

## A Message from our President

Dear Friends,

I would like to thank everyone for your participation in our membership survey at the "Forget the Bell" breakfast on September 7<sup>th</sup>. The results are most interesting. Our executive have studied your suggestions and will bring ideas to you at our meeting in December and in the winter newsletter. The overview will be included in this newsletter. If you are interested in working on a committee for the activities listed please call a member of your executive.

A very warm welcome to new retirees who have joined us. You will meet former colleagues and

renew friendships at fun filled activities. The laughter and "conversation level" at our annual

breakfast were testimony to the level of enjoyment of all participants. Special thanks to Shirley and Ray Broadbent and the members of Central United Church for their amazing work in providing a delicious meal and a comfortable atmosphere for our first gathering.

Carolyn Cameron, Rick Murray and I attended the Fall Senate in Toronto and it was a most impressive event. Our Provincial Executive remains committed to the five goals in their Long Range Plan:

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

To date our Provincial Executive has met with Gerard Kennedy, Minister of Education and John Gerretson, Minister Responsible for Seniors to

share RTO/ERO views and concerns.

An internal working paper on the role of the College of Teachers was developed, from which a series of positions was approved vis a vis the composition of the governing council. These resolutions were previously shared in the March Updater and sent to the College of Teachers, Minister of Education, OTF and the Affiliates. RTO/ERO contributed to the round table on The Ontarians with Disabilities Act (2001), sponsored by the Ministry of Citizenship and Immigration.

Beverley Polowy sent a letter of concern to the Honourable George Smitherman expressing concern regarding the media reports alleging a secret agreement between the Ontario Government and the Ontario Medical Association that could be "deleterious to the health and well being of seniors and of the poor."

Our organization is devoted to serving the needs of its members. Provincially RTO/ERO has 53,000 members and the numbers are growing. We are

fortunate to have such dedicated, talented people working for us. Our strength lies in our numbers and our willingness to become involved.

By taking part in our local activities, by volunteering to assist with activities and by attending our special events you will be helping to make this an even better organization.

I look forward to seeing you at the Saxonia Hall on Wednesday, Dec. 1st for our annual Christmas Dinner...great food, great fellowship and great entertainment. Don't forget to bring your contributions to Christmas Care. See you in Aylmer on Dec. 1st.



Fran Wren

\*In the last issue I asked if we needed a name for the Newsletter. Cyril Wilkinson, the first editor of our "formal" Newsletter in 1991, replied that we already had a name. It was chosen by the membership in 1997. Tip o' the hat to Cyril and apologies for assuming we were **no-name!**

## **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 & Charline Charlton



## **Highlights from the 2004 Senate**

**By Carol Cameron**

A number of letters were sent by RTO/ERO in the interests of members - letters of congratulations to new government appointees and two briefs during the provincial budget consultation process. Position papers were developed on Education, Health, Long Term Care, Seniors, Energy, Environment, and Children's Services. Meetings were also held with Gerard Kennedy, Minister of Education and John Gerretson, Minister Responsible for Seniors.

Jim McQueen, OTF, assured the Senators that pensions were not in jeopardy - monies are in place to meet all obligations.

The Pension Committee will continue to monitor the situation. The College of Teachers continues to be a concern. It is desirable to have a true majority of teachers in order to

define the role of the college, promote professional development, and be a strong voice for public education.

### Health:

Of interest to all members is the resolution that was carried regarding "that RTO/ERO approach the Provincial Government with respect to reinstating those medical services recently de-listed by the government." (eye examinations, chiropractic services, and physiotherapy services)

Considerable discussion and debate centred on the Health Services and Insurance coverage. The Committee proposed to leave the premiums unchanged for our health plans in 2005. However, it was stressed that in so doing, the reserves would be tapped into and **premiums may increase** in the future.

### Membership & Recruitment:

All districts are encouraged to take advantage of the Recruitment Grants and to share successful recruitment ideas with one another. A training session will be held on November 29 to prepare Districts to hold local Retirement Planning Workshops throughout the province. Fran Wren and Rick Murray plan to attend this workshop.

### Leslie M. Frost Natural Resources Centre:

This 83 year old facility used by countless adults and school children was closed early this summer without any public consultation. Lengthy discussion resulted in the passing of 5 resolutions pertaining to this closure and recommendations encouraging the government to re-evaluate the need for its closure. Last year more than 25,000 visitors made good use of the centre including thousands of school children from all over Ontario, many of them from urban areas.

