



A Message from our President

Dear Friends,

There were many mornings this past winter when I was very content to watch the buses go by as I enjoyed my second cup of coffee and the morning newspaper. Blustery nights are not so much to be dreaded these days as they were when we worried about bus delays, slippery conditions and frigid outdoor duty on the playground.

Spring is just around the corner and with it will come all the beautiful sights, sounds and smells of rebirth and new growth. Spring is also the season when some of our former colleagues are completing their careers and joining us in retirement.



Fran Wren

Recently, the Ontario Teacher Federation announced its decision to no longer sponsor Retirement Planning Workshops. Because of this the Retired Teachers of Ontario/Les enseignants retraités de l'Ontario (RTO/ERO) has decided to fill the void and offer Retirement Planning Workshops. I attended a Retirement Planning Workshop Training Session in Toronto in November. Our District submitted an application to host a seminar and we are currently waiting for funding approval. The topics to be covered will include Pensions, Financial Considerations, Health and Insurance Benefits, Personal Considerations and Re-employment Opportunities. I know you will join our committee in encouraging new retirees to become members of RTO/ERO (District 41).

It will soon be time for our Annual General Meeting at the Shedden Keystone Complex.

This year's meeting on Wednesday, May 4th will begin with a social time from 9:30 a.m. to 10:30 a.m., business meeting from 10:30 a.m. to 11:30 a.m. Our guest speaker will be Ron Poste. He will share the recent projects RTO/ERO is involved with as well as Pension issues. A delicious dinner will be served at 12:30 p.m.

My year as President of District 41 is speeding by so quickly. It has been a pleasure to work with the energetic, dedicated members of our executive. They work diligently to serve the needs of our membership and they deserve our thanks. We will be looking for volunteers within our membership to *continued next page..*

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NOTE: There is a form inside for the Annual General Meeting which requires your attention! Fill this out today and reserve your space!!

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/Website: Jack Couckuyt
Pension Concerns: Dave Giles
Political Action: Bob Anderson
Telephone: Joanne Namespetra
Travel: Max & Charline Charlton



News Flash: The best time to visit the Arctic is quickly approaching.

President's Message (cont'd from p.1)

serve on the executive for the 2005/06 term. If you enjoy meeting new people, learning about Retirement issues and having fun this could be a wonderful opportunity for you. Please let us know before the Annual General Meeting if you are seeking a position.

We hope all of you will assist us in recruiting retirees and about-to-be-retirees to membership in RTO/ERO. Continue to take an active part in the activities planned by your executive, volunteer to work on the executive or invite someone you know who has not yet joined to become a member.

I hope to see you at our Annual General Meeting in Shedden on May 4th.

Our Music Festival Scholarship needs your Donations!

By Shirley and Ray Broadbent

A couple of years ago a scholarship was set up for the St.Thomas Rotary Music Festival to be given out yearly to a deserving student in our Festival.

Retired teachers in Elgin were asked to donate a minimum of \$50.00 donations to set up a scholarship fund with the interest only to be given out each year at scholarship time. The donor will receive an income tax receipt for the donation (donations need not be limited to \$50.00). So far we have received over \$1400.00 and this money is in the Rotary Club of St.Thomas Foundation and we have given out 2 scholarships of \$50.00 each, in 2004 and 2005. We would like to build this amount invested up so we would have \$100.00 to give out yearly. In order to do this we need more investment.

One way this can be done is to give donations in honour of someone who has passed away as a memorial.

If this is done we will send a letter to the family noting this fact and an income tax receipt will be sent to the donor. This is one tangible way memorials can be made and the money will be working to help Festival participants with their further studies in music.

In order to do this please contact Ray or Shirley Broadbent (519)631-3020, e-mail thebroadbents@sympatico.ca or send a letter to 14 Brant Ave, St. Thomas, N5R 1Z4. We will be more than happy to look after your request.

Donations should be made payable to ***The St. Thomas Rotary Foundation.***



By Frank Exley

Getting the Right Health Care Coverage

Having adequate health care coverage has become a real challenge for retirees with the constant changes in government policy and insurance coverage benefits. Choosing the correct insurance policy to purchase must not be based only on the cost but also on the actual coverage in the policy.

