

A Message from our President

President’s Message I would like to welcome Carol Gagen as our new 2nd vice president. We appreciate that Carol has responded to our search and is a valued addition to our executive table. She is recently retired from the Thames Valley DSB where she served as an elementary teacher, vice principal and principal. Her ongoing commitment to education and colleagues is a matter of record and I would like to thank Carol for continuing that contribution as the new District 41 2nd vice president. The fall Senate of RTO provided an interesting time for conducting the business of the provincial organization. Retired teachers meet as senators two times a year for this purpose. They come to Toronto from all parts of Ontario and there is also a district from B.C. in attendance. Representing Elgin District 41 is the local president who is usually Senator 1. The 1st vice president is usually Senator 2 and the 2nd vice president usually attends as an observer. This fall the Senate passed the budget and elected its officers. Committee reports and “motions arising” took up the much of the day and a half meeting with pension concerns and reports and updates from our insurance managers being a major component. A speech with questions and answers from the Minister of Education, Gerard Kennedy, was a highlight. There is a social on the Monday and the Tuesday evening that

provides a perfect time for networking and getting to know neighbours. The actual outcomes of Senate will be in the next Renaissance and you will be able to read about them in detail. One is reminded of the importance of representing our members well as the Senate opens with all in attendance singing O Canada. This is a moving experience

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President Ric Murray on the set at Roger’s Cable: move over Hopkins!

**NOTE: See the form for the Christmas Dinner. Only reservations are accepted.
TICKETS ARE NOT AVAILABLE AT THE DOOR**

The Executive for 2005-2006

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

Sixty-Ninth Meeting of Senate 2005 Annual Fall Senate by Fran Wren(observer)

"The Provincial Executive continues to lobby on issues and concerns of seniors. In January, a submission was sent to the Finance and Economic Affairs Committee(Provincial) on their pre-budget consultations. In September 2005 a letter was sent to The Standing Committee on Finance (Federal) dealing with pre-budget consultations advocating for fairer taxation for seniors via pension income splitting. We are in contact with other retiree organizations that have the same interest in these matters.

Letters were sent lobbying the Ontario government to re-instate the health procedures that had been delisted in the spring of 2004. In concert with the Political Action Committee letters were sent to have PSA testing become part of the services paid for under the Health Act. Our Districts were quick to lobby their MPPs to gain their support for this important bill. Unfortunately this bill died on the order paper and will have to be re-introduced this fall. It is important to note what we as an organization have been able to achieve and build upon these successes." Helen Biales, President

Consistent with RTO/ERO's humanitarian orientation, the Provincial Executive made a donation of \$5000.00 to the Canadian Red Cross to assist with disaster relief in the southern United States and \$5000.00 to the Canadian Red Cross in

Pakistan for Education International: to rebuild schools.

In May, 2003 Senate approved a two year pilot project to enable "needy" Districts to apply for a special circumstances grant. Senate this year approved that the Special Circumstances District Grant be continued for 2006 and that the allocation be \$40,000.

At the May 2005 Senate a resolution was passed to establish a Scholarship Fund. Scholarships shall be granted to children, grandchildren, nieces, nephews, grandnieces and grandnephews of RTO/ERO members in good standing. The applicant shall be a full time or part time student pursuing a career in education in Canada. Criteria for consideration was approved at the Fall Senate. The Project-Service to Others Committee shall take on the role of the Selection Committee.

District 32 sought approval to divide itself into two Districts, effective January 1, 2006. District 32 will retain the name Prescott-Russell and the new District, #45, has adopted the name EstaRiO and will be a Francophone District, sharing the same boundaries as District 32.

The Provincial Executive remains committed to the following five goals:

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

The new Executive is composed of:

President Arnold Hull
Past President: Helen Biales
1ST Vice President: Ron Poste
2nd Vice President: Brian Kenny
Executive Members: Robert Lamoureux & Clarice West-Hobbs

The Political Action Workshop of 2003 will be replicated in February given the certainty of municipal elections, the distinct possibility of a federal election in 2006 and the upcoming provincial elections in 2007.

