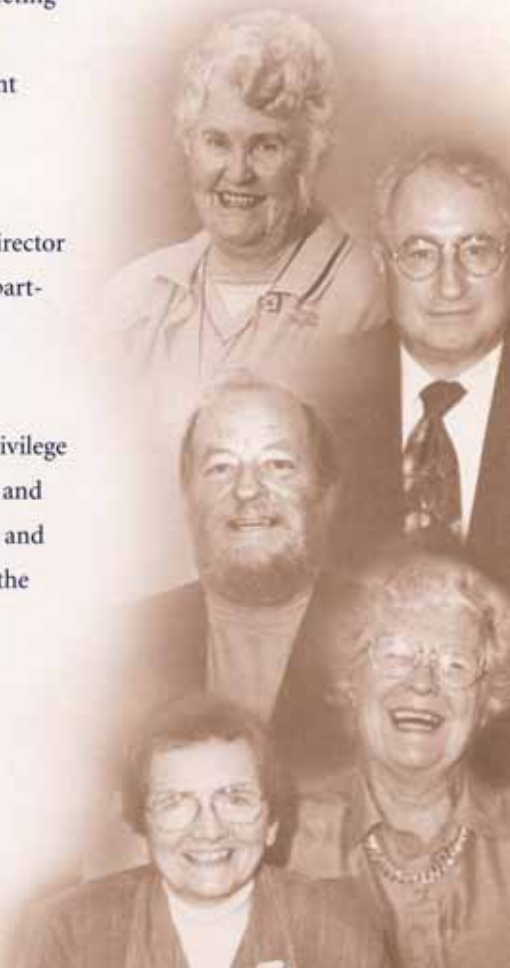
Eldred Cook

Roland Bidal

William Courtney

Muriel Hill

Mae Hill



ELDRED COOK

Eldred Cook



1994-1995 PRESIDENT
District 39, Peel

The individual holding this office each year is neither an end nor a beginning, but a link in the chain of future growth and development of STO/ERO.

As President of STO/ERO in 1994-95, my objectives were:

- to encourage growth within our organization and maintain a strong voice;
- to achieve success through well planned action; and
- to be mindful of our motto "Service to Others" – *Avancer les buts et les objectifs d'ERO/STO et sa devise "Au service d'autrui."*

Provincial Office Notes

Our staff members at the beginning of my term were Bill Jones, part-time Executive Director; Rosemarie Edwards, Assistant Secretary; Madeline Watson, Membership Secretary, and Elizabeth Timms, Administrative Secretary.

This was a year of major changes and growth. *Ceci été une année de changement sans précédent.* The move on October 13, 1994 to our newly acquired Provincial Office, at Suite 200, 1260 Bay Street was completed successfully in the midst of preparations for the Fall Senate.

During the year, Madeline Watson, Joyce Hatch and Mary Nickle retired and Elizabeth Timms took maternity leave. We wished each one well. We welcomed Marcel Pellerin, Dianne Vezeau, Gillian Carpenter and Sandra Padgett to our staff.

In the spring of 1995, the Provincial Executive officially accepted the resignation of Bill Jones, effective December 31, 1995. The Senate gave the Executive the mandate to hire a full-time Executive Director to begin January 1, 1996. The Personnel Committee set to work and the Fall Senate approved the selection of Pascal LaRouche.

On September 6, 1995, we received some exciting news – our membership had reached 30,000!

Health Plans

Our Health Plans had substantial reserves which allowed STO/ERO to provide increased benefits with no rise in premiums for the 1995-1996 year. This was the year that Johnson Insurance Limited, our group benefits plan administrator, officially changed its name to Johnson Incorporated.

Communications

In March, our Provincial Newsletter Committee planned and presented a highly successful seminar for District Newsletter Editors. This year we were happy to see several Districts publish their first newsletter: District 5, Cochrane & Timiskaming; District 6, East Parry Sound Unit; District 31, Wellington; and District 38, Lambton.

Districts

Visiting our Districts and Units throughout Ontario was most enjoyable. I was well received and appreciated all the courtesies extended to me, plus the recognition of my attempts to speak French.

On my visit to District 42, British Columbia, I was involved in an innovative and ingenious idea. Bill Sheppard, President of District 42, and Malcolm Stanley, tour leader for our new stay-put holiday in Victoria, B.C., planned several activities that could be mutually enjoyed by

the tour group and the district members. I was the first President to be invited to speak at one of these events. It was exciting and memorable to be part of this happening.

Four Districts celebrated their own 25th anniversaries this year:

District 1, Rainy River; District 2, Thunder Bay; District 12, Norfolk; and District 26, Kenora.

The Provincial Executive developed a District Awards Certificate so that local members could be honoured for their volunteer services.

Other Presidential Duties

I presented the report of STO/ERO to the annual OTF Board of Governors' meeting. I represented STO/ERO at the annual banquets of OTF, FWTAO, OPSTF, OSSTF and OAWST. The OECTA dinner was on the same night as OSSTF and Bill Jones represented us there. I also accepted invitations to speak at some of the Ontario Association of Superannuated Teachers' branches.

Outside Contacts – Pensions

Anne Wilson, President of OTF, asked me to arrange a meeting between representatives of our two organizations. A good working relationship was established and Bill Jones and I were able to give the President and Secretary-Treasurer (Margaret Wilson) a better understanding of the work of STO/ERO. Representation on the OTPP Board was discussed and OTF agreed to receive nominations from STO/ERO for the Board of Directors of OTPP.

Through continual contact with the Ontario Teachers' Pension Plan Board, an agreement was reached that the OTPPB would accept a nomination to its Benefits Adjudication Committee directly from STO/ERO.

The Executive appointed Bill Jones to represent STO/ERO on the OTF Pension Negotiations Committee.

At the AGM of the Canadian Association of Retired Teachers' in Ottawa, Bill was elected President of CART for a second term.

There was a change in the leadership of the Ontario Government from the New Democratic Party to the Progressive Conservative Party. Contact was immediately established with the new regime. We repeated our request to have

the Pension Benefits Act amended to allow STO/ERO direct representation on the Ontario Teachers' Pension Plan Board.

STO/ERO continued to address contentious issues. Submissions were sent to the provincial and federal governments as the case warranted, for example:

- the decrease in payment for Out of Province Emergency Medical Care;
- federal discussion paper on Jobs and Growth-Improving Social Security in Canada;
- the impact on present and future retirees of the claw-back of OAS; and
- the proposal to impose a tax on Health Premiums.

Senate

A new dimension, looking to the future, was added to the 1995 May Senate Meeting in the shape of a Senate Forum. The topic was "STO/ERO in The Year 2000." The Senators enjoyed the opportunity to work together and have input.

At the 1995 October Senate, Claude Lamoureux, CEO of the OTPPB, informed us that the Board was in the midst of correcting errors found in the calculation of our pensions over the years.

At the October Senate banquet, a gala farewell was given to our retiring Executive Director, Bill Jones, whose dedication to STO/ERO had been most apparent. He believed that the "The Superannuated Teachers of Ontario/ les enseignantes et enseignants retraités de l'Ontario is the best organizational friend a retired teacher can have." I agree. Here, friendship, caring, serving and protection in the areas of pensions and health insurance are promoted, and the mystic tie which distinguishes STO/ERO is established.

The position of President of STO/ERO is a transitory one. The individual holding this office each year is neither an end nor a beginning, but a link in the chain of future growth and development of STO/ERO. It was an honour and a privilege to have served as President and be a part of that chain.

Ce fut un honneur de vous servir de présidente.

~ Executive ~

Roland Bidal

William Courtney

Muriel Hill

James W. Baker

William Sly



ROLAND BIDAL



1995-1996 PRESIDENT

District 4,
Sudbury & Manitoulin

*My presidential year
was one of the
many highlights
of my career
as an educator.*

When presiding over an Executive of your peers for an organization that had become dynamic and full of energy, it is difficult to single out events that did not originate or finish the year before or after your mandate.

I recall as a neophyte Executive Member wondering why STO/ERO, situated in Toronto with members across Canada, did not possess an 800 telephone number, and subsequently initiating a motion to acquire one.

The highlights of my presidential year were numerous and I wish I could list all of them.

- I continued to champion the excellent initiative of visiting as many as possible of our Districts, including the very active District 42 in British Columbia.
- With the support of the Executive, we continued to actively pressure the OTPPB, OTF and the Provincial Government to have a sitting member on the Teachers' Pension Plan Board.
- We monitored closely the Ontario Government initiatives concerning:
 - our health and welfare programs;
 - changes that the Government wanted to make to our Pension Plan; and
 - ARM and OTIP health plan initiatives.
- The Executive made presentations to the Ontario Government concerning the College of Teachers with regard to the status of retired teachers within the College.
- As STO/ERO membership grew, so too did the staff complement, and space became a problem at 1260 Bay. We subsequently acquired more space in the building when OECTA vacated their offices. The Executive directed our new full-time Executive Director, Pascal LaRouche, to look into the possibility of STO/ERO purchasing its own building.
- I had the benefit for most of my team of being the first President to work with a full-time Executive Director.
- In the latter months of my presidency, the Executive met in Orillia to study possible organizational restructuring, and the resolutions submitted by STO/ERO's 42 Districts who participated in a commissioned study on the future of a growing organization, as it stood on the threshold of the 21st Century.