In the last year we know that the government no longer covers eye examinations, chiropractic services or physiotherapy services. The following information may be of help in planning your medical coverage in these areas.

EYE EXAMINATIONS

If you have not reached the age of 65 when annual eye examinations become free, some retailers are offering to pay some of the coverage for eye examinations if you purchase glasses from the optometrist the business is recommending. Costs for examinations vary from \$70 to \$90. For those who need insurance coverage RTO/ERO pays 80% coverage for eye exams every 2 years and coverage of glasses up to \$225 every 2 years. ARM, the retiree unit of OSSTF teachers, offers 3 medical coverage plans through OTIP. Their deluxe plan pays 80% of the coverage for eye examinations every 2 years and up to \$225 every 2 years for glasses. However premiums for this deluxe plan are higher than RTO/ERO premiums.

CHIROPRACTIC SERVICES

These are no longer covered by the government insurance plan. Costs vary from one practitioner to another and often include an extra expense for the initial visit and a set fee for the remaining visits. RTO/ERO for this year covers 80% of the costs of chiropractors up to an annual maximum of \$700. It should be pointed out that the total combined maximum for paramedical services which include chiropractors, herbalists, registered massage therapists, shiatsu therapists,

psychologists, physiotherapists and nutritionists or dietitians is 80% of fees up to a total maximum of \$700 annually which means the maximum amount cannot exceed \$700 for one of these services or a combination of 2 or more of these services. The OTIP deluxe plan provides 80% coverage to a maximum of \$225 annually.

PHYSIOTHERAPY SERVICES

RTO/ERO pays 80% of these costs to an annual maximum of \$700 keeping in mind that the annual combined maximum for all paramedical services previously listed cannot exceed \$700. The deluxe OTIP plan pays 80% of these costs up to a maximum of \$300 annually.

DRUG COVERAGE

For those under 65, RTO/ERO pays 85% of the costs of drugs up to a maximum of \$1800 per year. The deluxe OTIP plan will pay 90% of drugs ordered by mail and 85% of drugs purchased at a pharmacy to a maximum of \$1500 with an annual deduction. For those over 65 most are aware of the annual \$100 fee and the \$6.11 dispensing fee. RTO/ERO pays 85% of this annual fee. The Ontario Drug Benefit for those over 65 covers approximately 3000 prescription drug products. However, some frequently prescribed drugs are not covered which is one reason retirees may need extra medical coverage. Before you start on a new medication after the age of 65 check to see if it is covered under the ODB medical plan. If not, there is often an alternative that might be covered. Because of the downloading of medical costs previously covered by the government, RTO/ERO decided not to make any premium increase for this year. In all likelihood, there will be a premium increase next year and some changes in coverage. These details will not be available until the Fall when a better idea of this year's added expenses have been determined.

COMMITTEE MEMBERS

Patrick Morgan - 631-1853
Barbara Campbell - 768-1582
Joe Jakob - 773-2287
CHAIR - Frank Exley - 633-2636
E-mail: fcexley@sympatico.ca

Editor's Note: Comparing coverages is a very complicated endeavour and we commend Frank in stepping into these murky waters. Different plans have different coverages in similar-appearing packages, so it is sometimes a matter of trying to compare apples and oranges (and Norwegian Kiwi).

A few historic words from Linda White>>>>

The archives for Elgin District 41 RTO are stored in the Elgin County Building on Sunset Drive, St. Thomas.

A display board of the Project Service to Others was used at the 2004 Fall Senate and the Christmas dinner to illustrate our District's work in the community.

A display board of the trip to Scotland was also used for Max Charlton's report at the dinner.

We still need Pictures...lots and lots of pictures..

Also... Do you have old photos which can be used for the Archives section of our website? Please contact any of the executive or contact the webmaster at jacjud@amtelecom.net.

Be sure to visit our website: www.district41elgin.ca. We welcome your suggestions.

