

RTO/ERO NEWSLETTER

District 41, Elgin

August, 2004

President's Message

by Fran Wren

Welcome to the 2004-2005 year! As another year approaches RTO/ERO District 41 welcomes more new retirees to our organization. Laughter and greetings fill the hall as friendships are renewed at our annual "Forget The Bell Breakfast" held on Tuesday, September 7th at Central United Church, 135 Wellington Street in St. Thomas. Ray and Shirley Broadbent report that the breakfast is becoming more popular each year. The information you need for all our events is enclosed in this newsletter.

Our annual Golf and Steak Barbeque held on Thursday, September 16th at the Dutton Meadows Golf Course will be organized by John McIntyre. You do not need to be an expert golfer to enjoy our fun scramble format. Come for the barbeque if you can't attend the golf activity.

Write December 1st at 11:30 a.m., Saxonia Hall in Aylmer on your calendars for our Christmas party. A marvellous turkey dinner is prepared for us and the entertainment is always enjoyable. What better way could you start the Christmas season!

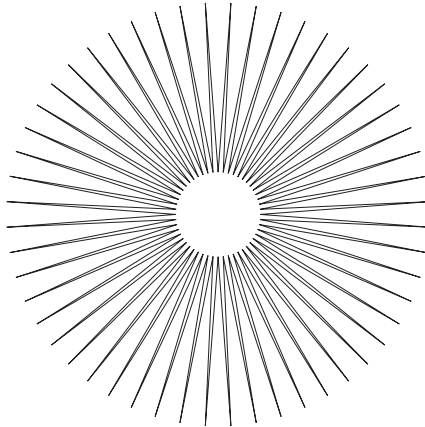
The Annual General Meeting and Dinner will be held in Shedden at the Keystone Complex on Wednesday, May 4th. Watch for more details in this publication's Winter Issue.

This past year has been a very busy and exciting one and we look forward to continued enthusiasm for 2004-2005. RTO/ERO is a dynamic and growing organization of 53,000 members. As a member you have the opportunity to purchase affordable health insurance when you reach 65 and are no longer eligible for the TVDSB insurance plans or an alternative to the TVDSB insurance.

RTO/ERO is actively involved in national issues affecting our members ie. health care, home care and pensions, political activities, education, energy and safeguards for seniors. I am always impressed with the dedication and professionalism of the members at Senate in October and May.

Retired teachers have been called "Key Community Connectors". The caring, sharing and leading that you demonstrated in the classroom is appreciated in the community. We hope you will continue your active involvement in our organization.

See you in September...see you when the summer's through!



The Executive for 2004-2005

President: Fran Wren
Past President: John McIntyre
First Vice President: Rick Murray
Second Vice President: Carolyn Cameron
Secretary: Carole Watson
Treasurer: Dennis Collins
Archives: Linda White
Constitution: Elmer Lepischak
Goodwill: Marg Hulls
Health Services: Frank Exley
Membership Secretary: Rick Murray
Newsletter Editor: Jack Couckuyt
Pension Concerns: Dave Giles
Political Action: Bob Anderson
Telephone: Joanne Namespetra
Travel: Max & Charlene Charlton

Project - Service to Others

by Carole Watson, Project Co-ordinator

Families in Action –Parents and Teens Programme

This project will address the complex needs of both teens and their parents relative to resolving

1. Parent/Teen conflicts and an array of family communication and relationship issues
2. The teaching of important communication skills to teens themselves while helping them understand the dangers of drug/alcohol abuse, peer pressure, the skills involved in problem resolution and ownership, school/academic achievement tools, and a variety of other key skill-sets required of today's adolescent to successfully navigate our complex world.

This will be accomplished through a group counselling/education format using the research-based "Families in Action" materials/programme and implemented by trained therapists at the Child and Family Counselling Centre – Elgin (CFCC) which is the children's mental health centre for all of Elgin County.

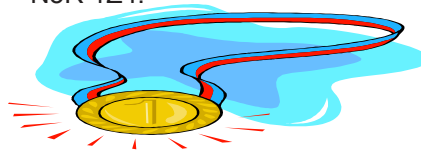
The goal for implementation is to complete the training of the three therapists who will conduct the programme as a team this summer, with delivery to begin in the fall. District 41, Elgin, has received \$3500.00 to fund the training and material, while CFCC has committed \$6810.00 for the delivery.

Regular updates will be presented in the newsletter. Make the community aware of our involvement with children's mental health and add your voice to the support of CFCC.

Music Festival Scholarship

Last year the retired teachers presented a \$50.00 scholarship to a deserving student at the Rotary Music Festival. The committee presently has approximately \$1200.00 in investments and is hoping to increase the scholarship fund to \$2500.00. This will enable the retired teachers of Elgin to present a \$100.00 scholarship yearly.