Many resolutions brought forth by the Committee were adopted and implemented immediately by the 1996 Fall Senate, and STO/ERO moved into the 21st Century before its time.

My presidential year was one of the many highlights of my career as an educator.

It parallels:

- my 36 years as an educator and director;
- being named a Fellow of Ontario Teachers' Federation, and
- receiving "La Decoration du Mérite Franco-Ontarien en Education de l'organisation des enseignantes et enseignants franco-ontariens."

I was honoured to have had the opportunity of working in co-operation with many professionals in AEFO, OTF and STO/ERO.

Quand vous avez assumé la présidence d'un conseil de direction formé de vos pairs pour un organisme devenu très dynamique et rempli d'énergie, il n'est pas facile de distinguer les activités qui ont commencé avant l'année de votre mandat de celles qui se sont terminées après.

Je me rappelle qu'à mes débuts au conseil de direction, je me suis demandé pourquoi ERO/STO, établi à Toronto et ayant des membres partout au Canada, n'avait pas de numéro d'appel sans frais, et j'ai présenté une motion pour en obtenir un.

Les faits saillants de mon année à la présidence sont nombreux et j'aurais aimé pouvoir les énumérer tous.

- J'ai continué de défendre l'excellente initiative qui avait été lancée pour visiter le plus grand nombre de districts possible, y compris notre district très actif de Colombie-Britannique, le district 42.
- Avec l'appui du conseil de direction, nous avons continué de faire pression sur le Conseil du régime de retraite des enseignantes et des enseignants de l'Ontario (CRREO), la Fédération des enseignantes et des enseignants de l'Ontario (FEO) et le gouvernement provincial afin d'obtenir qu'un membre de l'organisme siège au CRREO.
- Nous avons suivi de près les initiatives du gouvernement par rapport :
 - à nos programmes de santé et de mieux-être;
 - aux modifications envisagées pour notre régime de retraite; et
 - aux projets lancés par les régimes d'assurance RAEO et ARM en matière de soins de santé dans leurs propres organismes.
- Le conseil de direction a fait des présentations auprès du gouvernement de l'Ontario au sujet de l'Ordre des enseignantes et des enseignants de l'Ontario pour se pencher sur le statut des enseignantes et enseignants retraités par rapport à l'Ordre des enseignantes et des enseignants de l'Ontario.

- À mesure que le nombre de membres d'ERO/STO augmentait, l'effectif en personnel et les locaux dont nous disposions au 1260, rue Bay, sont devenus un problème. Nous avons obtenu plus d'espace par la suite quand l'OECTA a quitté les locaux qu'il occupait dans l'immeuble. Le conseil de direction a demandé à notre nouveau directeur général, Pascal LaRouche, de réfléchir à la possibilité, pour ERO/STO, de faire l'acquisition de son propre immeuble.
- J'ai eu la chance d'être le premier président à travailler pendant toute une année avec un directeur général à temps plein.
- Dans les derniers mois de mon mandat, les membres du conseil de direction se sont réunis à Orillia pour se pencher sur la restructuration possible de l'organisme et sur les résolutions soumises par les 42 districts d'ERO/STO qui avaient participé à une étude commandée afin de réfléchir à l'avenir de l'organisme et à sa croissance, à l'aube du 21^e siècle.

De nombreuses résolutions issues du comité ont été adoptées et mises en œuvre immédiatement après l'assemblée d'automne du sénat d'ERO/STO, et ERO/STO a fait son entrée dans le 21^e siècle en avance sur son temps.

Mon année à la présidence fait partie des nombreux points marquants de ma carrière d'éducateur.

D'autres faits marquants ont été :

- mes 36 ans de carrière comme éducateur et administrateur;
- le titre de membre émérite qui m'a été décerné par la Fédération des enseignantes et des enseignants de l'Ontario; et
- la décoration du 'Mérite franco-ontarien en éducation' qui m'a été accordée par l'Association des enseignantes et des enseignants franco-ontariens.

Cela a été tout un honneur pour moi d'avoir eu l'occasion de travailler en collaboration avec de nombreuses professionnelles et de nombreux professionnels de l'AEFO, de la FEO et d'ERO/STO.

- *Executive* -

William Courtney

Muriel Hill

James W. Baker

K. Wayne Tompkins

Eldred Cook



WILLIAM COURTNEY

William Courtney

1996-1997 PRESIDENT
District 17, Simcoe

Our total membership was in excess of 36,000 and growing, making "50,000 by 2000" not an unrealistic expectation.

At the time of my election as President of STO/ERO in October 1996, I was privileged to be affiliated with District 7, Windsor-Essex, and later with District 17, Simcoe.

While President, I participated in the following activities:

- Visited thirty-two Districts/Units
- Addressed six Regional Forums
- Attended five Affiliate Annual General Meetings
- Addressed the 1997 OTF Board of Governors' Annual Meeting
- Chaired 18 Provincial Executive meetings
- Attended 21 Committee meetings
- Participated in five seminars and five teleconference meetings

This totalled over 140 STO/ERO days. In my final report to the Provincial Executive, I recommended assigning Provincial Executive members as liaison to Districts in the future, to help reduce the workload.

The following is an attempt to highlight some STO/ERO events during 1996-97.

Senate

In October 1996, the Fifty-First Senate approved a Restructuring Project according to specific goals. Approval was given to hold six Regional Workshops which were held in London, Toronto, Kingston, Sudbury, Dryden, and Victoria, B.C. between January and April 1997. The Ad Hoc Forum Committee presented a report to the Fifty-Second Senate Meeting in the spring.

The May 1997 Senate decided to compress the timeline for amalgamation of standing committees by one year in the areas of Communications, Health Insurance Services, Membership Services, Pension Issues and Political Action. The Senate also decided that each District will be eligible to send two Senators and one District Observer to the Senate, commencing in October 1997.

The May Senate also took the following actions:

- Approved the Ad Hoc Political Action Committee becoming a Standing Committee.
- Expressed strong opposition to any attempt by the Government or OTF to withdraw money from the Teachers' Pension Plan without the full status participation of STO/ERO in such negotiations.
- Embarked on a study of how to secure official representation on the Teachers' Pension Plan Board for retired teachers.
- Stated that a pension based on the "Best Five" is the goal for all our members.
- Increased the Annual and Special grants to Districts.

Sparks were set off at the Fifty-Third Senate meeting in October 1997 by Bill 160, the *Education Quality Improvement Act*. The following actions took place as a result of Senate deliberations:

- A "Bill 160 Information Kit" was distributed to a Senator from each of STO/ERO's 42 Districts.
- The Executive held a media conference immediately after the Senate at which newly-elected President, Muriel Hill, and the Provincial Executive, expressed support for the teachers.
- Several of our Senators joined the teachers who were protesting that day outside the Minister's offices at Bay and Wellesley Streets.

- A letter was sent to Premier Harris condemning his government for its undemocratic actions in forcing Bill 160 on the people of Ontario without their full participation.
- A letter of support and a contribution of \$25,000 were sent to OTF to help with extensive costs incurred during this time.
- Ads were taken in the *Globe and Mail* and *le Droit* expressing support for the teachers.

Awards

Josephine Stemerowicz received the prestigious Founding Member Award for her outstanding contribution to STO/ERO.

Staffing

Pascal LaRouche joined the staff officially on January 1, 1996. This was the first full year for STO/ERO with a full-time Executive Director.

Increasing services and programs, with the resulting increased workloads, necessitated the hiring of additional staff at provincial office.

During the summer of 1997, the Personnel Committee and the Provincial Executive were engaged in replacing Rosemarie Edwards, who retired in August. We were successful in obtaining Colette Cunningham as our Assistant Executive Director; she joined the staff in October. Colette was formerly Office Manager with OTF.

Pension Entitlement Review

In February, 1997, STO/ERO applied to the Remissions Committee of Revenue Canada for an order to reduce the unjust taxes that hundreds of our members had to pay on the OTPPB lump sum payments. We had over 1,700 members on file as of September 1, 1997. We received an encouraging response from the Hon. Paul Martin, Federal Minister of Finance, indicating that there might be an issue which required redress.

Communications

The *District Updater* kept key members at the Provincial and District levels well informed, and the STO/ERO website was up and running. Teleconference meetings were introduced.

The Bell Ambassador Program ended September 30, 1997 and, due to Bell cutbacks, was not renewed.

College of Teachers

- The legislation was passed.
- The Governing Council was elected.
- The free membership period lapsed.
- Invoices were sent to all retired teachers, and our telephone lines were hot.
- The Provincial Executive requested a meeting with the College of Teachers to obtain answers to our members' questions.
- We asked the College to establish a life membership for retired teachers with no fee for such membership.

Seniors' Benefit 2001

The Pension and Retirement Concerns Committee prepared a submission to the Federal Government on this issue.

Finances/Investments

The Constitution was amended to ensure that all Health Reserves and Investments were brought under the Provincial Executive control. The Provincial Executive approved in principle STO/ERO investing in real estate.

Membership Growth

Approximately 2,500 non-member, retired teachers chose to join STO/ERO rather than pay the \$4.00 per month administration fee to continue to participate in our Health Plans. Our total membership was in excess of 36,000 and growing, making "50,000 by 2000" not an unrealistic expectation.