### New Provincial Executive:

President	Helen Biales
1st Vice President	Arnold Hull
2nd Vice President	Ron Poste
Executive Members	Brian Kenny Dean Jardine

## HEALTH SERVICES & INSURANCE COMMITTEE REPORT



by Frank Exley

At the Fall seminar in Toronto of this committee the following information was shared:

There will be no premium increases in the RTO/ERO Semi-private, Extended Health Care or Dental plans for 2005. This recommendation to Senate was based on 2 factors. These included the provincial government's imposed Health Premium Tax and O.H.I.P.'s delisting of eye examinations for residents ages 20 to 64 (effective Nov. 1), chiropractic services (no date set to take effect) and physiotherapy services (effective Dec. 1). The increased costs to the RTO/ERO health plans will be taken from the Reserves Fund. Also plan changes that had been requested and costed at over 10 million dollars (a potential 23% increase in premiums) will be deferred. There are presently over 24,000 members registered in the Semi-private plan, 33,000 in the Extended Health Care plan and 20 000 in the Dental plan.

One change that has been incorporated into the materials outlining details about Health Plans for Retired Educators that they will now include is the latest annual monthly rates for single, couples or family. A concern for most users of the RTO/ERO Extended Health Care plan has always been the cost of the dispensing fee since it varies widely from one pharmacy to another. However, one piece of information shared at the conference dealt with the fact that a drug store may have a cheaper dispensing fee but the cost of the drug may be higher than another pharmacy charges thus making the total cost of the drug

more. So you may want to check out not only the dispensing fee but also the drug cost.

The advantage RTO/ERO plans have over other service providers include:

(1) RTO/ERO does not use age banding to set its rates.

(2) RTO/ERO plans do not consider the history of the applicant providing the application to the RTO/ERO plans have been made 60 days prior to the expiration of any previously-held, registered health plan.

A recent study of Service Quality Provided By Johnson Inc. showed an 87% membership satisfaction rate. It is planned to use the Internet more extensively to provide information regarding individual health plans of RTO/ERO members. The web site for Johnson Inc. is: [www.johnson.ca](http://www.johnson.ca).

Wellness issues continue to be a concern of RTO/ERO and to that effect seminars are being offered with trained presenters at several districts in order to share information about diabetes and cholesterol. A presentation by a representative from ALCOA (Active Living Coalition for Older Adults) has resulted in another source of information some of which is available to our members through several web sites as follows:

ALCOA - <a href="http://www.alcoa.ca">www.alcoa.ca</a>
Can. Physical Activity Guide - <a href="http://www.paguide.com">www.paguide.com</a>
Canada's Food Guide - <a href="http://www.hc-sc.gc.ca/nutrition">www.hc-sc.gc.ca/nutrition</a>
Canadian Diabetes Association - <a href="http://www.diabetes.ca">www.diabetes.ca</a>

The toll free number to find out information about the health plans offered by RTO/ERO is: 1-877-406-9007

Our committee members are:

Frank Exley, Committee Chair	633-2636
Patrick Morgan	631-1853
Barbara Campbell	768-1582
Joe Jakob	773-2287

***We Need Pictures...lots and lots of pictures...***

**Linda White, our peripatetic archivist is looking for you and your photos or articles about the activities of our District. She would appreciate them for our bulletin board.**

A display board of the "Project - Service to Others" was made and used to present our Special Project at the Provincial Executive Meeting held in Toronto. Please look at our Bulletin Board at the Christmas Dinner.

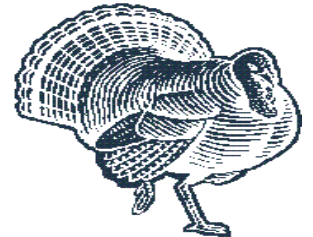
**RTO District 41 Christmas Dinner**

**Wednesday, December 1, 2004**

**Saxonia Hall, 522 Talbot Street West, Aylmer**



**SPECIAL WELCOME TO NEW RETIREES  
WE WELCOME ALL SPOUSES  
Registration from 11:30  
Dinner at 12:30  
A little business at 1:30**



**Entertainment to follow. Door Prize donated by Southbound Boutique and get "loot bag" surprises for the festive season!**

**Donations of food or money for Christmas Care will be welcomed.  
This dinner is subsidized by District 41.**

**\$15.00 per person  
with cheque payable to "District 41 RTO" by Monday, November 22.  
Mail to Dennis Collins, 10138 Lynhurst Park Dr, St. Thomas N5R 3E9**

I am pleased to attend the RTO Annual Christmas Dinner on Wednesday, December 1st. Please make the following reservation:

Name:.....

Payment for.....dinner is enclosed.

