



# ELGINEWS

Volume 15 No 1 March 2007

## A Message from our President

First my apologies to our male members if this message seems somewhat biased, but as retired educators of both sexes who have some influence as mentors on our teachers who are still in the profession and certainly on young friends and relatives (especially grandchildren) who may be considering teaching for a career, I feel that we all need to be reminded occasionally of realities faced by women in our society.

While in Texas, I read an interesting editorial in the January 20 Houston Chronicle entitled "Women's Work" that set me to thinking about our young men and women here in Ontario, particularly the young women. As parents, grandparents, retired teachers and mentors, it behooves us to remind these young women to be cognizant of the history of what was Federated Women Teachers of Ontario (FWTAO) and the gains that were achieved in women's economic and professional status. Ignorance and complacency can allow these gains to be quickly eroded by subtle changes that often go unnoticed until suddenly they have been lost. Our statistics are often not much different from American. This editorial stated that the typical working woman still earns 20% less than the typical working man and at the current rate of progress it will take 50 years for women to catch up nationwide. Plus many women interrupt their careers and shrink their pensions to have children and take care of them and other family members, and the share of women without health insurance has increased since 2002. Probably for the first time in history more American women (51%) are living without a husband than with one. That's up from 35% in 1950, and means that the majority of women are heading for retirement without the safety net of a partner's income and resources. There was much more, but I think that the picture is clear.

Then I came home to read in the January 29 London Free Press a story headlined "Women aca-

demics still lag behind men". It stated that in spite of making significant gains in recent decades, women are still struggling to crack the glass ceiling that hangs above the halls of Canadian academia. The issue is especially stark in the higher ranks where female professors are both under represented and paid less than their male counterparts.



Despite comprising about 1/3 of faculty in 2004-05, women made up just 19% of the country's full professors and accounted for only 14% of new appointments to that level. The median salary of women holding a full professor rank was about \$6000 less than that of male colleagues of equal rank and \$1800 lower at the level of assistant professor. Professor Janice Drakich, director of faculty recruitment and retention at Ontario's University of Windsor said the "systemic discrimination is alive and well in the academy. It is not going to correct itself."

This is an example of what is happening in the academic world in Canada, but we can predict with reasonable certainty that it holds true for other areas as well, particularly with the increased use of "contract positions". There was much more that could be cited from both articles but because of space and time, I have reluctantly restricted myself.

Unfortunately "history tends to repeat itself" so I encourage all of us to remain vigilant and encourage all of our young people, men and women, to do likewise. In spite of the many gains that have been made in many professions and occupations for both sexes, it is so easy to disregard our history and lose them in a seeming "blink of the eye" when in reality small bits and pieces have been eroded until suddenly they have lost all that had been won. On a more positive and pleasant note, I hope that all of you have had a healthy and pleasant winter, and I look forward to seeing you out and about, and of course at our AGM in Shedden on May 2. Mark your calendar now!

**BE SURE TO COME TO THE ANNUAL GENERAL MEETING. SEE THE FORM INSIDE ON PAGE 4.**

## The Executive for 2006-2007

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## RTO RETIREMENT AND PENSION CONCERNS

by David Giles

- See the RTO/ERO Provincial website for an updated Fact Sheet on "Marriage or Remarriage After Retirement" as well as the new "Mortgage Fraud Fact Sheet".
- The Teachers' Pension fund hit the \$100 billion (yes, the one with 11 zeros) mark in October of 2006. In 1990, when the partnership between the Ontario Government and Teachers was established, the investment portfolio amounted to \$19 billion.
- Tax tips for retired teachers are available for downloading from the RTO members-only website (see p. 8 for instructions).

Blessed is he who expects nothing, for he shall not be disappointed.  
Alexander Pope

## Recent OTPP investment acquisitions include:

- GCT Global Container Terminals (Port of Bayonne, New Jersey and Vancouver and pending Staten Island in the Port of New York).
- Twenty percent ownership of Richardson Agricore, which is Canada's largest grain company with annual grain shipments in excess of 14 million tonnes and an established presence in 50 countries.
- GNC parent company of General Nutrition Centers, which is a company dealing with consumers "living well". Ownership is in partnership with Ares Management.
- OTPP and CPP Investment Board have established Actera Partner, which is the largest private equity fund exclusively formed for investment opportunities in the Republic of Turkey.