The Annual General Meeting KEYSTONE COMPLEX, SHEDDEN

REGISTER AND MINGLE from 9:30 am,

MEETING 10:30 - 11:30

SPEAKER AT 11:30. DINNER AT 12:30

Come and honour our 25 year retirees: Harry Barker, Margaret Morse, Marion Orchard, Florence Widner, and Mary Sutherland.

Send the following form , or its likeness, to Dennis Collins at 10138 Lynhurst Park Drive, St. Thomas ON , N5P 2E7, no later than April 25, 2005.

We need to count you and count on you!

I am pleased to attend the RTO Annual General Meeting Dinner on Wednesday May 4. Please make the following reservation:

Name:.....

Payment for.....dinner(s) is enclosed.

@ \$15.00 per meal = (Cheque payable to "District 41 RTO")

TRAVEL NEWS *by Max Charlton*



Our trip to Boston, Cape Cod and other New England points scheduled for September 26 —October 4 is full. Nearly 50 happy travellers have signed up for the popular trip.

The itinerary is posted on our website (www.district41elgin.ca). Check out this great trip!

Short Trips:

Bob Towers and Joanne Duffy will host some short theatre trips starting this summer.

These trips will be one day or two days in length to such destinations as Toronto, Niagara-On-The-Lake, Stratford, Kitchener and other smaller centres.

If you are interested in these trips, please call Joanne Duffy at 775-2742 or e-mail her at joduffy@rogers.com. She will need your name, address, phone # and e-mail (if applicable). Remember that if you want to be contacted about these trips you 'must' have your name on the list.

I

**Visit our website at
www.district41elgin.ca**

Christmas Dinner all gobbled up

There were 194 members and guests who attended the annual Christmas Dinner held at the Saxonia in Aylmer on December 1st.

Displays, conviviality, entertainment and food provided a great time for all.

Entertainment was provided by the Assumption "Bell Ringers" who gave us renditions of Christmas and other songs by using only bells (suspiciously looking like old school bells).

Who can forget the infamous "Dinner is sold out" sign?



Linda White and Dennis Collins greet the Christmas crowd. Ev and Ted Luscher survey the scene.

CPP and Your Teacher's Pension:

One of the most popular questions as a member approaches the age of 60 is whether or not to take CPP early. If you decide to take CPP before the age of 65, the amount will be reduced by 6% per year. This decision is one which you have to make yourself—everyone's personal situation is different.

Your decision whether or not to take CPP early should ultimately be based on two factors:

- *how long do you think you will live (the average teacher lives until approximately age 83)?

- *when do you want most of your retirement income?

If you take CPP at age 60, you'll have more money early in your retirement because your Teacher's Pension won't be reduced until you turn 65. (The TPP and the CPP are integrated pensions.) If you decide to wait until age 65 to take CPP, you'd have to receive it until approximately age 75 to earn the same amount as if you had taken it at age 60, because of this TPP "offset". However, not everyone will consider this an advantage. For example, if you live into your 80s or 90s you may receive less money overall, if you commence CPP at age 60.

To be able to start taking CPP before age 65, you must be "substantially retired" – you cannot be earning, through employment, more than the CPP maximum monthly benefit in the month prior to and the month your CPP pension begins. Once you receive your reduced CPP benefits, you can earn any amount of money and not affect your CPP pension.

One should also note that if there is a considerable period of time during which one does not contribute to CPP (after retirement from teaching for example), the amount you receive from CPP may be affected. Your normal contributing period is from 18 years of age until you commence receipt of the CPP or age 70, whichever is earlier. The CPP drops out some parts of your contributory period when calculating the amount of CPP you will receive:

- *periods when you stop working or work at reduced earnings while you raise children under the age of seven.

- *the 15 percent of your contributory period in which your earnings were lowest

- *any month when you were eligible for a CPP disability benefit

Additional information regarding the Canada Pension Plan (CPP) may be found at the following web site: <http://www.sdc.gc.ca>

Who's Got Your Number?

Identity theft is one of the fastest-growing consumer crimes in Canada. In 2002 the RCMP received complaints from 8,187 identity-theft victims who lost a total of close to \$12 million. In 2003 that number jumped substantially to 13,359 victims and total losses of more than \$21 million.