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

## Treasurer's Report, November 2004

### RTO DISTRICT 41 FINANCIAL STATEMENT

January to November 2004

Date	Receipts Item	Deposit	Date	Disbursements Item	Debit
1-Jan	Opening Balance	\$1,556.68	23-Feb	STGH Foundation	\$25.00
1-Jan	Goodwill allocation	\$178.00	23-Feb	Cdn Cancer Society	\$25.00
30-Jan	interest	\$0.07	15-Mar	M Quenniville	\$430.29
9-Feb	Annual District Grant	\$6,491.98	15-Mar	STGH Foundation	\$25.00
27-Feb	interest	\$0.12	19-Mar	Fran Wren	\$39.59
31-Mar	interest	\$0.34	15-Apr	Rick Murray	\$37.00
			15-Apr	Fran Wren	\$20.00
5-Apr	Cheque carry over	\$15.00	15-Apr	Fran Wren	\$11.22
			3-May	M Steltenpool	\$15.00
5-May	AGM Deposit	\$255.00	6-May	Keystone Complex	\$150.00
28-Apr	AGM Deposit	\$720.00	6-May	Swain Greenhouses	\$181.12
			6-May	F Exley - speaker	\$25.00
30-Apr	AGM late payment	\$15.00	6-May	MA Steltenpool	\$15.00
			6-May	R Murray	\$83.50
30-Apr	interest	\$0.33	6-May	Marg Hulls	\$27.38
			6-May	Evening Friendship Gp	\$1,270.39
12-May	AGM Deposit	\$165.00	10-May	TVDSB	\$19.28
13-May	Sp Prg Grant	\$3,500.00	12-May	J McIntyre	\$99.05
31-May	interest	\$0.40	30-Apr	Service Charge	\$0.80
30-Jun	interest	\$0.41	9-Jun	Marg Hulls	\$87.11
31-Jul	interest	\$0.41	9-Jun	RTO prov.	\$507.00
31-Aug	interest	\$0.40	9-Jun	R Murray	\$191.57
			9-Jun	J McIntyre - photocpy	\$11.25
9-Sep	Goodwill	\$227.50	12-Jul	STGH Foundation	\$50.00
9-Sep	Bell Bkfst	\$462.00	13-Jul	Child & Fam Couns	\$3,500.00
15-Sep	interest from GIC	\$110.00	27-Jul	Terry Collins - newslet	\$287.34
15-Sep	Golf receipts	\$697.00	10-Aug	TVDSB	\$169.90
30-Sep	interest from GIC	\$0.27	7-Sep	Van Pelts	\$188.10
5-Oct	RTO recruiting refund	\$182.00	7-Sep	Donation to Uway - bkfst	\$500.00
29-Oct	interest	\$0.23	7-Sep	Centrsal United - bkfst	\$520.00
			7-Sep	Fran Wren - supplies	\$94.34
			15-Sep	J McIntyre - prizes etc	\$86.92
<b>TOTAL RECEIPTS</b>		<b>14,578.12</b>	15-Sep	Terry Collins - golf/meals	\$627.58
			20-Sep	STGH Foundation	\$25.00
			12-Oct	German Cdn Club	\$200.00
			15-Oct	Fran Wren	\$74.30
			3-Nov	Carolyn Cameron	\$95.78
			3-Nov	RTO (pins)	\$35.00

See Statement by Dennis on  
Page 10

**TOTAL DISBURSEMENTS** 9,730.81

**ACCOUNT BALANCE** 4,978.09

**OUTSTANDING DEBITS** - 130.78

**TOTAL DEBIT + BALANCE** 14,578.12



#### **RTO TRIP TO ENGLAND & SCOTLAND 2004**

**Left To Right BACK ROW** Don Lucas, George Emrich, Larry Wilkins, Jim Cumming, Don Hilliker, Geraldine Bearss, Jocelyn Campbell, Kathy Pittam, Bob Charlton, Ron McCormick

**ROW 3** Judy Lucas, Ute Emrich, Mona Wilkins, Isabel Campbell, Marjorie Hilliker, Marion McKenzie, Ted Luscher, Jessie Charlton, Maureen McCormick

**ROW 2** Frank Exley, Cheryl Exley, Audrey Leitch, Jeanne Leitch, Betty Cumming, Alice Plain, Ann Vance, Eleanor Lyle, Evelyn Luscher, Carol Anne Spinard

**FRONT ROW** Mark Sims, Hazel Sims, Dave Dejonge, Harriet Dejonge, Max Charlton, Barbara Mooney (Tour Guide), Charline Charlton, Roger DeGroot, Judy DeGroot, John Thorburn, Ann Thorburn, Margaret Hulls      **FOREFRONT** Bob Haddock (Bus Driver)

