

A Message from our President

Summer time and the livin' is easy. As I write this, we are in the middle of consistent 34 degree weather. It's hot but there is nothing to shovel and no heavy coats to wear. The golfing and swimming lessons for the grandchildren are a large part of the day and we are looking forward to an August trip. Love the summer and I hope all the members of RTO are "livin' easy". Retirement in the summer is great, just like fall, winter and spring – it's an all seasons' delight.

The RTO Senate has adopted a Code of Ethics. The code expresses the ethical principles of the organization as it talks about integrity and accountability and communication. It calls for such things as respect for the time and commitment of volunteers and the importance of the RTO "Service to Others" philosophy often embedded in our programs.

Your local executive is committed to the code as it conducts business on your behalf.

See you at the Bell Breakfast - looking forward to the usual great food and fellowship.



President Ric Murray

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NOTE: There is a form inside for the Golf Day. Return all divots.

The Executive for 2004-2005

President: Ric Murray
Past President: Fran Wren
First Vice President: Carolyn Cameron
Second Vice President: to be determined
Secretary: Carole Watson
Treasurer: Dennis Collins
Archives: Linda White
Constitution: Elmer Lepischak
Goodwill: Marg Hulls
Health Services: Frank Exley
Membership Secretary: Ric Murray
Newsletter/Website: Jack Couckuyt
Pension Concerns: Dave Giles
Political Action: to be determined
Telephone: Joanne Namespetra
Travel: Max & Charline Charlton



Past President
Fran Wren

Thank You Fran for your cheerfulness, your professionalism and your sense of humour (and, of course, your laugh).

Past President's Message:

We hope all of our members are keeping cool in the current heat wave. One of the joys of being retired is reading the newspaper and keeping abreast of activities of our colleagues and friends. It is almost impossible to read through our local papers and not see many of our former teaching associates volunteering at hospitals, churches, schools or involved in other community service clubs. Sharing your teaching, caring skills with others seems to be second nature to our members.

My hat is off to the executive of RTO/ERO, District 41. They volunteer numerous hours on your behalf. In addition to the eight meetings a year where we gather to make decisions, many members contribute countless hours as they attend seminars, publish newsletters, plan trips and special events, recruit new members and participate in Senate.

Personal satisfaction in knowing their work is important to retired educators and their families keeps them coming back.

I would like to thank the executive for their dedicated efforts on behalf of all of our members. It has been a pleasure and an honour to serve as President.

After serving for a number of years, two of the present Executive have indicated that they would like to pass on their responsibilities to other members. Please consider volunteering to work on the executive for 2005/06. We have an opening for a Political Action Chair and a 2nd Vice President. Contact any member of the executive and discuss the possibility of getting involved.

If you know of new retirees have them call Ric Murray or Dennis Collins so that we can invite them to the "Forget The Bell Breakfast" on the first day of school. May you have a healthy and relaxed August. See you on Tuesday, September 6th for breakfast at Central United Church, Wellington Street, St. Thomas.



By Frank Exley

HEALTH SERVICES & INSURANCE COMMITTEE REPORT

Since our spring newsletter one member of our committee, Joe Jakob, has tendered his resignation from our committee and will be replaced by Jack Empey (773-3796) as our representative from East Elgin. We thank Joe for his years of service to our committee and look forward to having Jack on our committee. Barbara Campbell (768-1582) from West Elgin and Patrick Morgan (631-1853) from St. Thomas are continuing as members of this committee.

The RTO/ERO health premiums for the semi-private hospital plan, extended health care plan and dental plan have not risen over the past 5 years. During this past year the Ontario government ceased paying benefits for eye examinations under 65, chiropractic services and physiotherapy treatments. Since RTO/ERO agreed to pick up the added costs for these services for this year there will likely be premium increases for 2006.

The annual district health representatives seminar is being held on September 26 in Toronto at which time we should be further enlightened on what changes can be expected for next year. At this seminar I have requested that more information be shared in the areas of the other benefits offered by RTO/ERO.

Cont'd on p. 7

PROJECT SERVICE TO OTHERS

By Coordinator *Carole Watson*

For the second year, District 41 has received approval for a community project. This year, we received \$2750 for the project *Building Community Links*, a proposal which provides a unique opportunity to train volunteers through a local community agency, Violence Against Women Services Elgin County.