Income tax receipts will be issued for donations. Forms and further information will be available at the "Forget the Bell Breakfast". Ray and Shirley Broadbent would be pleased to answer your questions at 519 631-3020 or by writing to them at 14 Brant Avenue, St. Thomas, Ontario, N5R 1Z4.



Past President's Review

by John McIntyre, Past President

It has been a great opportunity and pleasure to serve you the members of District 41 as your president in the year 2003/2004. I must thank my hard working executive for their excellent support; the president is an easy position when you have such a great support group.

Several new ventures were successfully initiated this past year. A retirement seminar was held for pre-retirees to bring information on the benefits of RTO/ERO membership. Hopefully events such as this will continue and membership in RTO/ERO will also continue to increase.

We applied for and received a \$3500 grant for the Child and Family Counseling Center of Elgin St Thomas, which has been presented.

We had several successful social ventures; the Christmas dinner, the AGM, the golf tournament, a great trip to Newfoundland-Labrador and the upcoming trip to England and Scotland in August 2004.

The issue of income trust changes was successfully delayed until more input can be submitted by the various groups affected.

In closing I wish our new President Fran Wren and her executive all the best for the up-coming year.

Highlights From the Spring RTO Senate

by Rick Murray

President Bev congratulated districts who participated in the political lobby for the investment of TTP funds issue. Bev suggested the success of the lobby was attributed to the work of people in RTO districts. Elgin was mentioned. Goodal will suspend the cap on trust investment income and begin a consultation process.

The Executive Director reported on the retirement seminars and workshops for school and board administrators as well as teachers. Liaison with the professional organizations representing these people in the districts is important.

The provincial executive proposed changes to the committee structure. The motion suggested the term for committee members be reduced from 3 to 2 years so that more members can be active albeit for less time.

There will be a change in the application process and an application will be necessary for each committee applied for. As well, one can apply for more than one committee and even if the member has already served, the application will still be considered.

There was lots of debate. The motion was lost and the committee appointments will stay three years. Committee applications will be distributed in the next few weeks.

The president has a document to encourage district members to take leadership positions. The senate approved an objective that positions the senate to support active teachers and quality education.

The executive tabled a proposal for a developing countries development grant and requested \$50,000 for the project. The proposal was lost.

Long Term Care rates and plan design have significantly changed and there are teachers who have had participation cost and benefit changes that are untenable. The new recommended plan is a band aid in case anyone wishes to continue this coverage.

The Member Services committee noted that the affinity programs at the provincial level are gone but that local affinity programs can be maintained.

The President noted that 18 districts did not apply for the recruitment grant. Elgin did and received a grant.

OTF is no longer offering retirement planning workshops. RTO hopes to develop a package of materials that would assist districts in planning workshops for retiring teachers.

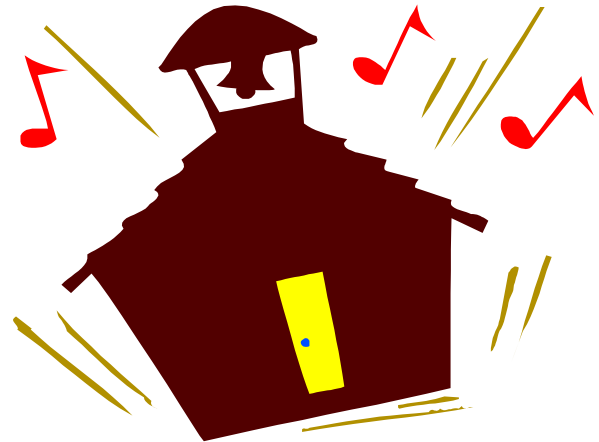
There will be a survey to assess the interest in a planning workshop for teachers.

The Communications Committee is going to develop an interactive intranet behind a password for RTO members.

The Senate passed a motion to support active teachers on strike to the tune of \$50,000. The Senate combined by-law 2a and f so that districts get the 50 cents per member for good will as part of their rebates rather than having to apply for a grant. The implication is that 50 cents per member becomes a line item in the district budget.

The association asked the provincial executive to study the committee structure and report to the spring senate.

All speeches and activities were great and participation was excellent.



FORGET THE BELL!!!

Don't forget to join your retired friends at 9:30 a.m. on Tuesday, Sept.7th at Central United Church, Wellington Street, St.Thomas. Shirley and Ray Broadbent will be serving from 9:30 a.m. to 10:15 a.m. The cost is \$5.00 per person and the monies collected will be donated to the Red Cross school breakfast programmes in Elgin Schools.

If you plan to attend please contact one of the following by August 25th:

Dennis Collins(Treasurer)
519-631-0932

Carole Watson(Secretary)
519-631-6640

Fran Wren (President)
519-631-6515

See you for Breakfast: good food, good **friends**, a good cause and some great prizes!