Insurance Benefits Plans

STO/ERO Insurance Benefits Plans were considered a model second to none, and we were flattered to have our Health Plans "copied" by our competitors. In the fall of 1997, STO/ERO established a new stand-alone plan "Education Support Services Retirees Plan" (ESSR), to become effective January 1, 1998.

Conclusion

This is my report of the highlights from the 1996-97. It is very difficult to peg events to a Presidential year. During my 10+ years of participation in STO/ERO at the Provincial level, I came to realize that most issues have no fixed beginning and definitely **there is no end ... they are ongoing.**

~ Executive ~

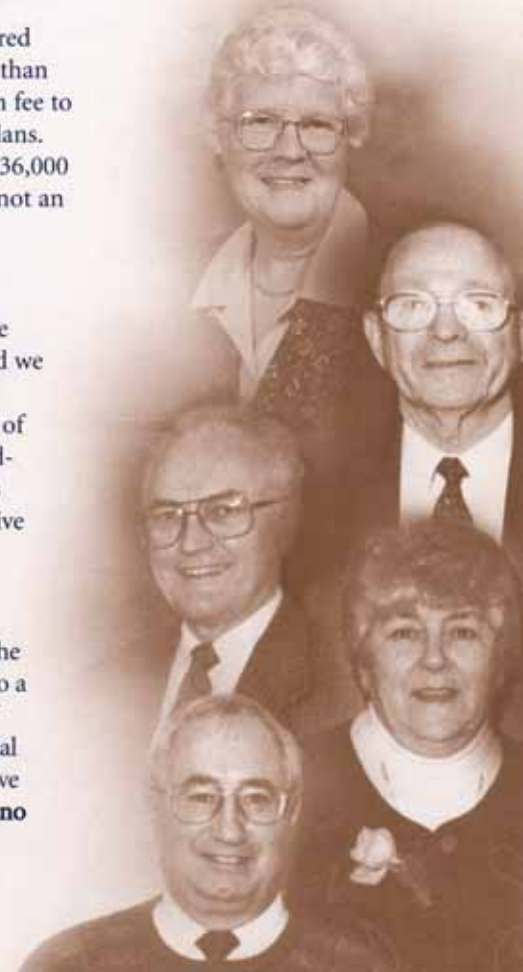
Muriel Hill

James W. Baker

K. Wayne Tompkins

Hilda Clark

Roland Bidal





MURIEL HILL

1997-1998 PRESIDENT
District 8, London Middlesex

As I reflect on my years on the Provincial Executive and my year as President, I realize the many changes these years have brought. Some of the greatest changes and challenges in the history of the organization occurred during these years, and many more will be faced in the years ahead.

Membership rose from around 25,000 in the early 1990s to over 41,000 by the end of 1998. The demographics also changed as many teachers were retiring and joining RTO/ERO at a much younger age.

In May of 1995 the Senate set in motion a significant reorganization of the committee structure. This resulted in a reduction in the number of committees – some were disbanded, some amalgamated, while others were given a new focus.

Provincial Office

We hired our first full-time Executive Director, who joined the organization in January 1996, and a new Assistant Executive Director just before the October 1997 Senate. Our staff changed and increased over 100%, as did the workload for staff and volunteers.

During 1997-98 there were many firsts. We changed our name and our logo (which is copyrighted), we identified our 'official' colours (dark blue and copper); purchased a building, and hired two professional investment firms to manage our investments and reserves, which had grown significantly.

Senate and Political Action Activities

The 1997 October Senate (the first at which each of our 42 districts was represented by two Senators instead of one) was extremely lively and spirited, with much debate and numerous resolutions being passed concerning Bill 160, and our support for active teachers.

We certainly faced new challenges – Bill 160 (*the Education Quality Improvement Act*) with its upheaval in education and resulting "Days of Protest", the new College of Teachers, Pension Entitlement Review and Pension Negotiations.

OTF and the Affiliates, Secondary and Elementary, took the first united Provincial political action and the Days of Protest started with a rally at Queen's Park. At the close of Senate, many of our Senators got to work and, with very limited materials at their disposal, somewhat ingeniously produced posters and placards and joined their active colleagues in a tangible show of support.

During the Senate, media releases were developed and, immediately following the close of Senate, the new Provincial Executive held its first ever media conference. In the days that followed, acting on the intent and in the spirit shown by our Senators, a financial contribution and a letter of support were sent to the OTF President. As well, we took out advertisements in the *Globe and Mail* and *Le Droit*, demonstrating our support for the teachers.

When the *Act* passed in December 1997, it altered the collective bargaining process for teachers by putting negotiations under the LRA (Labour Relations Board). It also increased instructional time and removed key working conditions from the realm of collective bargaining.

During the non-business activities the Founding Member Award was presented to Helene Legros from District 6, Nippissing-Muskoka at the Senate dinner, where we enjoyed the talents of the Amambile Boys' Choir.

*The year 1997-98
was a year to be
remembered.
RTO/ERO
had a new name,
a new committee
structure and
a new home.*

Following the October 1997 Senate, things moved at a furious pace. In November we held our first Executive Retreat to establish priorities and plan for the year ahead.

In keeping with our goal to improve relations with OTF and develop relationships with other organizations, several meetings took place with the OTF President and Secretary-Treasurer. The President, First Vice-President, Second Vice-President and Executive Director met with the Registrar, Chair of Council and senior staff of the College of Teachers, and a discussion was initiated regarding honorary membership for our members.

In January 1998, the Political Action Committee, under the Chairship of Dr. Bob Williams, District 39 - Peel, met for the first time as a Standing Committee. Letters were sent to Premier Mike Harris, and the Minister of Education, Dave Johnson, requesting a meeting with regard to pension negotiations.

New Name – New Initiatives

The May 1998 Senate passed a resolution that the name of the organization be changed and, on July 1st, The Superannuated Teachers of Ontario, STO/ERO, officially became The Retired Teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario (RTO/ERO).

The Project Overseas Committee was disbanded and a new committee, Project – Service to Others, was established. A budget of \$40,000 was set aside to enable RTO/ERO to fund projects, up to \$4000 each, which were considered worthy of support and would raise the profile of RTO/ERO in local communities. The new Committee, under the Chairship of Peter Gnish, District 15 - Halton, worked long and hard developing a comprehensive application process whereby our Districts would be invited, on an annual basis, to submit applications. The project could be proposed by any member or number of members but would require the official endorsement of the District Executive, who would submit the application.

The Provincial Executive approved a new membership card and a new Information Kit

reflecting the changes, to be in place for 1999. To serve the membership in a more effective fashion, our communications media began to undergo significant change, which took advantage of our improving technology.

Our *Newsletter* (issued three times a year) and *Facts and Impressions* (issued after each Senate) were combined into a new quarterly magazine. Under the interim title, *RTO/ERO Newsletter*, the publication was given a very professional “new look”; a monthly news bulletin, the *District Updater*, was introduced and sent to District Presidents and Committee Chairs; our Web Site was established and updated on a regular basis with important information for our members; our health benefits program and membership applications were now published “on the web.”

The Executive approved a new gold President's Pin, to be presented to each incoming President by the retiring President. This Pin is imprinted with the new RTO/ERO logo, with the year of the presidency engraved on the back. The Pin is a permanent keepsake, and replaces the Pin (which had worn out from use) that had been passed along year after year to each incoming President.

The October 1998 Senate lasted for three days, the first day being devoted to an extremely effective Political Action workshop – RTO/ERO set out its political agenda: Pensions, Health Care and Education. The second annual Executive Retreat was held in November. The new Executive set its priorities and planned political action strategies, which led to an extremely successful ‘mail-in’ campaign that prompted Premier Mike Harris to promise to listen to the RTO/ERO position in pension negotiations.

The year 1997-98 was a year to be remembered. RTO/ERO had a new name, a new committee structure and a new home. All of the changes – new logo, official colours, new information packages, and improved communications media – enhanced our profile. They were distinctive, professional and appropriate for the organization as it approached the new millennium.

- Executive -

James W. Baker

K. Wayne Tompkins

Hilda Clark

Velda “Val” Alcock

William Courtney



JAMES W. BAKER

James Baker



1998-1999 PRESIDENT
District 15, Halton

1998-99 was the year in which RTO/ERO truly came of age. Much of the success of the year was a natural progression – the result of the work of Past Presidents, Executives, Committees and members of Senate. Our numbers increased from about 32,000 in early 1996 to over 42,000 by the end of 1999, as the ‘baby-boomer’ teachers retired. The committee structure was streamlined, a Political Action Standing Committee was formed, and Project Overseas was replaced by Project – Service to Others, emphasizing needed assistance to community projects at the District level. The organization took a new name, a new logo, and chose an official colour scheme.

Pensions – Partnership

Until 1992, RTO/ERO was able to negotiate directly with the Provincial Treasury Board for needed benefits for its members in areas such as low pensions, indexing, etc. However, this privilege was removed in 1992 when the Partners Agreement between OTF and the Provincial Government assigned the responsibility of negotiating improved benefits for both active and retired teachers to OTF. OTF was adamant that since the Teachers’ Pension Plan is ‘defined’ (based on years of service, average of the best five years, plus indexing) retirees were not entitled to further improved benefits. OTF also stated that RTO/ERO could not expect direct representation.

