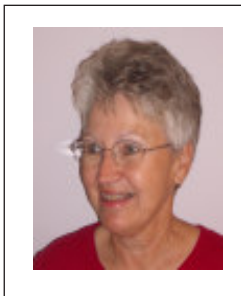




ELGINEWS

Volume 14 No 3 November 2006

A Message from our President



Being elected as your President of District 41, Elgin, is an honour and a privilege. I have learned much as Second and First Vice-President and under the mentorship of Past Presidents, Fran Wren and Ric Murray. Attending

Provincial Senates in Toronto has been an exciting and educational experience. Having Carol Gagen as First Vice-President and right hand assistant is a god-send and an inspiration. Treasurer Dennis Collins guards your money as if it were his own. The Committee Chairs of your organization are efficient, capable, and caring. We in District 41 are indeed blessed.

In spite of this, we have one - no two - little problems! If RTO District 41 is to continue to grow and serve our members, we must have a secretary and second vice-president immediately. When I was asked to take on the position of second vice-president, John McIntyre, Carole Watson and Joanne Duffy all assured me that it would not be an onerous position. They were being absolutely honest. **IT IS NOT AN ONEROUS POSITION!** Your executive meets once a month September to December, and March to June. Included in this is the December Christmas Dinner and the AGM in May. In addition to this, we all work together to organize a Pre-Retirement Workshop. There are 2 Senate Meetings in Toronto for your President and Vice-President and an Observer. Committee Chairs may have a Toronto Meeting annually. Everyone pitches in to help make all of our jobs easier. I promise you that if you volunteer for either of the empty positions, you will not find yourself over-worked!

Having said all of this, Carol Gagen has been acting as secretary as well as performing her own duties. This should not be expected by our membership and is not fair. I know that with the many capable and talented members in Elgin, that I can expect to have these positions filled. Our organization operates on volunteers. Volunteers are not paid because they are worthless but because they are PRICELESS! Please call today and volunteer.

CONGRATULATIONS CAROLE WATSON!!

One of our own has been elected as 1st Vice-President in the provincial executive of the Retired Women Teachers of Ontario!



Gladys Polley, an associate member of District 41 RTO/ERO is presented with a certificate in recognition of her 100th birthday by Marg Hulls, goodwill convenor. Gladys' husband, Larry, a mathematics teacher at Arthur Voaden S.S. passed away in 1960. The celebration to honour Gladys was well attended



by family and friends in the rotunda of the St. Thomas Elgin General Hospital where she has been active in the auxillary for 72 years. Gladys continues to reside in her own home.

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

The Executive for 2006-2007

President: Carolyn Cameron 519-657-2004
Past President: Ric Murray 519-765-7435
First VP : Carol Gagen 519-6319957
Second VP: TBA
Secretary: TBA
Treasurer: Dennis Collins 519-631-0932
Archives: Linda White 519-631-2748
Constitution: Elmer Lepischak
Goodwill: Marg Hulls 519-762-2049
Health Services: Frank Exley 519-633-2636
Membership: Fran Wren 519-631-6515
Newsletter: Jack Couckuyt, 519-773-9095
Website: Cynthia Rutledge 519-685-1862
Pension : Dave Giles 519-268-7909
Political Action: John Taylor 519-631-3134
Telephone: Joanne Namespetra
Travel: Max Charlton 519-631-1871

PICTURE QUIZ FROM THE BELL BREAKFAST Match the names to the Photos below

Judy Upsdell and Mary Ann Nealy
Paddy Morgan
Prov. Pres. Arnold Hull
Barb Barich and Pat Martyn
Keith Hudgins, Bill Richardson
and Lindsay Sleightholm
Ray Stanley, Don Lucas and Dave Giles
Carol Gagen and Carolyn Cameron
Bob Low
The Ripleys and their book truck.



...and over 150 more who threw toast at me if I tried to take their picture!!!

FIVE HUNDRED DOLLARS WAS DONATED TO THE YWCA BREAKFAST PROGRAM.