**FOR A DAY OF
FELLOWSHIP, FUN AND REMINISCING**

Plan to Attend the
R.T.O. GOLF TOURNAMENT

DUTTON MEADOWS GOLF COURSE
Thursday September 16th, 2004, 2:00pm.
GREEN FEES & BAR-B-Q STEAK DINNER: \$35.00
BAR-B-Q ONLY: \$17.00 [Approx.5:00 p.m.]
CART RENTALS: \$15.00

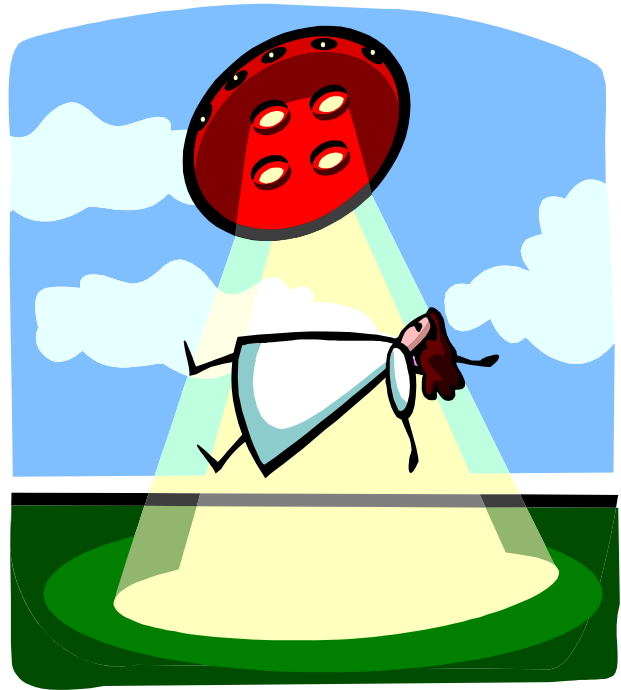
You do not have to be an expert golfer
to enjoy our fun format.

Complete the following information and mail by
September 1st to:

John McIntyre
Box 362 Dutton
Ont,NOL 1JO
Phone 519 762- 3631

Please enclose cheque with your entry form
as meals have to be confirmed
Registration forms and cheques may also
be given to John at the

**“TO H— WITH THE BELL
BREAKFAST”**
on September 7th 2004



I hear they need teachers on Alpha
Centauri. On second thought,
better go golfing instead.

.....**Detach for RTO Golf Tournament**.....

NAME _____

ADDRESS _____

PHONE _____

GOLF & BAR-B-Q _____ BAR-B-Q ONLY _____ CART RENTAL _____

I wish to play with _____

Please enclose cheque with your entry form and make cheques payable to:

District 41 R.T.O.

Amount Enclosed: _____

Excerpts from the Internet

Editor's note: when space permits, I will reproduce an article from the internet. Comments and /or submissions would be appreciated.

This excerpt is from the RTO/ERO website.

Health Council of Canada

As a result of the recommendations of the Romanow and Kirby Reports, the Health Council of Canada has been established and is mandated to monitor and report on the progress of health care renewal in Canada. At its first meeting in Toronto on January 30, 2004, the Council decided to direct its attention, over the coming months, to the process of monitoring health reforms taking place across the country. In his address to the gathering, Roy Romanow stated "Whether this is a truly historic meeting or not, will depend on the quality of your work, the choices you make, the resources you have and how you make use of them, and the independence required to ensure that your communications are not just clear, but accurate and constructive."

In the Speech from the Throne 2004, you state that the Government "will support the Health Council in the development of information on which waiting-time objectives can be set, and by which Canadians can judge progress toward them." RTO/ERO supports the mandate of the Health Council of Canada and will judge its effectiveness in developing and implementing comprehensive recommendations to provincial and territorial governments, on such issues as waiting-time objectives, implementation of primary health care and long-term care policies, and replenishing the health care workforce. What is needed is a clear plan of action to implement such recommendations in a timely manner.

Health Care Funding

In the Speech from the Throne 2004 the Government indicated that "without going into deficit, it will now be able to provide a further \$2 billion health-care transfer to the provinces and territories this year." Although this is commendable, RTO/ERO believes there must be a multi-year commitment, to provide increased funding levels to provinces and territories. This will ensure stability for health care planning and delivery, and enable improved planning for access to health services in rural and remote areas. We also strongly support the recommendation in the Romanow Commission Report that states, "it is necessary to build alliances with members of the World Trade Organization to ensure that future international trade agreements make explicit allowance for both maintaining and expanding publicly insured, financed and delivered health care."