The report from the Health Services and Insurance Committee included the following:

"That, effective January 1, 2006, transfer to the RTO/ERO health plans from OTIP/ARM plans will require medical evidence of insurability." RTO/ERO Members may become members of our group health plans without presenting medical evidence of insurability providing that they apply to participate within sixty days of leaving another group health insurance plan. If a person wishes to participate in any of our RTO/ERO plans after the sixty-day period the member must



Fran hobnobbing with President Hull

provide proof of Insurability.

Our Education Minister, Gerard Kennedy reminded us of the importance of education in today's world. He remarked on the collaboration between his office and RTO/ERO. Mentorship and Dedicated Professional Development are two major priorities for his Department. It is the role of all educators to assist in the recreation of connections with the public. A task force will be set up in November to review Arts in Education.

Gerard stressed that "Leadership is an activity". Accountability, authentic assistance for beginning teachers, assistance with Special Education, adult education programs and professional development for educators throughout their careers is being reviewed.

Attending the Senate is an exciting experience. The dedication and professionalism of all present is inspiring. RTO/ERO is truly a wonderful organization to belong to.



Pensions and Benefits
by Dave Giles

PENSION INCREASE

The Teachers' pension plan has announced a 2.2% before-tax increase in members' pension, beginning January 2006. For those members who started the pension this year, the inflation increase will be prorated.

BULLETPROOFING YOUR WILL

Wills set out who gets your stuff, who is in charge and who will be your backups in case your first choices are not available. The law does not require you to use a lawyer or notary to make a legal will. Sounds simple enough, but don't kid yourself. Making a will involves the intersection of tax, family, estate, property

and trust laws that most people do not consider.

Wills should be updated when:

Anyone mentioned in your will changes their name; executors become unsuitable due to age or illness; beneficiaries die or become incapacitated you divorce, separate or enter common law relationships; your marriage automatically revokes any prior will; you have children, new step-children or grandchildren

Most people need advice, not only information, to make the right decisions. Do it yourself will kits, and computer programs, are a courtroom lawyer's dream because the problems they create provide a steady stream of legal work. Professionally prepared wills do not cost money; they save money. Consider them an investment to protect your family, just like the cost of insurance. Making a will is a legal document that takes more than your common sense. Professional help can avoid having your wealth wasted in a family war over your money after you're gone.

A SUBSCRIPTION WORTHY OF CONSIDERATION

Information for "Bulletproofing Your Will" was adapted from an article found in 50 Plus (Nov 2005). This magazine is part of benefits of CARP (Canadian Association of Retired Persons). The November edition featured a financial special with articles on:

- * Who Will Get Your Money
- * Protecting Your Pensions
- * Making Your Will Bulletproofing
- * Pre-arranging Your Funeral
- * Choosing an Executor
- * Probate Prognosis and
- * Giving the Power – Power of Attorneys

Additional information regarding CARP and the 50 Plus magazine can be found at| www.50Plus.com or www.carp.ca or call 1 800 363-9736.

President's message continued from page 1

reaffirming retired teachers' commitment to country and community and the Senate's responsibility to move forward in a responsible democratic manner. We are looking forward to meeting members and their spouses and friends at our Christmas luncheon. The dinner is always well attended and people use it as an opportunity to catch up and begin their seasonal good cheer. The dinner is subsidized for members from their dues to RTO while spouses and friends pay the cost of the meal. Look for the advertisements and mark your calendar - the Saxonia Chefs are planning another exceptional culinary event.



In Remembrance of Things Past

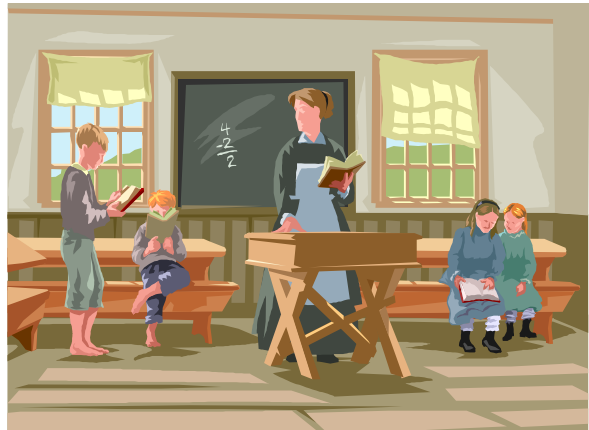
by Linda White

The Poster of “Service to Others” will be available at the Christmas Dinner. Be sure to check it out to see how your District 41 has aided the community.