So..what do you think??  
Good sign? Bad Sign??

Just give us a sign??

## SCHOOL IS NOT A DEMOCRACY

In a recent news story, students at a school in Peel District were told not to use their cell phones in class and several responded by writing obscene situations and obscene sexually explicit suggestions about their principal. This was done on their home computers, and at least one of them defended himself by saying that this was done "in the privacy of his home", implying to the national media that this action was acceptable reaction to having his "rights" taken away.

This situation again demonstrates the incredible lengths to which we stretch individual rights in the name of freedom and democracy. It is time that we stopped the unthinking proliferation of individualistic fantasies and started thinking about the common sense realities of simply living together with some kind of order and compassion and group value. Yes, Virginia, there are such things as group values, and there are such things as *constant* group values. Inevitably, this cult of individuality will, unfortunately for the human race, proliferate the survival of the misfittest.

And what else is this but the cult of individuality coupled with the cult of entitlement? What else is this knee-jerk rationalization of the supremacy of individual rights than an actual denial of democracy? It is in fact an individuocracy, or an egocracy: its focus is not on the people, but the person. *Individual rights are not the basis of democracy*. Put a group of children together in a room unsupervised for several hours and you will have the greatest expression of individual rights possible. But you will also have chaos, violence, and fear, and certainly not what any person would call a democracy.

Press coverage of the cell phone incident implied that the rights being trampled were somehow tied to democracy and the school. But school, after all, is NOT a democracy. It was never meant to be a democracy. It is not a democracy for the adults, whether teachers or administrators. Indeed, ALL institutions (including all workplaces) are not democracies. ALL situations require some rules, and procedures and protocols and politeness. Do we use cell phones in church? at a Funeral? at a restaurant? while eating family dinner? during a theatre performance? Life is full of rules, written and unwritten. And life is also full of Institutions which serve to train and educate us and are not feasible as true democracies: one need only look at the family, the military, the church, the health system,

and the education system.

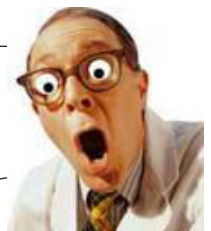
Why are we so afraid to say that school is NOT a Democracy? Do we really want it to be? Do we really want students to vote on their teachers, to elect them or their principal? To decide what is taught and how? School is a teaching environment. Learning does not just happen. It needs to be guided and cajoled and prompted and forced. Yes, forced. The increase in "fast food" education, wherein we have prepackaged, easy-to-swallow, formula-driven, band-wagon thinking makes it even more clear that we must MAKE students learn. We must do no less. Allowing the learn-as-you-wish paradigm does eventually beg the question: "what's wrong with cell phones? I have a right to use them in school. If you don't let me you are abrogating my rights and I have the right to profane you."

School is not a supermarket where choices are made at the time and the convenience of the learner. To leave learning choices and learning occasions entirely at the inclination of the learner is a monumental irretrievable mistake.

It is time that parents understood the incredible stupidity we generate by allowing individual "rights" to supercede the overbearing necessity for all of us, and especially young people, to learn what they may not feel at the moment is "boring" or "sucks" or "not me". We must insist on more than the education that allows one to re-mouth the cliched criticisms of the latest "isn't-it-terrible" fad. We must teach that real knowledge comes from perspective, from thinking, from finding out, from actually having an "educated" opinion, not just an opinion. After all, everybody has an opinion, and usually it is the more vociferous reactive opinions that have but a minor brush with any kind of intelligent thinking. No, the devil does not wear prada, the devil wears ignorance.