In the years following, the Provincial Executive and Senate attempted to persuade OTF to consider softening its position, but to no avail. The Senate directed the Executive to take whatever action was necessary to obtain the required representation.

The Political Action Committee conducted a Senate workshop and mobilized the Districts. A decision was made to run a non-partisan campaign, seeking representation with Ontario Government assistance. A highly successful mail-in campaign took place, with 21,300 out of 41,000 members returning their cards of support within six weeks. In the Throne Speech, the Government promised that it would work to ensure “that the voice of retired teachers is heard in decisions about the pension plan of which they are beneficiaries.”

*RTO/ERO
proved that it
was a political force
to contend with, and
an organization
that no longer
would be taken
for granted.*

TPP Lump Sum Payments

RTO/ERO assisted many of its retirees who had received retroactive lump-sum payments from the Ontario Teachers' Pension Plan but were heavily taxed by the Department of National Revenue. Our involvement caused the Federal Government to grant some redress. RTO/ERO proved that it was a political force to contend with, and an organization that no longer would be taken for granted.

Other major changes that occurred during the year included the complete revision of the Constitution by the Constitution Committee. The Newsletter, directed by the Communications Committee, took on a more professional appearance, incorporating the new logo and the new copper/marine colour scheme.

New Provincial Office

It was decided to relocate from the rented facility in Federation House at 1260 Bay. The rapid growth in membership, and a more complex organization, led to an increase in office staff and a demand for more office space. Eighteen Spadina Road was purchased in October, both as the new office, and as an investment property. After considerable renovation, our office accommodation was ready and occupied at the end of the May 1999 Senate.

Membership Cards

New membership cards reflecting our new name and official colours were issued to the entire membership. Producing the new card provided the opportunity to complete the transition of having a "membership number" as identification, rather than a member's S.I.N., responding to our members' increasing demand for privacy.

Kosovo Refugee Relief Fund

The Senate passed a resolution to make a donation to the Kosovo Refugee Relief Fund – a fund set up to help Kosovo refugees adjust to their new homes in Canada. In June of 1999, at the RTO/ERO offices, and with the assistance of First Vice-President Wayne Tompkins, I presented a cheque for the sum of \$10,000 to the Regional Director of the Canadian Red Cross.

In all, 1998-99 was an eventful year.

~ Executive ~

K. Wayne Tompkins

Velda "Val" Alcock

Georges Gauthier

Ronald M. Stephen

Muriel Hill





K. WAYNE TOMPKINS

Wayne Tompkins

During my year as President of RTO/ERO many significant events took place. What follows highlights some of those events.

1999-2000 PRESIDENT

District 20,
Lennox & Addington,
Frontenac, Leeds & Grenville

Official Opening of 18 Spadina Road

During 1998, the Executive and senior staff conducted the search for new premises. Several properties were inspected and one or two considered as possibilities. We moved into 18 Spadina Road following the 1999 Spring Senate Meeting. After a period of settling in, arrangements were made to host an Official Opening around the time of the October Senate, when former presidents and other delegates would be in town and able to attend the event.

Elizabeth Witmer, Minister of Health and Long Term Care, accepted our invitation, and graciously performed the honours at the ribbon-cutting ceremony. Among the many guests in attendance were Barbara Sargent, President of OTF, as well as representatives from the College of Teachers, The Qualifications Evaluations Council of Ontario, our legal counsel Borden & Elliott, and Robin Tharin and Rutherford Contracting Limited, the Architect and contracting firm responsible for the renovations to the building.

(When an announcement was made in the Newsletter noting the address of our new premises, we were contacted by a member whose spouse, Paul Irvine, had been born at 18 Spadina Road in the 1920's. Paul and his wife, Lou, were delighted to accept our invitation to attend the opening ceremonies.)

Service to Members – Affinity Program

RTO/ERO is an organization that has been built on the expressed needs of its members. Many of our 42,000 members requested that RTO/ERO provide a value-added program. We were pleased to introduce the Affinity Program, the details of which are featured in the March 2000 Newsletter. Our new Affinity Partners: TD Bank; MedicAlert; Choice Hotels; Avis Car Rentals joined our original service providers – Johnson Inc. and Travel Guild.

RTO/ERO

*is an organization
that has been
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expressed needs
of its members.*

Long Term Care Plan

Our members requested that RTO/ERO provide an optional long term care program. There was no such program available at the time. At our request, Johnson Incorporated prepared a proposal for the consideration of the Health Services & Insurance Committee and the Provincial Executive. After careful examination of the implications and cost, if any, to the health plans, we agreed to present the proposed plan to our membership.

Project – Service to Others Program

Geared to recognizing the work of retired teachers across Ontario, this new program proved to be a very popular and worthwhile addition to our services to members – exemplifying our motto *Service to Others*. In only its second year, seven projects were approved for funding; the selected projects were: a Play Care Centre in Thunder Bay; History of a Parry Sound High School; Millennium Festival of Family Olympics in Bruce County; “Bags Plus”, an RWTO program begun by a group of women teachers in Frontenac to help women and children who have been forced to move from their homes; Debates in French Workshops and Tournaments in Ottawa-Carleton; Laughter for Life Humour Therapy, Lanark; and an Educational Summer Camp for ages 6-12 in Chatham-Kent.

Long Range Planning

The provincial reorganization of political and electoral boundaries raised the issue of school

board boundaries no longer being congruent with RTO/ERO'S district boundaries. An ad hoc committee was struck, chaired by Bob Neal, District 16, Toronto, to study the matter and recommend a course of action. The group produced a comprehensive report, with several recommendations. While the status quo remained for the district structure, the report effectively set out a process for the formation of districts and units, which was approved by Senate and incorporated into the RTO/ERO Constitution.

Outside Organizations – OTF

The Executive set to work to attempt to overcome the difficult relationship we were experiencing with OTF. We were pleased with the response from President Barbara Sargent, who encouraged re-establishing ties between the organizations.

New Executive Director

We received the resignation of Pascal LaRouche who served for five years as Executive Director, and the search was on for a replacement. For the first time, a consulting agency was hired to conduct the search. The Personnel Committee was very much involved in the process, and the end result was the hiring of Terry Lynch, effective January 1, 2001.

I was honoured to have served as President of RTO/ERO.

- *Executive* -

Velda “Val” Alcock

Ronald M. Stephen

Lewis (Mickey) Contini

David A. Hilton

James Baker



VELDA "VAL" ALCOCK

Velda Alcock



2000-2001 PRESIDENT
District 42, British Columbia

*Our Senate
meetings are
vibrant,
issue-oriented,
and effective.*

What an honour to be President of RTO/ERO. When I retired and moved to British Columbia, I did not expect to spend winters in Ontario again, but I experienced harsh winter weather and warm, wonderful memories of a year filled with change for our more than 46,000 members.

Staff Changes/18 Spadina Road

Our competent staff met the challenges of continued increases in membership, numerous meetings and expanded roles of committees and executive, and experienced major upgrades in technology.

At the beginning of my term, Pascal LaRouche left our employ and Terry Lynch became our Executive Director. In September, Simon Leibovitz, Information Officer, and Malcolm Ingram, Pension and Benefits Officer, joined our staff.

Long Range Planning

Our Provincial Executives have always planned ahead. However, to formalize our organizations' objectives, a comprehensive provincial long-range plan was developed in collaboration with our committees.

The Executive established monthly liaison calls and visits to their assigned Districts, allowing information and feedback to flow faster and more frequently.

An ad hoc committee was appointed to study the process for the formation of districts and units. A recommendation was made to the 2001 Fall Senate which resulted in comprehensive amendments to the Constitution.

Committees

I enjoyed attending meetings as committees developed individual long-range plans in order to fulfil their specific mandates.

■ **Pensions and Retirement Concerns**

The OTPP achieved substantial gains in several areas including CPP improvements, permanent 85 factor, etc. The implementation of the "Best Five" was one change that brought congratulatory phone calls to RTO/ERO for its perseverance toward achieving this goal.

Every April, the Provincial Executive attends the OTPPB Annual Stakeholders' Meeting. Terry Lynch and Malcolm Ingram are actively involved with the OTF Pension Committee and RPW planning.

■ **Health Insurance Program**

After some instability and two years of premium increases, 2001 saw a dramatic increase in member participation, resulting in stabilization of our premiums and reserves. Universal health plans were discussed provincially with OTF, but were placed on hold.

■ **Budget and Finance**

We are proud that we have had no fee increases, yet continue to operate with comfortable reserves and a strong annual budget.

■ **Member Services**

This committee deals with membership issues, RPWs, goodwill, travel and our growing affinity program and produced a short video to assist in promoting RTO/ERO, as well as recruitment.

■ **Communications**

Our Newsletter achieved magazine status and the monthly *District Updater* continues to keep districts informed in a timely fashion. We saw tremendous growth in our district web sites.

■ **Project – Service to Others**

What a good time this committee had spending \$40,000 to finance 16 projects submitted by our districts, aimed at raising RTO/ERO's profile in their local areas. The Senate increased this budget to \$50,000.

■ **Political Action**

RTO/ERO is a politically involved, dynamic organization. In what is expected to be an ongoing occurrence at Senate, Lynn McLeod, Liberal MPP for Thunder Bay-Atikokan, became the first of many politicians to address the Senators during lunch.