Volunteer training and development will provide opportunities for increased information, education and awareness of the issues of women abuse across the general public. This need was addressed in a Elgin study funded by the Trillium Foundation entitled "A Community Snapshot". It stated that families, friends and neighbours of women who had experienced abuse were both their most and least helpful sources of support. Increased information, education and awareness of the issues and effects of abuse on women and children who have lived with violence were recommended.

Perhaps you saw the picture of the cheque presentation published in the Times-Journal. This project is about retired teachers helping families in very practical ways. It provides a natural continuum for teachers to continue their leadership, communication and creative skills within the community.

VAWSEC will be administering this grant. Perhaps some retired teachers would be interested in this aspect of volunteer work. If so please contact Sheila Cameron, Executive Director, at 633-0155.

Education at the Backus



Now who would this Blue Bonnet be?



Disguised in period outfits in the picture below are Barb Campbell, Elaine Brown, Marg Hulls, Jane Johnson, Norma Schneckenger, Ruth Quenville, Evelyn McCaffrey, Fran Wren, Mona Wilkins, and Carolyn Cameron. Can you find them?

All were actively involved for a very successful day when grade 3 students learned about pioneers and grade 7s experienced a day's history lesson about the The War of 1812 – 14 as it affected the Talbot Settlement.



Photos by Marg Hulls

Romeo, Romeo, wherefore art thou Romeo?

What's in a name? That which we call a rose could be called a pansy. Or could it? We have gotten so used to calling certain things by certain names that changing them would be very difficult.

Sometimes, however, we really need to stop and think about what we call things. I have often wondered about the term "politically correct". Where did this come from?

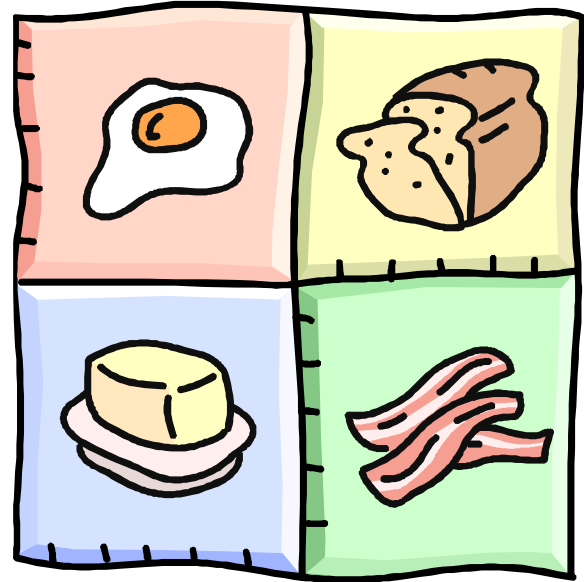
Surely not from politicians, for they would be the first to tell you that politics involved the possible, not the correct. Whether something is correct, or not, is certainly not in the realm of politics.

When we use the term "politically correct" or "incorrect", we are usually referring to some standard which has or has not been abused by stereotyping, or exclusion, or narrow perspective or parochial thinking. It refers to the fact that the person using the term has gone through some form of thinking and considers their pronouncement to be correct or incorrect on the basis of some intellectual process. We should therefore use the term "thinkingly correct" or "not thinkingly incorrect". Aye, there's the rub: the minute we bring intelligence into the equation, we are probably being politically incorrect.

A pansy by any other name would smell as sweet.

by Jack Couckuyt

Visit our website at
www.district41elgin.ca



FORGET THE BELL!!!

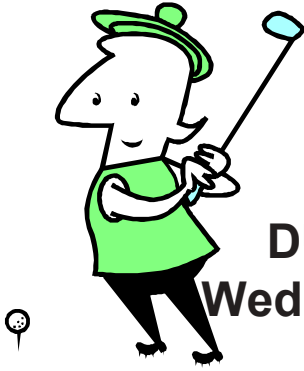
Don't forget to join your retired friends at 9:30 a.m. on Tuesday, Sept.6th at Central United Church, Wellington Street, St.Thomas. Shirley and Ray Broadbent will be serving from 9:30 a.m. to 10:15 a.m. The cost is \$5.00 per person and the monies collected will be donated to the Red Cross school breakfast programmes in Elgin Schools.