### **Of Stonehenge and Loch Ness and much much more...**

Forty travelers set out on Aug. 5 for Pearson International airport and the beginning of the 04 trip to England and Scotland. This start to a great trip, however, was not before we learned that our travel leaders, Norm and Donna Quigley could not be with us. This, of course, left rookies, Max and Charline Charlton at the helm - scary thought. As well, Mary Bailey had to cancel just before trip time and a new travelling companion for Isabel Campbell had to be found. Isabel's 19 -year-old niece, Jocelyn, was enlisted at the last minute and we were off: The group left from Pearson's new terminal 3 without a hitch. (an impressive terminal). When we discovered that we were all on the same plane and going to the same place, Max and Charline were very happy. As we were boarding we discovered that there were several horses and their attendants on the plane. The horses would be competing at the Olympics in Athens. Fortunately, the horses were not kept in the passenger part of the plane. The flight was good except for some rather large bumps caused by one of the hurricanes that was brewing at the time. Heathrow airport is very big and very busy. ***Continued on Page 8***

## Murder and Mirth at Dutton Meadows

( The return of the Hacker Hordes)

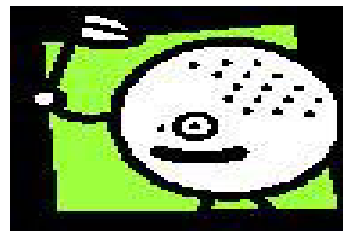
On Thursday, September 16, at 1:30 PM, twenty one swingers converged on the greens at Dutton Meadows with a variety of clubs and miniature trebuchets worthy of the best Medieval weapons on the market. They hacked and hewed at a defenceless, yet remarkably petulant, little pock-marked white rondule until it cried both uncle and aunt ( some combatants persisted to the "cousin" level). It was a display of camaraderie and of total lack of chivalry unsurpassed even by the duffer hordes of the great Genghis.

When that defenceless rondule had at long last been removed from the black pits and ceremoniously interned, the assemblage, now grown to twenty two, sat down to a feast of red meat , sloughed down with beverages served in dainty demi-tasses and conversed in the cultured syntax privy only to triumphant conquerors of ages past.

John McIntyre, the Grand Vizier of Duffers International, reported that the extravaganza brought in \$680 from the participants, and that the cost was \$704.33 to District 41 (this included \$86.75 for prizes).

Participants wanted to continue the Tournament next year and suggested that we return to a "scramble" format but continue with the steak BBQ.

Next Year's Tentative Date: **Sept. 14/05.**  
Let's get more people out next year!!



**The petulant rondule**

*Reported by John McIntyre and mercilessly manipulated by the editor. My apologies to John.*



**Our roving cameraman captured the Four Harbingers of the Apocalyptic Divot in a rare moment of mirth before they beheaded the Hapless Kentucky Blue.**

*Photo by Dennis Collins.*

## ***Of Stonehenge and Loch Ness.....continued***

After meeting our tour guide and making arrangements for a lost bag, we travelled to Windsor castle a wonderful piece of English history and still used. The following day we toured London, The Thames, Buckingham Palace, St. Paul's, Westminster Abbey, Parliament and had lunch on the Thames. The next day we met our main tour guide, Barbara, and left London for the southwest corner of the country. Barbara was a gem. Stonehenge, Plymouth, Bath, Cardiff and the whole Southwest was a wonderful experience.

As we toured north and visited many abbeys, cities and towns we were struck by the antiquity of the places and the beauty of the countryside.

The lake district of northern England and Scotland is very much like Muskoka - beautiful. The great hills and glens of Scotland are quite spectacular, especially with the heather growing on the hills. As we travelled along the shores of Loch Ness, Jim Cumming took the microphone and told us much about the area where he grew up—that was a special touch. We stayed in a beautiful old Victorian Inn in northern Scotland and visited the Isle of Skye and the battlefield at Culloden where the Catholic Scots highlanders under Bonnie Prince Charlie fought and lost the deciding battle against the Protestant English. Ooooooooooo, such history.

Then there was Edinburgh and the great tattoo. Exceptional! While in Edinburgh we met John McIntyre who was there with a Canadian pipe band playing at the Tattoo. Small world. Then we went back south to England and Blenheim Palace, the antiquity of York, the University of Oxford, Stratford and Ann Hathaway's cottage and finally back to London. The weather was amazingly good. The sights and sounds were wonderful and the company was great. We missed the floods and the landslides. All in all we will have many memories to tell whoever will listen. This was two weeks of great, but exhausting, travel. We started out with 40 travellers and we came back with 38! Oooooooooops! Oh yes, Don and Judy Lucas stayed over an extra week in London. They have since returned. We are gearing up for next year.