THANK YOU TO ALL 105 WHO ATTENDED

SEE OUR WEBSITE, www.elginrto.org, FOR MORE PICTURES AND LINKS AND OTHER INFORMATION.



Oops . . .

Two We Missed in the Last Issue



Alice Patterson as Mary Storey.

From a photo in The Chronicle (published in West Lorne)

Terry Heeney teaches the history of Dunwich.



From a photo by Ruth Quenneville

In the August newsletter, the names of two of our local RTO/ERO members were not included as presenters for the Pioneer Day held at the Backus-Page House in May. Terry Heeney gave a history and nature lesson to the children as they rode through John E. Pearce Provincial Park on a wagon. Alice Paterson, a charter member of the Tyrconnell Heritage Society and current treasurer, gave an excellent representation of Mary Storey, the widow with four children who was granted in the early 1800's the land where the museum now stands.

By Marg Hulls

Travel News by Max Charlton

The Elgin travel group will be heading north to Alaska on June 13 2007. Thirty people have signed up so far with some trying to decide. The trip will take us to Vancouver first for a day, then fly on to Whitehorse, Yukon. After seeing the sights there we travel by bus to Dawson where we will experience the night life and the gold mining sights and sounds of that area. The group then boards a river boat to travel down the Yukon river into Alaska. We will travel by bus to Fairbanks for more gold-mining experiences. At Fairbanks we board the train for a two day trip down through Danali Park and past Mount McKinley. We disembark the train at Anchorage from where we take a bus to Seward where we board the ship(another beautiful Holland-America ship) .The cruise is 7days down the inside passage past the ice fields and the beautiful scenery and finally to Vancouver from where we fly home on July 1. This will be 19 days of extraordinary sights and sounds and memories.

MAX CHARLTON ON BOARD OF NORTH AMERICA RAILWAY HALL OF FAME

helps get \$3000 grant from Provincial RTO

One of our own executive, the "Travelin' Man", Max Charlton, is also a member of the North American Railway Hall of Fame.



Max, along with Carole Watson, applied to the Service to Others Provincial Committee and they granted \$3000 for the window restoration project at the station. Max reports that, so far, about 40 of the 160 windows have been adopted (funded) . He also explained that

" The restoration of the windows is an on-going project and currently is taking most of the time of our construction people. Most of the windows in the dining room and waiting room have be done . That means the sashes have been removed from the frames, completley cleaned of old paint and repaired (new pieces and points) and reglazed with old glass. They are then re-installed with the sash cord and weights just as they were originally. The massive frames and trim is then cleaned of old paint and repaired. All of this woodwork will then be painted in colours consistent with the period."



One of these 160 Windows was renewed by us!!

Theatre: Joanne Duffy and Bob Towers have a full bus load of travellers for the theatre trip to Niagara On The Lake for a production of High Society on Nov. 8. The group will travel on to Niagara Falls after the theatre to say overnight. The following day will see trips to several wineries to hear how our wineries make their product and of course to sample a wee dram here and there.



Charles Ripley, Aurilla Ripley, Donna Timpany and John Taylor

The retirees pictured above were recipients of awards of distinction by the Thames Valley District School Board for raising money (through pop tabs) to provide wheel chairs, scooters and ramps for physically challenged children. Eighteen wheelchairs were bought over the past 14 years. Remember to bring pop tabs to the Christmas Dinner!

FIVE ELGIN RETIRED TEACHERS INTERVIEWED

Retired Women Teachers of Ontario is marking its 50th anniversary this year and in celebration, published the memories of a number of retired women teachers over 90 years of age. The book is *Chalk, Challenge and Change*. Five Elgin teachers were interviewed: Alice Menzies, Dorothy Kipp, Grace Purdy, Jean Morrison and Roberta Creelman. Roberta has deceased. RWTO placed a copy of the book at the St. Thomas Public Library in her memory. There is also a copy in the Aylmer Library.

POLITICAL ACTION COMMITTEE *by John Taylor*

The Provincial Committee has set the following priorities for 2007: child care; property assessment; mortgage fraud; electoral reform; elder abuse; provincial election; energy/environment; and pension income splitting. More information will be coming in the near future.