Goodwill Report

by Marg Hulls

The guidelines under which members of this committee operate are as follows:

- *send birthday cards using RTO/ERO notelets to members (regular and associate) who are 80 and over
- * make a personal visit to deliver a plant, flowers or a suitable gift (\$3 - \$5) for 90th birthday
- *request a 100th Birthday certificate from Provincial Office for those reaching that age and personally present it
- *distribute poinsettias in 4-inch pots plus an appropriate card after the Christmas dinner meeting to those who do not get out much
- *provide a plant from the Spring annual meeting to those confined or ill
- *send a memorial donation after the death of a member (done by treasurer)
- *send a sympathy card or follow-up visit on the death of a spouse (if we are made aware of this)
- *make an effort to remember other very special occasions of members (if the committee is made aware of them)
- *keep a supply of fact sheets from the Provincial office for reference (done by Goodwill Convenor).

Please contact any of the committee members (Margaret Hulls, Linda Perger, Marjorie Hilliker, Mary Ann Neely, Eleanor Lyle, Sandra Andrews, or Melba Marr) if there is illness or another significant reason to send out greetings.

The latest information from the Toronto headquarters indicates that there are 85 full members and 17 associate members who have reached their 80th year. Each of you probably know a member who is lonely and without many visitors. Do give that person a call on a regular basis, drop in for a short visit, take them out for a drive or shopping. If we all take a little time to remember our colleagues who are not as young as we or are less healthy, we all will benefit.



PENSION NEWS

by Dave Giles, District 41 Pension Officer

The Teachers' Pension Plan, **Pension News**, outlines details regarding the effect the Ontario health premium will have on your pension commencing in July 2004. The premium, based on your taxable income, will be deducted monthly from your Teachers' pension. A teacher with an annual pension of \$36,000.00 will see his/her pension reduced by approximately \$25.00 per month, to cover the health premium.

As RTO members are aware, there is a reduction in the teachers' pension when the member reaches the age of 65. This CPP pension reduction is determined by a formula: $0.45\% \times \text{years of contribution to CPP} \times \text{best five-year average CPP maximum salary}$. The reduction will apply to your Teachers' pension, regardless of when or how much one collects as a CPP retirement pension. More details regarding the CPP pension reduction, including calculation examples, may be found in the latest edition of **Pension News**, published by the Ontario Teachers' Pension Plan.

(Editor's note: The address to get the latest **Pension News** online is: <http://www.otpp.com/web/website.nsf/web/pnsummer0401>. You may need an account there to access this).

Summer - time homework: When was the last time you checked your insurance policies and investment accounts for a "named beneficiary"? For many people who have been married for years and whose life has remained stable for a number of years, it probably is not that important to keep checking and updating your beneficiary. However, today we live in a mobile society. Divorce, remarriage, common law marriages and same-sex relationships are common. One must remember, that when a beneficiary is named on a life insurance policy, or an investment portfolio, this person will receive the money, and it matters not that things in your life have changed. Take a few minutes this summer and review the named beneficiary of all insurance policies and investments you may possess.



HEALTH SERVICES & INSURANCE COMMITTEE REPORT

By Frank Exley, Committee Chair

A major concern of this committee at the provincial level has been to not only focus on the present services provided but also to emphasize prevention of illness through initiatives that focus on better personal health care. We forever are seeing statistics that indicate incidents of health problems rising in the areas of heart disease and cancer. The number of retirees added to our membership over the past few years has been younger with the change to an 85 factor. If these new additions are not continuing to work, lifestyle then becomes a major focus and such a lifestyle needs to add a concern for ongoing good health maintenance.

Statistically more people die from heart disease in Canada than any other disease. 50% of those having a heart attack for the first time do not survive. Often such an attack does not come with some type of pain warning. The usual signs of heart disease for men are the not the same for women. When do we become concerned? Again, statistically, it is men over 40 and women over 50 that should be concerned. Needless to say, this means all retired teachers should be concerned.

There is a wealth of information out there for us to digest. A great deal of it is about the food we eat and the exercise program we follow (like the regular Physical

Education programs we ran in the schools). The advent of smoke-free environments speaks for itself. Checking your blood pressure regularly is an important factor to consider in determining the risk you may face for heart disease. Family history is also indicative of the risks for not only heart disease but cancer. The cholesterol in our food needs to be considered to determine which of the foods we are consuming have a high content. Are you familiar with BMI, LDL and HDL? It's hard to find a doctor today who isn't adding information about these to the report on your latest medical. We know that the doctor can prescribe medicine to correct a cholesterol problem (another reason to be part of the RTO/ERO medical plans). But, is our lifestyle also an important ingredient in the daily medicine we consume?

There will be more information to share after the next Health Services Conference in September and this will be included in our next report for the newsletter. In the meantime, are you concerned about the fact we are now going to be paying an OHIP health premium in Ontario? Are you upset about the medical services which will no longer be covered by OHIP? If so, have you expressed your concern to the proper authorities? Time is running out. It seems every time we get an increase in our pension, government somehow manages to figure out how to use up most of that increase. So these changes really do affect all of us.