An ongoing project for the archives is a history of the rural schools which were consolidated in the 60s and 70s. (See a sample of one school on this page). I have a very brief record of all the schools in Elgin County (this was done by Jim Doelman in 1982). I need your help to expand these school archives. It is important that we do not lose this valuable history! Can you contribute to your local school information?

The materials that we now have will be photocopied and filed with the RTO Elgin County Archives at the Elgin County Archives Office of the Thames Valley Board on Sunset Drive, St. Thomas. The information from Doelman’s study will also be placed on our website (read: entered manually into a data processor by Cynthia Rutledge).

Please contact me about ANY information you have on any of the old schools (such as Malahide #1, for example). I will take great care of anything you send me (25 Glanworth Ave., St. Thomas, N5R 1E5) or call me at 631-2748 for more information. Anyone wishing to help with this important project would be greatly appreciated!!



Malahide S.S. # 1 (Copenhagen)

The original school in this section was a log building, probably on Lot 13, Concession 1, near the lake. In 1868, a new brick school was built about a mile and a half farther northwest on the north end of Lot 11, Concession 1 (southeast corner of highway 73 and county road 42). Initially this school had single desks but when attendance increased double desks were installed. An entry room and a cloak room were built in 1910, and in the same year the playground was enlarged. In the fall of 1944, electric lights were put in. A persistent problem at SS#1 was a poor water supply and over the years many wells were dug. A furnace room and washrooms were added to the school in 1960-61. The school was closed in June 1966 and as of 1982, the building was used as a private home.

editor’s note: I wonder what was used as washrooms before 1961?



Map showing Copenhagen school (as large dot) taken from Frank P Lloyd’s early maps.



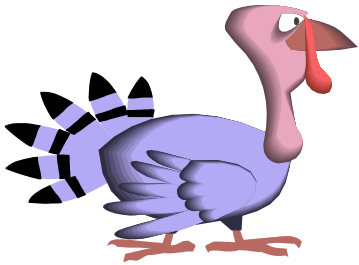
There and Back

by Max and
Charline Charlton

Monday, Sept. 26 saw 46 happy travellers leave Elgin County on a bus trip to New England, Boston and Cape Cod. On day 2 we took the tourist train from Utica, New York and travelled about 52 miles up into the Adirondack highlands where we had lunch at a little mountain inn —great experience! The next day we were marvelling at the elaborate mansions of New Port, Rhode Island. These extravagant edifices, usually based on the great castles of Europe, were built by the Vanderbilts and the Wetmores and others to display wealth during the late 1800's and early

1900's. Cape Cod and Nantucket Island are quaint with obvious attempts to keep out the modern and high -rise buildings. We then travelled to Plymouth and Boston —great history and interesting sights . A few took in the Boston Bruins hockey game and the symphony. From Boston it was back to New Hampshire and Vermont and the Norman Rockwell Museum. The second last day took us to Lake Placid, New York —what a beautiful spot!. On day 9 we travelled home —a tired but happy group. Our guide was Jan Lansdell, the same guide we had in Newfoundland. She is a very congenial and thorough guide . (some good) . Great food, wonderful sights and excellent comradery make tired but happy travellers

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**Wednesday, December 7, 2005
Saxonia Hall, 522 Talbot Street West, Aylmer
SPECIAL WELCOME TO NEW RETIREES**

Doors Open at 11:30

Dinner at 12:30



Entertainment by East Elgin Secondary School Band follows dinner.

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 members/\$20.00 non-members

with cheque payable to "RTO Elgin" by Monday, November 29.

Mail to Dennis Collins, 10138 Lynhurst Park Dr, St. Thomas N5R 3E9

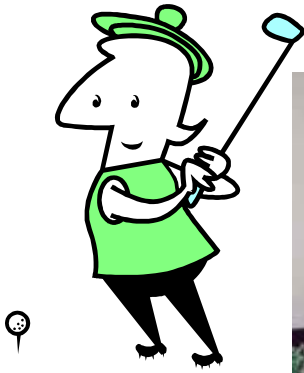
I am pleased to attend the RTO Annual Christmas Dinner on Wednesday, December 7th. Please make the following reservation:

Names of Diners _____

Payment for ___dinner(s)@ \$15 (RTO members) = _____

___dinner(s)@ \$20 (non-members) = _____

TOTAL = _____



Howie Roth just loves pretty flowers.