VOTE, VOTE, VOTE ON NOVEMBER 13th for both School Board and Municipal Candidates.

FYI: One of our own, Frank Exley, is running for School Board for Elgin.



YOUR HELP IS NEEDED!

There are several organizations needing your help (including our own) posted in this newsletter. We all need your help. Give us a look!



Wrap it Up!

Volunteers are needed to Gift Wrap: Once again Karen Ferrie and the YWCA is looking for Volunteers to help with the Christmas Gift Wrap at the Elgin Mall. This programme was started by FWTAO and has continued with the assistance of present and retired teachers as well as other volunteers. Dates: December 8 - 24 including Saturdays and Sundays. Hours: 11:00 a.m to 9:00 p.m. Monday to Saturday; Sunday 12:00 to 5:00 p.m. with 2 hour shifts (or longer if you wish). Please call Karen Ferrie at 519-782-4927 evenings (Karen has call display and will call you back if you miss connecting) or the YWCA at 519-631-9800. All proceeds go to the YWCA programmes.

Your Skills Are Needed!!

submitted by Judy Upsdell

The Talbot Teen Centre (TTC) operates a Homework Club for youth. They meet once a week at 745 Talbot Street, St. Thomas from 5 - 6 p.m. Although the TTC serves 12 - 18 year olds, most of those who come for help are in Grades 8, 9 and 10 with questions about math curricula and project completion (including essays and research). The number of students at each session varies but not greater than 8 and averaging out at 5.

We are looking for some wonderful retired teachers to support this serious need since last year's teacher has been hired full time. Our hope is to find enough volunteers so that each person tutors only every other week. If you can donate an hour every other week on either Tuesdays, Wednesdays or Thursdays, please contact Cindy Moniz, TTC Leader, at 519-633-5200 ext. 240 or Judy Upsdell at 519-633-3843.

The research tells us that very often parents cannot help their children with homework - you can make a huge difference through an investment of 2 hours per month. Please call today!!





Archives Find Home

by Linda White

The collection of school pictures and anecdotes will be at the Elgin County Archives at 450 Sunset Drive for further reference, at the end of October. I would like to thank all those who have helped to gather this information about our one and two room schools. I have met many informative and kind residents of both Elgin County and afar collecting this material.

Look for information of ongoing projects of the R.T.O. on the bulletin boards at special events.

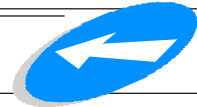
New Website for Seniors

The provincial government, in co-operation with federal and municipal partners, has launched Seniorsinfo.ca, making it easier for seniors to access information, programs and services from all levels of government. Visit this great website at www.seniorsinfo.ca.

Another great site for well-researched articles is the New York Times. I really recommend the site below. You will need to register with the NYT to access it, but that is safe and easy to do. GO TO: http://www.nytimes.com/ref/health/newage_index.html.



Don't forget your pop tabs when you come to the dinner! See article on facing page (4)



Wednesday, December 6, 2006
Saxonia Hall, 522 Talbot Street West, Aylmer
WE WELCOME ALL NEW RETIREES

Doors Open at 11:30

Dinner at 12:30



Entertainment by McGregor and Davenport Choirs follows dinner.



Donations of food and/or money will go to
Aylmer Food Bank



This dinner is subsidized by District 41.

\$15.00 for members and \$20.00 for non-members
with cheque payable to "RTO Elgin" by Monday, November 27.
Mail to Dennis Collins, 10138 Lynhurst Park Dr, St. Thomas N5P 2E7

I am pleased to attend the RTO Annual Christmas Dinner on Wednesday, December 6th. Please make the following reservation:

Names of Diners _____

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

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

TOTAL = _____





URGENT REQUEST



RTO/ERO District 41 Needs YOU!