Just what is identity theft? In simple terms it is the theft of any personal information such as names, addresses, SIN, and credit card numbers.

cont'd on p.8

by Dave Giles

(Dave may be reached at dgiles@on.aibn.com)



And more from Dave:

CREDIT REPORTS

It is generally recommended that one checks his/her credit report each year. In Canada, an individual's report can be obtained from each of two companies. These reports can be obtained over the internet for a fee, or a free copy of your report will be delivered via mail. Check out the web sites or call for information required when requesting a credit report.

EQUIFAX CANADA INC.
Consumers Relation Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

1 800 465-7166
www.equifax.ca

TRANS UNION
Consumers Relation Centre
P.O. . Box 338 LCD1
Hamilton, On L8L 7W2

www.tuscores.ca

AN AID TO SURVIVING A DEATH

Along with grief, and often shock, that accompanies a death, there is often confusion regarding what and when steps have to be taken. It is not the intention of this paper to completely outline all steps that must be taken following a death, but hopefully some of the points will assist those in their time of tragedy. It is highly recommended that legal counsel be obtained in matters relating to the deceased's estate.

A SURVIVOR'S CHECK-LIST:

- Locate the will.
- Make all funeral arrangements.
- Take all steps necessary to protect and preserve the deceased's assets.
- Locate all insurance policies and notify the insurer of the death.
- Review all personal papers of the deceased to locate all assets and debts.
- Arrange for the safety of assets and insurance coverage required , if any.
- Cancel any subscriptions or charge accounts. Return or destroy charge cards.
- Contact former employer regarding any benefits.

- **Apply for benefits, if any, from:**
 - Teachers' Pension Plan Board (1 800 668-0105)
 - Canada Pension Plan
 - Thames Valley District Board of Education
 - London District Catholic School Board

- Apply for continuation of insurance coverage: RTO **(1 800 361-9888)**

- Apply to court for Letters of Probate or Letters of Administration, and pay all probate fees.
- Advertise for creditors, if necessary.
- File income tax return for year of death and any former years not yet filed by deceased.
- Sell any estate assets which must be sold.
- Pay money bequests and distribute other property in accordance with instructions in the will.
- Pay legal fees and any outstanding fees relating to the administration of the estate.

Submitted by: Dave Giles RTO Dist. 41 Pension Officer

In Memoriam

Let us remember and honour those members who died in 2004:

Donald MacKenzie

Catherine A. Lewis

Jean Shipley

Margaret Crawford

Rose Gordon

Ralph E. Parker

Herbert A. Stevens

Carl Liddle

Elizabeth E. Dewar

Josephine M. Browne

Catherine E. Paterson

Myrtle M. Newell

Olive E. Prong

And Those in 2005

Ross Muir

Paul Brackenbury

Clare Prosser

Harvey Miller

Cont'd from p. 6

Basic tips on protecting yourself from identity theft include:

- Don't relay personal or financial information over the phone, Internet or by e-mail.
- Know who you are dealing with. Keep personal documents or records locked up.
- Ensure that credit cards and debit cards are in plain view while they are used or handled during transactions.
- Closely review or monitor your credit bureau files or credit records.
- On the computer, change your passwords regularly, use hard-to-guess passwords (eg combination of letters and numbers), and never share your password with anyone.
- Install and maintain a firewall to guard against unwanted access to your computer.

- When using online banking ensure the "memorize passwords function" is disabled.
- Never walk away from your computer without properly signing out from online banking.
- When using debit or bank cards protect your Personal Identification Number. You are the only one who should know it. Put your free hand over the keypad when entering your PIN at a bank or retailer.
- Check your monthly statements or your accounts online often and look for any unusual transactions.

If you suspect that you have been a victim of identity theft your first step would be to contact the police. From there, depending on the information you know has been compromised, you should call any organizations that it pertains to. For example, if your credit card number has been stolen then you will have to call the bank and go through their procedures to clear yourself from any wrongful purchases.