John McIntyre (the organizer of the tournament) & Don Collins relive the one (or two, or three) that got away.



The prez relaxes. OK, who got my clubs?



Alice Plain won closest to the pin.



Do I have to do it again??

The RTO Golf Tournament

by John McIntyre

Twenty-five rabid golfers teed-off at Dutton Meadows on September 14 in a shotgun start (dangerous for teed-off people) to the tune of "Raindrops keep falling on my head". But the rain lasted only a short time as the clouds ran out of water revealing a nice but not sunny day.

Our golfers played their own ball (usually) but one player had to play a coloured ball each hole (and hopefully return with it). A few never got home, being drowned or buried in a field of corn. We won't say who the "losers of the coloured balls" are for fear of reprisals.

All participants received a prize for their efforts. Closest to the pin were Alice Plain and Don Collins. Longest drive went to Norma Potter and Tom Mattingly. Low scores were Howard Roth (42), Don Collins (44), Tom Mattingly (44), Alice Plain (49), and Norma Potter (52).

The low score on the coloured ball (47) was the team of Dave Ballantine, Barry Doherty, Bill Thornton and our illustrious president Ric Murray (the hat must've helped).

The afternoon finished off with a scrumptious steak BBQ dinner with a resounding "yes, let's do it again next year" (and hide Roth's clubs).



The Fab Four "On Tour". (Howard Branscombe, Gord Smith, Paul Willoughby and Don Collins)



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

Several items of interest have been received by our committee since the District Health Representatives seminar in September and the RTO/ERO Senate this past month. Because of the most recent cutbacks in benefits paid by the Ontario Hospital Insurance Plan, the extra expense of covering these services has resulted in a projected deficit in the health benefits plans of \$5.5 million for 2005. When you add this deficit to last year's shortfall of \$1.2 million which also was taken from RTO/ERO reserves, it has meant there will be premium increases for the first time since the year 2001.

These include: 10% increase in Semi-private Hospital premiums; 15% increase in Extended Health Care premiums; 15% increase in Dental Coverage premiums. Other changes in the Health Plans include the following: \$1900 annual maximum per person in prescription drugs (up from \$1800). Dental coverage will now be using the 2006 fee schedule beginning in January 2006. There will be a maximum lifetime out-of-province medical coverage of \$1 million per person. The full details of all these changes will be available soon in a revised pamphlet from RTO/ETO.

During our Fall seminar a presentation was made by World Access Canada. Because we pay an annual fee for their services it is anticipated that our membership will soon receive a written summary of the many services they provide.

Other information shared in regards to health coverage when travelling out-of-province or country included the following. First of all, not all regions of the world have the same easy access to communication as we have in Canada. Therefore if you plan to travel to a region where the ability to contact World Access Canada may be in question, contact World Access in advance of your trip to determine what problems might occur in that region. Secondly, since RTO/ERO claims require proof of the day prior to or day of departure out-of-province, make sure you have this proof in a form that identifies by name those insured, indicates the date prior to final departure and indicates where the transaction took place. Your ticket for travelling by a commercial carrier will suffice or a receipt from the duty-free shop may be appropriate.

There have been no rate changes for holders of the individual Long Term Care (LTC) policies for 2005 other than policies renewing after the initial five-year rate guarantee period. Pre-April 1, 2004 plan policyholders by now should have received notice of the options available to them. Clarification of coverage for Chelation Therapy has been made. This is due to the fact that the American Medical Association has stated that there is no scientific documentation that Chelation Therapy is effective in treating cardiovascular disease, atherosclerosis, rheumatoid arthritis or cancer. In some cases improper use of Chelation Therapy has resulted in serious or fatal complications. Any Chelation claims submitted to Johnson will require a doctor's note stating the medical reason for the treatment in order to determine if it will be covered under the plan.

Continued on next page

Health report cont'd.....