The Retired Teachers of Ontario, District 41, Elgin, has an immediate need for persons to fill the following positions within the organization:

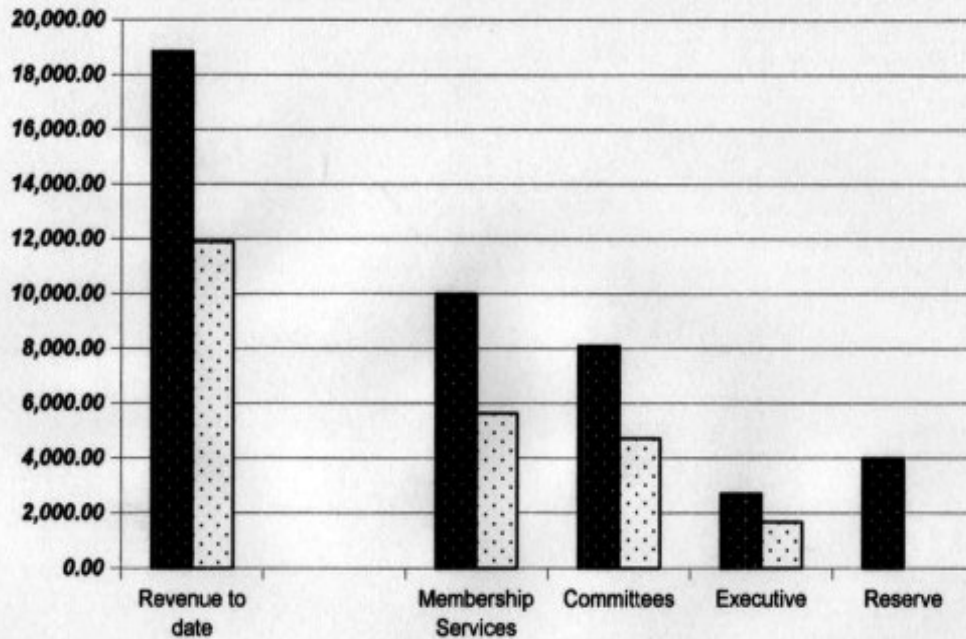
Second Vice-President
Secretary

If it is possible for you to serve your fellow retired teachers in one of these positions, please send the following information via mail to: Carolyn Cameron, President District 41, RTO/ERO, #39 - 5 Cadeau Terrace, London, ON N6K 4H9; phone (519) 657-2004; or e-mail: a.c.cameron@sympatico.ca

Name _____ Address _____
 City _____ Postal Code _____ Phone _____
 E-mail Address _____
 Position of Interest _____

If you have any questions or require more information, please contact Carolyn Cameron or any member of the District Executive.

RTO District 41 Financial Report to Oct. 20



	Revenue to date	Membership Services	Committees	Executive	Reserve
■ Budgeted	18,839.93	10,000.00	8,100.00	2,700.00	4,000.00
□ Expenditure	11,894.34	5,635.38	4,717.28	1,674.80	

Graph by Dennis Collins

Fall Senate 2006

by Carol Gagen



Again this year I had the pleasure of attending the Fall Senate meeting representing District 41 Elgin along with our District President Carolyn Cameron. The Senate agenda is packed with many committee reports, budget items and resolutions so the Senators are provided with the opportunity to meet in smaller regional groups prior to the Toronto meeting and go through the agenda with our liaison from the Provincial Executive. At our meeting in Windsor we had the opportunity to ask questions and gain more background knowledge about any issues and concerns. Also this year there was an orientation meeting for new Senators and observers early Monday evening to assist anyone who was new to Senate procedures.

After dealing with a packed agenda the Senators attend a formal dinner on the Tuesday evening. This is an occasion to honour the past presidents of RTO/ERO for their contributions to the organization, thank our outgoing president, Arnold Hull for all of his work over the past years, and introduce the new president Ron Poste. After a wonderful dinner the guests were entertained by a high energy group of young people known as Blazing Fiddles. This group of talented musicians played a variety of

....Continued next page

In the last Newsletter, we mistakenly listed Jennifer Schuster among those "In Memoriam". We are sorry for this error. Ms. Schuster should merely have been removed from District 41 membership.