And Yes, Virginia, the school can still tell you not to use a cell phone in class. .... Unless, of course, you all vote that you can (invoking the self-esteem, individual rights automatic entitlement syndrome). We are, after all, a democracy. Now, how does that work in a hospital?

NOTE: The above is an editorial comment written by Jack Couckuyt, Newsletter Editor, and is not the policy of this organization.





**TRIPS FAR AND NEAR, by Max Charlton**

**Alaska and Yukon:** This exciting trip is set to go June 13 to July 1. It includes a flight to Vancouver for a tour of the city preparing for the olympic Winter Games—then a flight to Whitehorse, Yukon where we begin our tour of the great white north. After activities and side excursions there we travel by bus to Dawson city --gold, saloons and wild prospectors ( well —maybe). From Dawson we travel by river boat down the Yukon river into Alaska. Buses take us to Fairbanks and more gold and frontier life. At Fairbanks we board the domed train for a two day trip south through Danaili park — an awesome experience. The ship awaits us at Anchorage for our 7 day cruise down the inside passage and past the ice fields. After arriving in Vancouver we fly home. Sounds like 19 days of exciting travel and awesome sights.

**St. Jacobs and Mennonite Country:**

Bob Towers has organized a wonderful two day trip to St. Jacobs and the Mennonite country that will include two theatre shows. This takes place on April 17 with the bus leaving from the old Home Hardware building on First Ave. in St. Thomas. We will see “Oklahoma” at Stratford and “ The Buddy Holly Story” in St. Jacobs. The Mennonite country will be explored and we will finish with a dinner at the famous Anna Mae’s Mennonite restaurant. The cost is \$220 per person including over night accomodation in Kitchener. Bob still has a few tickets left so if you are interested call Bob soon at 633-6875.

**The Annual General Meeting  
KEYSTONE COMPLEX, SHEDDEN**

**Wednesday, May 02, 2007**

**REGISTER AND MINGLE from 9:30 am,  
MEETING 10:30 - 12:00**

**You must pre-register. See Form Below and Mail it!!!**

Send the following form , or its likeness, to Dennis Collins at 10138 Lynhurst Park Drive, St. Thomas ON , N5P 2E7, no later than April 24, 2007.

***We need to count you and count on you!***

I am pleased to attend the RTO Annual General Meeting Dinner on Wednesday May 2. Please make the following reservation:

Name(s):.....

Payment for.....dinner(s) is enclosed. See prices below.

\* We need to charge more for non-members since we subsidize this meal

@ \$15.00 per meal for members and \$20.00\* for non-members.

**2006 YEAR END FINANCIAL REPORT**

<b>Assets at January 01</b>	
Cash in the Bank	5,528.64
Investments	4,000.00
Other Assets	-166.72
<b>Total Assets</b>	<b>9,361.92</b>

<b>Revenues</b>	
Annual Grant	7,615.50
Project Service to Others	3,000.00
Interest Earned	104.61
Other: fees/donations	5,502.80

**Total Revenue 16,222.91**

**Total Assets and Revenue 25,584.83**

<b>Expenses</b>	
Good Will	595.38
Project Service to Others	3000.00
Recruitment	789.09
Meetings	
Executive	15.00
District	4,779.63
Senate	1,983.58
Newsletter	3,080.23
Office Expenses	193.64
Retiree Receptions	600.00
Transportation	363.84
Golf Program	922.00
Donations	875.00
Archives	238.63

**Total Expenses 17,436.02**

<b>Assets at December 31</b>	
Cash in the Bank	4,471.11
Investments	4100.00
Minus outstanding cheques	-422.30

**Total assets at year end 8,148.81**

**Some Data Concerning the RTO/ERO Group Health Insurance Plans**

Number of participants 2006	40,248
Estimated Premiums, 2006	\$65,614,934
Estimated expenditures 2006	64,237,105
Estimated Loss Ratio, 2006	97.9%

Projected premiums, 2007	\$74,234,668
Projected Claims, 2007	\$75,008,788
Projected Loss Ratio, 2007	101.0%

From information at the October 2005 Senate. Prescription drug increases and dental rate upgrade are cited as main causes for more claims.