By Max and Charline Charlton



**Max Charlton**



## 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 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>

Submitted by:

Dave Giles



See more Pension Stuff by Dave on Page 10

## Treasurer's Report Nov. 2, 2004

( see full report on page 5)

Again this year, it would appear that we would realize a small surplus in our operating budget for this year. Speaking to two areas of note, we will be able to underwrite a portion of the cost of our Christmas Dinner, and we again sponsored the School Breakfast Program operated by the Elgin / St. Thomas Health Unit.

I was happy to share our procedures with the Provincial Office and assist in the production of a Provincial R.T.O. Treasurer's Manual. We have a unique computerized accounting system within our District, which on one page accurately sets forth our financial state i.e. receipts and disbursements and applies the billings against the appropriate budget lines. As well, we have long employed a system of audits and required multiple signatures on cheques. No doubt these practices and the diligence of former treasurers have allowed our District to prosper financially over the years.

Respectfully submitted,

Dennis Collins - Treasurer



### More from Dave:

\*\*\* The Teachers' Pension Plan just announced a 1.7% before-tax increase in your pension, beginning January 2005. Details will follow in the November issue of Pension News.

\*\*\* Don't become alarmed if in the future months you read or hear about unfunded liabilities of your Teachers' Pension. As a **retiree** and a member of a defined benefit plan, the provisions of your pension will not change. Changes may become necessary for future retirees, and/or contribution levels may change for active teachers – but you as a retiree will continue to receive all pensions now being received plus the annual increases in January.



C'mon...jump!

## Results of the Membership Survey

There were 72 responses

Topic	Responses
Financial Advice	26
Income Tax Advice	34
Lifestyle Seminar	27
Computer Instruction	34
Sessions in the Morning	33
Sessions in the Afternoon	11
Willing to pay for sessions	37



Members were willing to assist with sessions on Bridge, Theatre Bus Trip, Bowling, Dinner/Dance, Curling, Yoga/Music/Painting, Photography, Car Show and Leisure Activities. **ANYTHING ELSE YOU'D LIKE TO ASSIST WITH?**

### A Note from Ray and Shirley Broadbent

We have been looking over the Music festival Scholarships so we can see how much we have invested and how much return we are getting back in order to give out scholarships. When we set up the Retired Teachers Scholarship it was to be yearly and only use the interest. The problem is that we only have \$1300.00 invested and this is not enough to give a decent \$50.00 scholarship each year. We should get it up to at least \$2000.00 at the interest rates we are getting today.

**A Note to Ray and Shirley: THANK YOU for the breakfast!**

## A Website Just for District 41.....???



We are in the process of setting up our own web site This would be in conjunction with RTO provincially, but we would control everything on it. This is an opportunity for you to suggest what you would like to see on this website.



Some of the features we could include:

All Newsletters ( you would still get a mailed copy).

Membership list and e-mail ( with your permission).

Up to date news about the District.

Links to important sites.

Archival material.

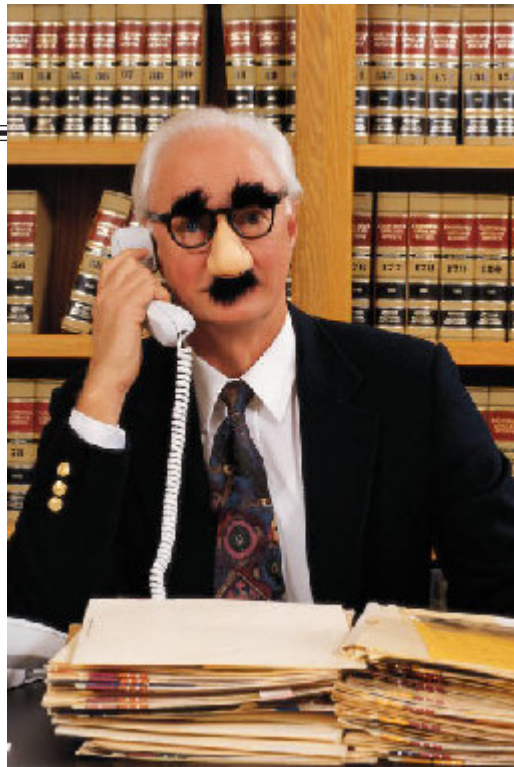
Our Webplaster hard at work



What would you like to see?

E-mail the webmaster ( I prefer the title webplaster) at [jacjud@amtelecom.net](mailto:jacjud@amtelecom.net) or contact any of the executive

AND, while I'm at it: what would you like to see in the Newsletter?



“Hello Cyril... What’s up?”