Members were encouraged to react to the proposed deregulation of electrical energy, to survey political candidates, and to express their views on local issues.

■ **Constitution**

This committee ensures that our Constitution is updated according to Senate decisions, trains future Speakers for Senate and assists Districts to keep their District Constitution documents current.

■ **Awards**

The 2001 recipient of the Founding Member Award was Ken Low of District 2 – Thunder Bay. Because of ill health, Ken was unable to attend Senate to receive his award. Provincial office made arrangements with his district president to have Beverley Polowy present the framed certificate at a district meeting on October 2. Unfortunately, Ken died the day before the presentation was to be made.

■ **Nominating**

Elections for Provincial Executive positions are becoming a reality at Fall Senate.

Senate

What a difference I have witnessed over the years! Our Senate meetings are vibrant, issue-oriented, and effective. Members participate more fully each year and interesting entertainment makes for a happy event.

Visits to Districts

My map of Ontario highlights the various Districts and Units I was privileged to visit. I was deeply touched by the warm welcomes, and enjoyed watching our local groups in action.

OTF

I addressed the OTF Annual Meeting, and attended various affiliate and RWTO annual dinners. Although we have witnessed instability in our relationships at times, RTO/ERO is recognized by OTF as a stable, political body, and our working relationship continues to grow.

CART

RTO/ERO is a member of the Canadian Association of Retired Teachers. Our size alone, when compared to other provincial organizations of retired educators, dictates that we should be an active participant. I had the honour of serving on the CART Executive this year, and assisting in the preparation of a long-range plan and a submission to the Romanow Commission on Health Reform. CART, based in Ottawa, is able to address our members' concerns at the Federal level.

September 11

This day changed us all and our world. I recall the disbelief, the numbness which we experienced at a Health Services & Insurance Committee meeting at 18 Spadina Road. Although we mechanically forged on and completed our recommendations for Fall Senate, our true concern was for our families, our country, our world. May we never have to experience another such day.

My thanks to all members for their support, friendship and memories of this wonderful year. A special thanks to my Executive and Committee Chairs for their support and encouragement – to the staff at 18 Spadina who assisted at all times, and whom I befriended – to Stan Woodcock, whom I married in 2000 and who supported me when I was away from home or accompanied me in my travels.

My aim was to serve all of our RTO/ERO members and to assist in bringing changes which would improve our services to the membership at large. I trust I have made a difference to this organization, which proudly represents the interests of all retired educators of Ontario.

~ Executive ~

Ronald M. Stephen

Lewis (Mickey) Contini

Beverley J. Polowy

Max Radiff

K. Wayne Tomkins



RONALD M. STEPHEN

Ronald Stephen



2001-2002 PRESIDENT
District 7, Windsor-Essex

It was an honour to serve as President of RTO/ERO during a year of great activity and many changes. Much was accomplished through a team effort: Val Alcock, Mickey Contini, Beverley Polowy, Max Radiff and Helen Biales, supported by Standing Committees and District Executives.

Terry Lynch, Executive Director, Colette Cunningham, Assistant Executive Director, our newer senior staff members, Malcolm Ingram, Pension and Benefits Officer, and Simon Leibovitz, Communications Officer, together with the excellent support of the administrative staff, made everything function effectively.

The Executive had previously established five main goals for the organization and developed procedures that would involve all levels of RTO/ERO.

Enhanced Relationships

- With the Executive Director, I presented RTO/ERO's goals and programs to the Presidents and Chief Executive Officers of OTF, ETFO, OECTA, AEFO, and OSSTF. We made known our concerns about any negative impact the dispute between OTF and OSSTF might have on the Pension Partnership and the negotiations process.
- Met three times with senior officials of the Ontario College of Teachers and managed to persuade the College and the Ministry of Education to grant an exemption from the PLP (Professional Learning Program) for retired teachers who might wish to do supply work on a short or long-term basis.
- Met with the Supervisory Officer and Principals' Council leadership.
- Reached out to CART (Canadian Association of Retired Teachers) with advice and financial support. My predecessor, Val Alcock, serves on the CART Executive and Pierre Drouin, an RTO/ERO member from Ottawa District, became the Executive Director. This gives RTO/ERO a voice across Canada with other provincial retiree organizations, and improved access to the Federal Government.
- Attended OTF and Affiliates' Annual Dinner Meetings.

Restructuring Initiatives

- Through Senate, a major review and restructuring of membership categories was introduced to broaden eligibility and make it easier to classify membership in RTO/ERO.
- Enhanced our electronic communications between Districts and Provincial Office.

Marketing RTO/ERO

- We produced a 7-minute video in both official languages, providing an overview of RTO/ERO's programs and services.
- Held a contest to find a new name for the Magazine – Wilf Smyth from District 9, Huron Perth was the winner. Part of his rationale for the name "Renaissance" was, "the new spirit – a reaching out to new and younger members."
- Introduced Retirement Workshop sessions for administrative personnel. They are a great tool for bringing RTO/ERO's message to senior school board personnel.

Financial Stability

- Examined and revised our investment guidelines and policies. RTO/ERO finished the year with a balanced budget and a substantial surplus, achieved in part by an increase in membership and a careful monitoring of our expenditures.

*I was fortunate
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were achieved.*

- Established an Audit Committee which replaced the Budget and Finance Committee. This new Standing committee is an independent body which oversees the organization's financial reporting.

Service to Members

- Major improvements were made in our health plans without increasing premiums, and with a reduction of 5% in the semi-private hospital premium. We undertook an actuarial study, which will be used to keep our plans viable and affordable.
- Our Fact Sheets were updated and added to – we now have 48. A new index was developed to organize categories:

A Financial	E Legal
B Government	F Marital Matters
C Health	G Surviving Spouse
D Insurance	
- The Project – Service to Others budget was increased to \$50,000 in 2002 and \$60,000 for 2003, enabling more districts to receive funding for projects on behalf of their communities, children and our retirees and seniors.
- RTO/ERO's web site was revamped to provide information in a more user-friendly manner.

Political Action

- Waged a strong campaign against the proposed sale of Hydro One and deregulation of electrical energy, with our Political Action Committee providing excellent leadership;
- Responded to the Romanow Commission Report on the Future of Health Care in Canada, and the Kirby Report, making our concerns known about health care and seniors' issues;
- A Brief to the Education Equality Task Force gave us the opportunity to voice our support of active teachers and publicly-funded education.

Senate

- Approved the formation of the new District 43, Nippissing, which includes Unit 1 North Bay and Unit 2 Unité Française, formerly part of District 6, Parry Sound and Muskoka.

- We had guest speakers from the various provincial political parties: Fall of 2001, Lynn McLeod, Liberal MPP Atikokan-Thunder Bay; Spring 2002, Howard Hampton, NDP Leader, and in Fall 2002, Elizabeth Witmer, Deputy Premier and Minister of Education, who congratulated RTO/ERO on its lobbying efforts and expressed her appreciation for our "evenhanded approach and advice" in our submission to the Education Equality Task Force.
- OTF Presidents, Pearse Shannon and Phyllis Benedict brought greetings.
- At the October 2002 Senate, RTO/ERO Pins were presented to three retiring Committee Chairs: George Lamacraft, Communications; George Meek, Health Services & Insurance; and Jerry Prince, Member Services.

Other Events and Activities

- Met with the senior executive members of Johnson Incorporated.
- Senate honoured Len Stirling, Senior Vice President, Johnson Incorporated, and a good friend to RTO/ERO, on his retirement.
- Norm Thomas of Versatel Corporate Services Company (our printing and design house) was recognized for his long-standing relationship with RTO/ERO.

On a more personal note, I must express my appreciation for the welcome and support extended to me as I attended meetings and gatherings throughout our districts. The Executive liaison initiative is a very effective tool for direct communication with our District Executives.

I was fortunate to be your President in a year when activities increased, programs flourished and goals were achieved. As our Executive Director once reported in his column, "RTO/ERO is quickly becoming the envy of other public service organizations."

Future Presidents and Executives will continue to be: À votre service maintenant ...pour le soin de votre avenir. Here for you now...Here for your future.

I owe a debt of gratitude to everyone involved in making "my year" such a great success.

- Executive -

Lewis (Mickey) Contini

Beverley J. Polowy

Max Radiff

Helen Biales

Val Alcock





2002-2003 PRESIDENT
District 3, Algoma

LEWIS (MICKEY) CONTINI

As I complete my term as President and my fourth year on the Provincial Executive, I have many pleasant memories. It has been a very busy, but most enjoyable time.

Our most important achievement has been in the area of long-range planning by the Executive, Provincial Committees and Districts. We are in a position to say we've achieved most of our objectives in:

- Service to Members
- Marketing RTO/ERO
- Expanding Relationships
- Corporate Structure
- Financial Accountability

With all segments of the organization pulling together, we have accomplished much for the benefit of many – the RTO/ERO membership and seniors in general.

Senate approved a special grant for district recruitment activities, and these activities have paid huge dividends. As I write, we have surpassed the 50,000 mark in membership. The 50,000th member was profiled in the Fall 2003 *Renaissance*. Having first-class health plans has helped immeasurably in attracting new members.