If you plan to attend please contact one of the following by August 24th:

Dennis Collins(Treasurer)
519-631-0932
Carole Watson(Secretary)
519-631-6640
Ric Murray (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
Wednesday September 14th, 2005 1:30pm.

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 6th 2005

.....Detach.....

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. Amt. enclosed:_____

Health Services Report [Cont'd]

These include home & auto insurance, life insurance, accidental death coverage, hospital money plan and long term care. If there are special concerns you wish to have me take to this meeting please contact me at one of the numbers listed below.

In the area of auto and home insurance, the number of companies seeking your business is constantly increasing. RTO/ERO rates through Johnson Inc. are very competitive in these areas and this company offers good service as evidenced by the over 17, 000 policy holders who presently have purchased such coverage.

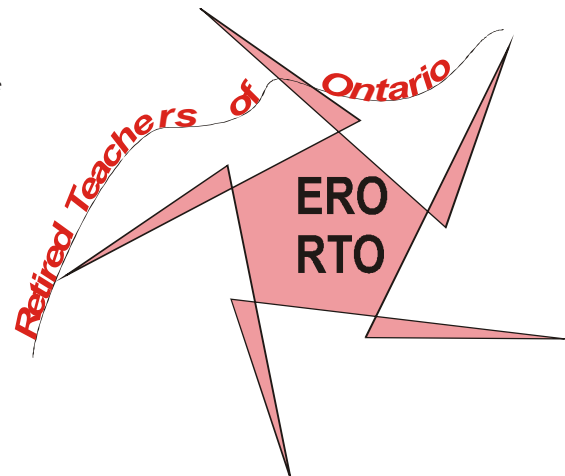
Whatever company policy you have opted to purchase there are some areas of concern which need to be mentioned. In the area of auto insurance, collision insurance covers damage caused by impact with another vehicle whereas comprehensive insurance covers other losses such as fire, theft or vandalism. Coverage in these areas of any policy needs to be examined closely. Most insurance rates are reduced by opting for higher deductibles which also becomes an important area to consider when comparing rates among different insurance companies. Premiums sometimes are also based on whether your vehicle is likely to be stolen and whether your vehicle model is involved in more accidents. If you are a retiree who travels out of country regularly where you may be renting a car, insurance coverage in this area is another factor when deciding from whom to buy your auto insurance. Lastly in most cases today when you purchase your auto and home insurance from the same company savings in premium rates of up to 15% can result. But the final determining factor may not al-

ways be premium costs but how complete the coverage is for your personal needs. Johnson Inc. is always ready to answer your questions by calling their toll free number at 1-800-563-0677. Long term care coverage is becoming increasingly more often purchased by many retirees. The need for such coverage is obviously based on your present pension benefits and anticipated costs for future health care. It is difficult to say at this time what direction the provincial and federal governments are going as far as covering future health care so as with any insurance coverage we purchase it will have to be based on an individual's projected needs. Such needs vary widely from one retiree to another so seeking information from a Johnson Inc. insurance representative at 1-800-461-4597 may be the best way to obtain advice in this area.

Also, our long term care information package has 24 questions for you to answer to help you determine any need in this area. This information package will be available at the upcoming breakfast or from any member of our committee.

Fank Exley, Chair
633-2636
Fax: 633-0305
fcexley@sympatico.ca

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A Code of Ethics

This Code of Ethics represents the ethical principles of the Retired Teachers of Ontario/les enseignantes et enseignants retraités de l'Ontario (RTO/ERO) and serves as a guide to the conduct of staff and those who act on behalf of RTO/ERO. It was recently approved by the Provincial Executive and ratified by the Senate.

INTEGRITY/ACCOUNTABILITY

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

GOVERNANCE

Uphold the Constitution, Policies and Procedures established by the organization.
Support the governance structures (Senate, Political Executive Provincial Committees, Districts and Units) to ensure the organization's democratic strength.
Manage time, expectations, costs and resources responsibly and effectively.

COMMUNICATION

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

The great thing about getting older is that you don't lose all the ages you were before.