Johnson Insurance has attempted to clarify what is meant by the "sudden and unforeseen" stability clause under the Extended Health Care plan's out-of-province/Canada coverage. Some clarifications include: (1) The term stable applies to heart, cancer and lung conditions. This stability must exist 90 days prior to departure. Coverage may also be restricted when awaiting for the outcome of tests or when there is monitoring which might result in the possibility of surgery. (2) A change of medication may not affect travel. (3) If while travelling a health problem arises requiring medical treatment which is unrelated to any medical condition existing prior to travelling, treatment of this new health problem may be covered by the Extended Health Care plan. Some retired teachers opted to purchase medical insurance offered by RTIP/ARM. As of 2006, any of these retirees wishing to purchase medical coverage through RTO/ERO will be required to have a medical check-up before being allowed the possibility of purchasing RTO/ERO medical coverage.

If there are questions which arise involving the benefits offered by RTO/ERO feel free to call any member of our committee or make an enquiry to Johnson Insurance at their toll-free number: 1-877-406-9007. Their web site is: [**www.johnson.ca**](http://www.johnson.ca)

COMMITTEE MEMBERS**Frank Exley, Chair 633-2636 Fax: 633-0305 E-Mail: fcexley@sympatico.ca Patrick Morgan - 631-1853 Barbara Campbell - 768-1582 Jack Empey - 773-3796

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Travel report cont'd

Have we got plans for next year? Indeed we have. Following are the three trips being proposed. The Chicago trip is shorter and less expensive and might be taken in addition to one of the longer trips if there is enough interest. Since the longer trips are both popular cruises, we ask all retirees and friends who are interested to respond to Max Charlton at 631-1871, email max.Charlton@sympatico.ca or Marion Rose at 633-6300, email sales@elgintravel.ca by Nov.25. An early decision will have to be made in order to let people know and book sufficient space before Christmas. (Those who have already signed the sheets do not need to respond)

CHICAGO: Five day coach tour. Tour escort and four nights first-class accommodation. Breakfast daily. Tour of Chicago.. Admission to a Broadway play, The Field museum, an off-Broadway show, The Art Institute of Chicago, The Shed Aquarium, The Alder Planetarium, dinner and entertainment aboard the Spirit of Chicago cruise ship. \$1644.00 /double —\$2375 /single. Dates to be set.

ALASKA CRUISE AND 5 DAY LAND EXTENSION: Transport to Toronto airport. Air Toronto to Vancouver and home from Fairbanks. Seven day cruise from Vancouver to Anchorage. McKinley Explorer train to Denali National Park. Tundra Wilderness tour. Train to Fairbanks. Riverboat Discovery cruise and Gold Dredge. All land hotel accommodation. Inside stateroom \$3972.00 /double. Outside stateroom \$4617.00 / double. Balcony stateroom \$5387.00 / double. June 25 to July 7 /06

BALTIC CRUISE: Transport to Toronto airport. Return air to Copenhagen. Ten night Baltic Cruise aboard the ms Amsterdam including all meals and entertainment. Dates on this one are already set and an extra night in Copenhagen has been added to give a little time to see that city. May 31 over-night flight to Copenhagen. June 1, Copenhagen and over-night. June 2 transfer to ship with a bit of a tour of city on the way. June 3 at sea. June 4, Tallin, Estonia. June 5 and 6 St.Petersburg, Russia. June 7, Helsinki, Finland. June 8 Stockholm, Sweden. June 9, Visby, Sweden. June 10 Warnemunde, Germany. June 11, Arhus, Denmark. June 12, Copenhagen and home. May 31 to June 12 /06

A delayed flight home can be arranged but then would not include ground transport from Toronto to St.Thomas.

Inside stateroom \$4370.00 /double. Oceanview stateroom \$4825.00 /double.

Verandah suite \$6068.00 /double

Please indicate interest to Max or Marion by Nov. 25 if you have not already signed the sheet.

The Stratford trip to see Hello Dolly goes this Sat., Nov. 5 at 10:00 a.m. from the old Zehrs parking lot on Wellington St.. This trip has been arranged by Bob Towers and Joanne Duffy.

The get-together for the Boston, Cape Cod re-hash party will be held at the home of Max and Charline Charlton, 26 Cavanaugh Cr., St.Thomas on Sat., Nov 19 /05 at 5:30 p.m. Bring a favourite dish and a few of your best pics.

PS: The pot luck get-together for the Boston group will be held at the home of Max and Charline (26 Cavanagh Cr. St Thomas) on November 19 @ 5:30 PM. Bring a favourite dish and a few of your best pictures.