If it weren't for the last minute, nothing would get done.

**The Top Twelve Drugs Claimed by RTO Members**

*(as reported by Provincial Office, in order)*

- Lipitor (high cholesterol)
- Fosamax (osteoporosis)
- Altace (high blood pressure)
- Nexium (gastrointestinal)
- Losec (gastrointestinal)
- Plavix (blood clotting)
- Avandia (type II diabetes)
- Norvasc (high blood pressure)
- Actonel (osteoporosis)
- Crestor (high cholesterol)
- Celebrex (anti-inflammatory)
- Effexor (depression)
- Viagra is #16....



**ERROR BY JOHNSON IN "OUT OF COUNTRY" COVERAGE**

Recently, RTO/ERO Health Plan members received correspondence from Johnson Inc. outlining the types of coverage they have within their plan. Beside the item called "OUT OF COUNTRY" it lists "No Coverage", which suggests that members do not have any travel coverage, which is erroneous. Members within the EXTENDED Health Plan receive coverage for an unlimited number of trips up to 62 days in duration. The item should have been listed as "SUPPLEMENTAL OUT OF COUNTRY" which is of course optional.

*From an e-mail from Brigitte Boily at RTO/ERO to all District Presidents.*



Submitted by  
Treasurer  
Dennis Collins



## Doin' the Max, at the Aylmer Sax!



Frances Hindmarsh and Janet Watson thought I was funny, or at least funny looking.



Gary Wren and Grant Hughson are both first-timers at our Christmas Dinner. We welcome their smiles (and the rest of them too!!).



John Coutanche, Bob Towers and Mary Ann Nealy patiently await the turkey and cabbage rolls.



Former Teacher, RTO President and Elgin County Trustee Janet Wilkinson with former Board consultant Nancy Chapple.



Longtime RTO supporters Bill and Helen Haight wonder why I'm taking the picture. Bill is a past president (1989) and has also spent many years as a UWO Senator. I still remember with fondness the German class at EESS taught by Helen. We wish them both well and may they long join us for Christmas Dinner!



Trustees Tracy Grant and Frank Exley chat with President Carolyn Cameron.



**Health Services and Insurance Report** by Frank Exley

As of February 1 there are new premium rates for the RTO/ERO health plans. Extended Health benefits have increased 9% and the Dental plan has increased 3%. There is no increase in the Semi-private Hospital plan. (See next page for numbers).

Other changes include the following: Laser eye surgery will now be covered under the prescription eyeglass benefit with an 80% reimbursement to a maximum of \$225 per person in any 2 consecutive calendar years. Eye exams will be covered every 2 years to a maximum of \$50. Dental claims will be reimbursed based on the 2007 Fee Guide for General Practitioners.

It should be noted that the deficit of the previous years resulting from health benefit claims has been eliminated and that the Group Benefit Plans showed a modest surplus in 2006. All RTO/ERO claims Out-of-Province/Canada are paid by World Access Canada which must be contacted within 48 hours of an emergency regardless of dollar amount. Failure to contact WAC within 48 hours of an emergency will result in the coverage being limited to \$2,000. It is interesting to note that Out-of-Province/Canada claims decreased by 21.2% in 2006. All other plans showed an increase in claims.

In regards to cancellation of a trip for which RTO/ERO will cover up to \$6,000 per member, contact must be made with World Access Canada at 519-742-6683 (call collect). For out-of-country emergencies call 1-800-249-6556. If you are wondering where your Benefit Plan premium dollars go, 86% is for paying premium claims and the remainder is for contractually required reserves, administrative and managerial expenses as well as premium tax. Because there sometimes is a review of certain claims, a new benefit entitlement review process has been established.

Our district still has some pedometers available for purchase. The provincial office has only 40 remaining at the time of this printing. New Group Benefits and Travel Booklets for RTO/ERO will not be available until December 2007.