We have a strong support team at our Spadina Road office, led by Executive Director, Terry Lynch. The addition of an Information Officer and part-time Pension & Benefits Officer in late 2001 has facilitated positive results at the Executive, Committee and District levels.

Our finances are in great shape, due to prudent management and investments. In November 2002 our part-time Financial Consultant, Rachel Bouchard, retired. It was decided that this should become a full-time position, leading to the hiring of our first Manager, Financial Reporting, Ewa Romanski. Our fees have remained constant, while at the same time we are able to provide new services and programs. Most importantly, we have accumulated health reserves to protect our health plans, we have our own building (an excellent place to work), where we have three tenants, as well as RTO/ERO.

Other Reasons to be Proud ...

In 2003, we gave \$60,000 to our Districts to finance Service to Others projects. The Committee was struck in 1998 and the first grants approved in 1999 – they continued to create good public relations for RTO/ERO and help fund worthy community projects. In a similar vein, our Goodwill grants assist our districts with their own goodwill programs as they reach out to members in need; and our Provincial Goodwill Work Group, under the auspices of the Member Services Committee, continues its good work – providing assistance and support to our members. Service to Others is ongoing.

*Our relationships
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are extremely
positive and
continue to thrive.*

The October 2002 Senate approved the formation of our first new District in many years, officially known as District 43, Nipissing, which is comprised of Unit 1, North Bay and Unit 2, Unité Française. District 6 is now identified as Parry Sound and Muskoka. I have travelled to a number of our Districts and intend to visit several more before the end of 2003.

We raised the political awareness of our members to new levels by meeting with key politicians from all political parties. In the first half of my term I was involved with 12 of those meetings. Through the second half, in readiness for a potential provincial election, arrangements are under way for similar meetings where we can present RTO/ERO's position on major issues that we believe are of interest and concern to our members, and to seniors in general. These major issues are outlined in five one-page position papers that we developed and they are:

- Health Care
- Long Term Care and Home Care
- Education
- Safeguards for Seniors
- Energy

A Provincial Political Action Workshop on 'election readiness' was conducted in February 2003 for 75 district PAC representatives. When an election is called, we will be an informed presence in the process. One important result of that Workshop was the development and distribution to our districts of 30,000 posters urging voters of all ages to 'get out and vote.'

Our Health Plans are second to none. In addition to a five-percent reduction in the premium rate for semi-private hospital coverage, nine major enhancements were made this year, one being an increase in the drug benefit maximum to \$1,500. Most importantly, all of these improvements were

accomplished with no increase in premiums or fees. Acting on the recommendation of our Health Services & Insurance Committee, under Chair Bob Lamoureux from District 7, Windsor-Essex, we distributed an Rx Minder to all members who participate in our Extended Health Care Plan. This is a compact folded card, in a plastic cover, where a member can keep a comprehensive record of the details of her/his prescriptions, dosages, etc.

Our relationships with organizations that directly affect our members are extremely positive and continue to thrive. They include OTF and its Affiliates; OTPP; the College of Teachers; and our Insurance Plans Administrator and Underwriter, Johnson Inc. and Maritime Life, respectively.

We held a provincial pension awareness workshop in June that was attended by over sixty district representatives. Along with our Pension & Retirement Concerns Committee and staff, we were assisted by OTF and OTPP representatives, another indication of the positive relationships that we enjoy.

I represented RTO/ERO at the AGMs and Annual Dinners of CART, OSSTF and RWTAO. Before I conclude my term I shall attend the OTF and ETFO 2003 Annual Meetings.

As I continue my term and prepare for the Fall 2003 Senate, I can tell you that so far it has been an exciting year and I believe that RTO/ERO is heading in the right direction.

Recently we mounted new plaques in the board room at Provincial Office, commencing with the year 1998, when our name was changed to The Retired Teachers of Ontario/les enseignantes et enseignants retraité de l'Ontario (RTO/ERO) (1998), continuing the practice of recognizing our Presidents, Founding Member Award Recipients, and Executive Directors. I will be proud to have my name added.

- Executive -

Beverly J. Polowy

Helen Biales

Arnold P. Hull

Isabel M. O'Reilly

Ron Stephen



EXECUTIVE DIRECTORS

Executive Directors



WILLIAM JONES

January 1, 1991 to December 31, 1995

The Organization

In January, 1965, I became an assistant to Nora Hodgins, the Secretary-Treasurer of the Ontario Teachers' Federation. The Ontario English Catholic Teachers' Association and OTF occupied about one-third of the 2nd floor of 1260 Bay Street.

Nora had always kept in touch with many former members of the OTF Board of Governors, most of whom had great respect for her.

Motivated by rapid increases in inflation in the economy and a sense of not having a "voice", some of them had started to make calls asking what OTF planned to do about the impact of inflation on pensions, which were modest to begin with and which were becoming increasingly modest relative to the rapidly increasing salaries of active teachers. (In the early 1990s the average pension, which included all types and in spite of escalation since 1975, was approximately \$22,000).

After approximately twenty years as Secretary-Treasurer, Nora knew the Board of Governors and she knew human nature. She became increasingly blunt with her visitors and callers and told them that only they could help themselves, and what they could expect from the Board of Governors was some financial support and staff assistance to help them organize.

The Board provided that, and also pursued resolutions to the Ministry of Education asking for cost-of-living increases in pensions.

At the same time, the leaders, who are named in other accounts (A Synopsis of the First 25 Years by Mae Hill, and The First Generation: The Superannuated Teachers of Ontario 1968-88 by Dr. Robert Lamb) developed materials and, with the assistance of the Teachers' Superannuation Commission, mailed these to current pensioners to determine if they were interested in forming an organization and having fees deducted from their pensions to support the organization.

This resulted in the birth of STO.

As an aside, the leaders along the way had included representatives of the Ontario Association of Superannuated Women Teachers, a voluntary organization which had over the years met with the Minister of Education to discuss matters of importance to them.

Several leaders, who had been active in developing *The Teaching Profession Act, 1944*, developed a constitution to include a Senate and an Executive. There was an informal recognition of the affiliates of OTF in seeking nominees to ensure that pensioners would feel that they had representation. There was a strong feeling that a pensioner was a pensioner regardless of religion, language or gender.

Once organized, the Executive was a determined group which was patient but persistent in its pursuit of escalation.

Coincidentally, there was great change occurring in education, particularly in curriculum and the provision of more opportunities within the system for students with different aptitudes and abilities, i.e. the Robarts Plan, the elimination of province-wide standard examinations in Grade XIII, the consolidation of Township School Areas, the introduction of Colleges of Applied

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(pension) escalation*

Arts and Technology, greater interest in special education. There was not much time to think about STO; however, OTF had success in securing modest ad hoc adjustments.

Pension Escalation

OTF's interest was primarily in trying to secure pension improvements, i.e. best 10, last 7, the introduction of the "F" pension. The introduction of the Canada Pension Plan in the mid-'60s, and Ontario's opposition to it, led to increased discussions with the Ontario Government, because of the integration of the Teachers' Plan with the CPP. (The alternative was to "stack" the plans, which meant increased total contributions by the Ontario Government and the teachers).

This, in my view, was the beginning of more formal negotiations on pension matters.

Although discussions were continuing, the STO became more impatient. One day in 1974 or early 1975, Dorothy Martin, the STO Secretary-Treasurer, called Nora Hodgins to say that she had an appointment with Premier Davis. Although she had not sent a copy of her letter requesting the meeting, she was following the protocol for the affiliates and asked Nora to send a representative.

In my view, it was the event that confirmed the movement of the tide for escalation.

Dorothy, Murdoch McIver, and I met with the Premier alone in his inner office. (This was one sign of the importance of the meeting, since over the years I had observed that there was a direct correlation between the room for the meeting and the seriousness of the matters under discussion.)

Murdoch (who was then 83) had prepared a one-page single-spaced typewritten sheet of the points to be made. He made his points without once referring to his page. The sun shone brightly through the large south-facing window, onto us and a pot of beautiful gloxinias, as we sat around a low circular table. The Premier made no promises, but I could tell he was moved and resolved in his heart and head.

Passing of the Bill

On a night in July, 1975, following a legislative committee meeting on hearings on Bill 100, the Act to formalize collective negotiations between teachers and school boards, I went with Minister of Education Tom Wells to see about a last-minute change in a word in the Act to effect escalation. He disappeared through the curtains into the House and returned a few minutes later to say the Bill had passed. I didn't care about the word.

Following that, Dan McArthur, one of my Executive Assistants and I, in consultation with Jim Causley, the Director of the Teachers' Superannuation Commission, wrote the Regulation for the implementation of escalation. One of its notable features was the provision to "bank" any points above 8% inflation, e.g. if inflation was 9%, 8% was implemented, 1% was "banked"; if inflation the next year was 7%, then 8% was implemented (7% + 1% from the "bank").

The Spring Newsletter of the Teachers' Pension Plan Board had a graph comparing increases in pensions with increases in salaries. It was heartening to note that pensions have increased relative to increases in salaries and, in recent years, have surpassed them.