After serving as chair for the Health Benefits committee for the last 4 years the time has come

*Continued on next page*

**SOME PAST PRESIDENTS UNKNOWN!!  
HELP US KEEP THE RECORD**

Linda White has been continuing the tradition of collecting information on past presidents. Upon examining past notations, however, it was discovered that there are some years for which we have no information. In addition, some years may have incorrect information.

- 1971 Ethel Hagen
- 1972 Gordon McBride
- 1973 Marguerite Roberts
- 1974 Marguerite Roberts
- 1975 Garnet Trevithick
- 1976 Jeff Cuyler
- 1977 Catherine Mathers
- 1978 Frederica Smith
- 1979 Winifred Faulkner
- 1980 Harley Moon
- 1981 Stuart Phoenix
- 1982 Marion Orchard
- 1983 Marion Penhale
- 1984 Helen Carter
- 1985 Helen Munroe
- 1986 Grace Armour
- 1987 Doris McNaughton
- 1988 Marion Orchard
- 1989 Bill Haight
- 1990 Jean Georgevitch
- 1991 Cyril Wilkinson
- 1992 Cyril Wilkinson
- 1993 Marion Harries
- 1994 Dave White
- 1995 Theresa Sherratt
- 1996 Jerry Prince
- 1997 Jerry Pince
- 1998 Carol Anne Spenard
- 1999 Janet Wilkinson
- 2000 Mike Hamilton
- 2001 Marty Queneville
- 2002 Carol Watson
- 2003 John McIntyre
- 2004 Fran Wren
- 2005 Rick Murray
- 2006 Carolyn Cameron

The year refers to the year in which their presidency began.

**PLEASE INFORM US OF ANY MISTAKES AND HELP FILL IN THE BLANK!!**

## In Memoriam\*

We wish to remember these recently departed colleagues. We are grateful for their service, their comradeship and their spirit and we shall honour their memory. To their families and friends we extend our sympathy and our thoughts.

**Helen M. Anderson, Mary A. Paddon, David Ballantine,  
Ardath Millard, Francis Prosser, B. Grace Purdy,  
Alma E. Searle**



\* We print here only those names since our last In Memoriam. For a more complete list, please see our Website at [www.elginrto.org](http://www.elginrto.org)

A great web site is [www.gov.on.ca](http://www.gov.on.ca) (click on seniors after you get there).

The RTO-ERO site has a tremendously informative “Members’ Section”. It includes Tax Tips, all the Fact Sheets, Special reports, highlights of past Senates, the Provincial Constitution, past issues of the Renaissance “Computerease” and much more.

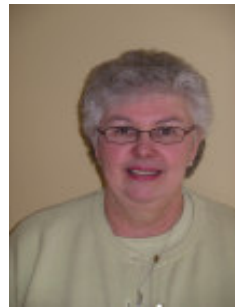
To access the members’ section, go to the site and click on “Members’ Only Site”. Then enter your membership number (with hyphens) in the “username” box. Then type in a password of your choosing.

Now you are registered and can access the site with the username and password used above. If you forget your password, simply re-register and choose a new password.

### Health Report Continued

for me to relinquish this role. Since being elected as a trustee for the Thames Valley District School Board, I have found the time required for this new role somewhat more than I expected. In order to do the best job for Elgin county I want to be able to offer as much time as required. I know that the other members of our committee will appreciate someone stepping forward to become a part of this most important committee in RTO/ERO District 41. The other members are: Patrick Morgan Barbara Campbell and Jack Empey.

### TWO EXECUTIVE MEMBERS “RETIRE”



## RTO/ERO HEALTH PLAN RATES INCREASED

Effective Feb. 01, 2007, health insurance rates for Extended Care and Dental will increase to:

	Single	Couple	Family
semi-private	18.07	36.10	42.42
Extended	64.84	129.70	155.65
Dental	48.03	94.71	118.11

Note that semi-private rates remain the same.

Lynda White and Frank Exley are leaving our executive! Lynda has worked with the Archives portfolio for 10 years and Frank has been our Health connection for four. We wish them well and thank them for their time, their expertise, and their comradeship.