EXECUTIVE DIRECTORS

Executive Directors



PASCAL LAROUCHE

January 1, 1996 to December 21, 2000

I became Executive Director of RTO/ERO on January 1, 1996, succeeding Bill Jones, who was the last one to hold the office on a part-time basis. During my five year term, it was a time of serious reflection on the path we should take in the future – whether to be more pro-active politically, how we would market the organization, and how to obtain official status in the pension negotiations process – were just some of the issues facing us. There were significant changes in the structure of provincial office – a new Executive Director and Assistant Executive Director, an increase in the staff complement, a change in the working hours, to name a few.

What follows are highlights of some of the initiatives I introduced that were either put into place or the process begun during my time with RTO/ERO:

Provincial Office

- Computerization and networking of the office operation
- Improvements in electronic sharing of information between RTO/ERO, the OTPPB, and Johnson Inc.
- Establishment of a business banking relationship with TD Bank
- Establishment of a professional investment management program with Connor Clark Inc. and TD Bank

- Revision of the terms of reference and composition of all RTO/ERO standing committees, including the elimination or consolidation of many
- Recommended that the ad hoc Political Action Committee be a Standing Committee
- The establishment of the RTO/ERO web site, with links to all the major partners in Ontario education
- Investigation and relocation of the RTO/ERO office to its own building at 18 Spadina Road
- Identified needs and made recommendations that resulted in the Executive authorizing a feasibility study on the establishment of staff positions or appointments with responsibilities for pension matters, communications, health benefits and recruitment

Districts

- Introduced the monthly *District Updater* as a communications vehicle to share information with our districts in a timely fashion
- Prepared a detailed report outlining how RTO/ERO District boundaries would look if revised to reflect the government changes to school boards
- Established a simplified process whereby RTO/ERO Districts could set up their own web pages on the RTO/ERO web site

During my five year term, it was a time of serious reflection on the path we should take in the future.

Services for Members

- Published and made available to members yearly "Tax Tips"
- Instrumental in the establishment of an Affinity Program for members
- Pursued the OTPPB regarding the Pension Entitlement Review, whereby many of our members had suffered severe financial hardship due to excessive taxes on lump sum payments
- Monitored closely and reported on the OTF/FEO handling of the \$30 billion pension surplus
- Dramatically increased member services in French

Name Change

When the name of the organization changed to The Retired Teachers of Ontario/les enseignants et enseignantes retraités de l'Ontario (RTO/ERO) in 1998, it brought with it an opportunity to examine our 'image' and how we were perceived publicly. It also presented the opportunity to update our communications media – publications, web site, and logo recognition – in a way that would place RTO/ERO's name in the forefront as THE organization for retired educators. After long and careful deliberation, several things happened:

- A new RTO/ERO logo was designed incorporating new official colours
- The Newsletter was redesigned and published quarterly, replacing five yearly publications (3 Newsletters and 2 Facts and Impressions)

- A new Information Package, combining information on the organization, the health plans and application forms for membership and benefits plans, was developed to replace existing information sheets.
- Provided a Graphics Standards Manual to all districts to ensure our new logo and name and colours were reflected appropriately and consistently.

New Insurance Plans

Two new life insurance items were introduced to members in 1997: Term Life and Guaranteed Issue. We also teamed with Johnson to approach school board officials to request their assistance in distributing the RTO/ERO materials to teachers approaching retirement. As a result of these discussions, we introduced a voluntary health plan (Semi-Private, Extended Health and Dental) for non-teaching school board retirees – Educational Support Services Employees (ESSR).

As a result of a Members' Needs survey that was undertaken in 1998, after two years of study, an innovative Long Term Care Plan was developed and introduced to members in May 2000.

Recruitment Initiatives

We began an aggressive campaign to advertise RTO/ERO to active teachers through initiatives such as retirement planning workshops and media advertising in the quarterly journal of the Ontario College of Teachers.

RTO/ERO experienced an unprecedented growth in its membership over the five years, from 32,000+ in December 1995 to almost 45,000. I am proud to have been part of the organization and the process.

EXECUTIVE DIRECTORS

Executive Directors



TERRY LYNCH

January 1, 2001 to present

I was pleased to be asked to contribute a few personal thoughts to this second *Book of Memories*. Of necessity, my comments will be relatively brief and will cover my first three years as Executive Director. Not wanting to steal any thunder from the various Presidents that I have worked with, I will also try to present an overview, rather than engage in specifics.

RTO/ERO has always been blessed with outstanding provincial leadership. Who could ask for better spokespersons than Wayne Tompkins, Val Alcock, Ron Stephen, Mickey Contini and soon to be President, Bev Polowy – all of whom I've gotten to know very well on a personal and professional level. Each of them has led an Executive devoted to the membership of RTO/ERO and commitment to providing the best possible services and programs.

As Executive Director I have been privileged to be associated with a sterling staff and have had the good fortune to be able to recruit three staff officers to form a cohesive management team. Our administrative support staff may be somewhat small in number, especially to serve a growing membership moving quickly toward 52,000, but this "group of seven" has been up to every task and challenge that has come their way. Our Assistant Executive Director, Colette Cunningham, has greatly assisted with the day to day operation and management of our Provincial Office at 18 Spadina Road.

In my relatively short time at RTO/ERO, I have witnessed a great many positive

changes. These initiatives, achievements and successes have been faithfully chronicled by each President. From my perspective, these are some overriding concepts that RTO/ERO has espoused and, more importantly, fulfilled:

Planning

- at all levels of the organization

Service

- always a byword of staff and volunteers

Relationships

- a keen desire to enhance and build upon existing relationships – internally and externally

Accountability

- appropriate mechanisms to ensure that what is done is done for the right reasons, at the right time, by the most appropriate means and within the financial parameters established by Senate

There are three other groups I want to recognize for their efforts to provide added value to RTO/ERO members:

Senate

- I never cease to be impressed by the calibre and commitment of our key leadership group

Committees

- as a largely volunteer organization, we need to regularly salute those who give so much of themselves to serve on provincial committees

Districts

- continue to be the lifeline and lifeblood of RTO/ERO. This is where the vast majority of our members find comfort and companionship. Having visited virtually all of the 43 districts, I can attest to their uniqueness and yet common cause.

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ASSISTANT EXECUTIVE DIRECTOR

Assistant Executive Director

COLETTE CUNNINGHAM

October 1997 to December 2003

I joined STO/ERO (soon to be RTO/ERO) in mid-October, 1997, while administrative staff were in the throes of final preparation for the Fall Senate.

Despite the fact that Rosemarie Edwards, my predecessor, had already departed, I believe it speaks to her exceptional organizational skills that staff could independently accomplish what is required to complete the arrangements for an event of this nature. I was merely an onlooker to the process.

Provincial Office Structure

The first full-time Executive Director, Pascal LaRouche, had arrived almost two years before me. There was a full-time support staff of six.

Communications-Technology

RTO/ERO was well positioned to meet the challenges of rapidly changing technology and, during my first year, major upgrading took place quite quickly:

- The Executive Director had introduced the wonders of the internet and RTO/ERO had its own web site.
- Staff were connected and provided with individual email access;
- The existing telephone system was expanded, and advanced features were activated, allowing for direct connection to callers and individual voice mail; it was important to our members that we not be completely electronic – callers will always get a 'human' voice and have someone to talk to personally;
- Direct desk top access to the membership database was implemented;
- District web sites, which had started off slowly, grew at an amazing pace;
- Members of the Provincial Executive who did not already have a fax machine were provided with one for the duration of their term; today, if required, it is a computer.

Everything we introduced enhanced our response time and communication with our members and Districts.

Things that are routine today:

- Members, including many of our former presidents, communicate with us by email,
- Membership and health applications are filed electronically;
- Our committees conduct business by email in preparation for meetings, and drafts of agenda and minutes are transmitted electronically, speeding up the turnaround time enormously.

Later, upgrades that enhanced our operation included computerization of our accounting processes and the transfer of the Membership Database to a different computer language, enabling the easy sharing of information between RTO/ERO, OTPP, Johnson Inc. and our districts.

Because of the groundwork that was laid, RTO/ERO was able to keep pace with the 21st century, and then some.

Other highlights of the past six years that come to mind:

- Arranging the first RTO/ERO media conference following the 1997 Annual Senate to publicize the Senators overwhelming support for their teacher colleagues in their days of protest against Bill 160;
- The search, together with President Muriel Hill and the full Executive, for a property worthy of becoming the new home of RTO/ERO;
- The resulting move from 1260 Bay Street to 18 Spadina Road following the May 1999 Senate, with hardly a ripple, thanks to a dedicated team;
- The transition from STO/ERO to RTO/ERO and all that it entailed – choosing new designs for stationery, logo pins, new merchandise items, newly-designed information kits and, above all, keeping Districts in the loop, as things developed.
- Attending with President Jim Baker and others on the steps at Queen's Park to present over 21,000 ballots, signed by individual members, to Minister of Education Dave Johnson, seeking government support for pension partnership.
- Hiring of the first on-site accounting consultant, Rachel Bouchard.
- Undertaking the administration of our staff payroll and benefits (which OTF had processed on our behalf because of our size);

The extraordinary 'family' that is the RTO/ERO staff today are, in order of seniority: Liz Timms, Diane Simpson, Dianne Vezeau; Sandra Padgett; Melanie Adriano; Clara Rodriguez and Gail Knox on the administrative assistance side; on the management side, Terry Lynch, Executive Director; Simon Leibovitz, Communications Officer; Malcolm Ingram, Pension & Benefits Officer and Ewa Romanski, Manager, Financial Reporting.

As I prepare for my retirement at the end of this year, we are in the throes of final preparation for the 2003 Fall Senate – the circle is complete. I leave RTO/ERO with many special memories and gratitude for the challenges and opportunities that were afforded me. Because of the dedication and commitment of my predecessor and colleague, my job was that much easier.

One of my last and most challenging projects has been co-coordinating the production of this book – I hope you enjoy.

In my first year, membership ranged from 34,700 to over 40,000. Today it stands at 52,000. Long may RTO/ERO continue to prosper and grow.



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HEALTH INSURANCE PLAN

– A Historical Recollection

Health Insurance Plan

By William A. Jones, Executive Director January 1, 1991 to December 31, 1995

In the early 1970s, there was an increasing need for plans to supplement the provincial health insurance plan. Because of “medicare”, private insurance plans which had been developed by doctors, e.g. Windsor Medical and Physicians’ Services Incorporated (PSI) found that providing supplementary insurance plans ran contrary to their original *raison d’être*, i.e. insurance for basic care.

As I recall, they transferred all of their accumulated “reserve” funds to medical research projects. Private insurers had moved already into the field. The Teachers’ Superannuation Commission (TSC), under the direction of James Causley, entered into an agreement with Co-Operative Health Services of Ontario to provide coverage for retired teachers and to have the premiums deducted from pension cheques for those pensioners who wanted to join.

STO as Sponsor

In 1981, the Co-Operative went into receivership. Very rapidly, Clare Perry, Secretary-Treasurer of STO, and Jim Causley, representing the TSC, found that Confederation Life was willing to come to the rescue and arranged terms for the plan, enabling it to come out of its deficit situation. (Other historical records state that when STO and the TSC went to the market, among the firms showing an interest was OTIP, who, before a decision was made, withdrew their offer since they felt they were unable to support the plan.) At this time, STO also undertook responsibility for sponsoring the plan. (The TSC decided that the terms of the Teachers’ Superannuation Act did not permit the commission to operate as sponsor.)

Health Plan Administrator/Consultant

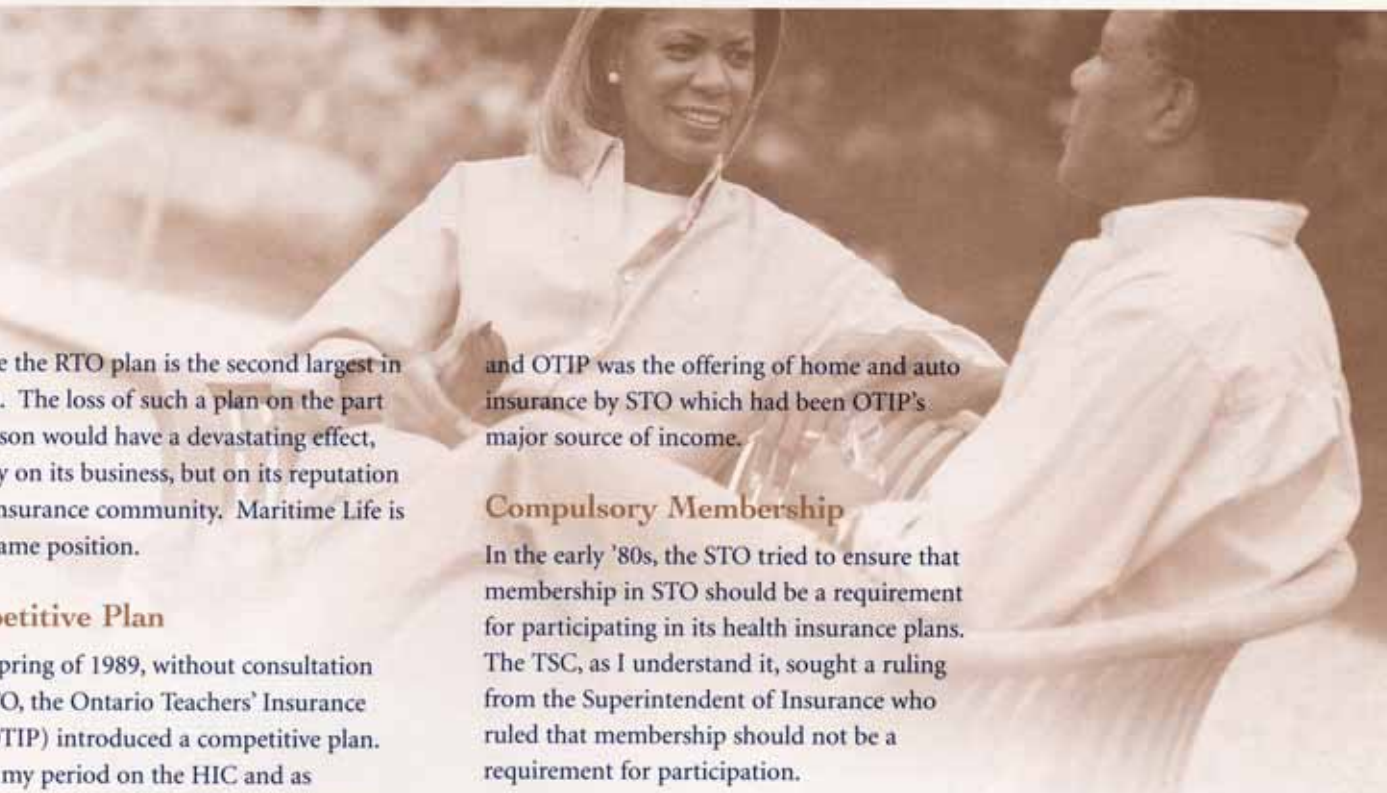
In 1984, bids for a consultant/broker were invited and STO engaged Johnson Insurance of St. John’s, Newfoundland, which had experience with plans for retirees in the Maritime Provinces. By that time I had become a member and then Chairman of the STO Health Insurance Committee (HIC). In 1989, with Johnson’s help, STO developed the criteria for a plan to take to the “market.”

The end result was that, in 1990, Maritime Life became the insurer and Johnson became the administrator. (It was fortunate that we made that choice, because Confederation Life not long after went into bankruptcy.)

Some saw a weakness in that they saw Johnson in a conflict of interest because of its dual role as “consultant” and administrator.

The Committee, Executive and Senate were cognizant of that, as was Johnson. Both STO and Johnson saw that it was of mutual interest for Johnson to be exemplary in its advice and conduct. The arrangement placed and continues to place heavy pressure on Johnson because of the immediacy of dealing with any kind of consultative or administrative problem.

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I believe the RTO plan is the second largest in Canada. The loss of such a plan on the part of Johnson would have a devastating effect, not only on its business, but on its reputation in the insurance community. Maritime Life is in the same position.

Competitive Plan

In the spring of 1989, without consultation with STO, the Ontario Teachers' Insurance Plan (OTIP) introduced a competitive plan. During my period on the HIC and as Executive Director, STO spent an inordinate amount of time having to deal with the "competition" from OTIP, which was "sponsored" by the affiliates of the Ontario Teachers' Federation (OTF). One NDP Minister of Education said, when we met with her on this topic, that the affiliates saw themselves as providing service and protection for teachers from the time of receiving a certificate "to the grave."

An important aside to this account is that one of the major sources of conflict between STO

and OTIP was the offering of home and auto insurance by STO which had been OTIP's major source of income.

Compulsory Membership

In the early '80s, the STO tried to ensure that membership in STO should be a requirement for participating in its health insurance plans. The TSC, as I understand it, sought a ruling from the Superintendent of Insurance who ruled that membership should not be a requirement for participation.

During my years, I never encouraged the Executive or Senate to pursue this on the grounds that it would encourage retirees to enrol with the OTIP to avoid paying membership fees to STO. Happily, in recent years, the organization has achieved compulsory membership without any adverse effects, to my knowledge, on the health insurance plans.

Although absent from participation in the organization for seven years, my observation is that RTO's insurance plans have developed a size and a momentum by which it prevails.

Note: One important item which I did not include earlier to avoid confusion was OTF's early role in attempting to provide retirees with health insurance coverage. In the late '60s, OTF asked Mr. Davis, the Minister of Education, to amend the *Education Act* to permit school boards to allow retirees to continue in a school board's health insurance plan to age 65 on condition that the retiree pay 100% of the premium. He gave his usual response on such an item, i.e. discuss it with the Ontario School Trustees' Council. OTF did that and was pleasantly surprised that they agreed. He then had the *Act* amended.

As I understand it, the school boards in recent years have been trying to amend or eliminate this provision because of the cost of administration. Also, they've received some support from local federation groups because of what they say are the increasing costs of premiums because of the greater use of the plans by retirees, which increases the cost of claims.

The Next *Ten Years*: 1993-2003 ...the sequel to *The Book of Memories 1968-1993*

RTO/ERO STAFF



TOP: Dianne Vezeau, Sandra Padgett, Colette Cunningham, Gail Knox, Melanie Adriano. MIDDLE: Liz Timms, Diane Simpson, Clara Rodriguez.
BOTTOM: Simon Leibovitz, Malcolm Ingram, Ewa Romanski, Terry Lynch.