In Memoriam

Jeanne Leitch
Eric Henstock
Doris L McKay
Lloyd Graham
John R Atkin
John S. Dizazzo



By John McIntyre

Golfers splash it up at Dutton Meadows,

....but wetting their insides compensated for wetting their outsides

On Friday, September 13th, twenty four golfers and friend teed-off and were soon teed-off as the rains came, and came, and alas, kept coming.

Several initially persevered and played in the rain for a while; others came to the Clubhouse to get wet on the inside. The skies cleared a bit and out they went again, but not for long as the skies opened up and forced a retreat to the Clubhouse. This time more stayed inside.

One soggy foursome - Howard Branscombe, Howard Roth, Dick Langley and Brian Clements - decided to finish and they did. Someone could be heard muttering, "guess brains don't come with position". A wet T shirt competition was vetoed.

Twenty eight sat down for steak dinner with the trimmings and conversation was loud, boisterous and fun. The Convenor decided to give out prizes by draw instead of golf tricks. Everybody got a prize!

Brian Gerard, the owner of Dutton Meadows, gave all the golfers a true rain check to return at their leisure to play again - hopefully in better conditions.

A strong feeling was expressed to hold this fun event again next year with the site at Dutton Meadows.

Thanks were expressed to Dutton Meadows, the soggy golfers and the Convenor.

musical pieces from Broadway tunes to Foot Stomping Celtic tunes. If you would like a sample of our experience, you can go to the audio section of the website www.theblazingfiddles.com

SOME HIGHLIGHTS

Humanitarian Work

RTO/ERO has provided funds to the Red Cross for disaster relief in South East Asia. With the proceeds from a raffle for a donated print and tickets to a Blue Jays game last August a donation of \$5308.20 was given to the Nelson Mandela Children's Fund (Canada). There will be a similar project this year with the Blue Jays game scheduled for Sunday, August 19, 2007. Harmony Printing has donated a print to be raffled throughout the Districts. Watch for more details.

Survey

In order to better meet the diverse needs of 58,000 members ranging in age from 53 years to more than 100, a survey was sent out to a random sample of members in September. Of the 2400 surveys sent out to members half had been returned by the time Senate met. This is a very good response and demonstrates the commitment to the organization.

Project Service to Others

Last year for the first time RTO/ERO provided a Scholarship Program for candidates in a full or part-time program that would lead to a career in education in Canada. Candidates could be a child, grandchild, niece, nephew, grandniece or grandnephew of a member. The program was very successful with 217 applications. The committee, including our own Fran Wren, had the task of going through all the applications and finally awarded 25 scholarships of \$1000 to deserving students. After discussion from the Senate floor the criterion was refined to offering scholarships to worthy candidates pursuing a career in teaching from an accredited teacher training facility. The candidates may also include son-in-law, daughter-in-law and step children.

Political Action

This committee has been very busy lobbying with other groups to allow pension income splitting for

tax purposes and to cap property assessment increases and therefore reduce volatility in property taxes.

Last Spring Senates requested that this committee also "study Mortgage Fraud in Ontario to protect the rightful owners in this type of fraud." A report from this committee identified the types of mortgage fraud, how fraudulent transactions happen, the consequences of this type of fraud. An Article on this type of Fraud should appear in Renaissance. If you want more information please contact me and I will try to provide you with a copy of my package.



Health Premiums

There will be a rise in premiums beginning February 1, 2007 in both Extended Health (9%) and Dental (3%). Our access to better drugs and medical care allows us to live longer but puts increased strain on the benefits plan leading to greater costs. The vision care plan was

extended to cover laser eye surgery subject to a maximum of \$225 two consecutive calendar years maximum, effective January 1, 2007 and the vision care eye exam benefit will be broadened to include eye exams every two calendar years, to a maximum of \$50.

New Provincial Executive

Ron Poste President

Arnold Hull Past President

Claire West-Hobbs 2nd Vice-President

Bob Lamoureaux and Margaret Couture Executive Members

Brian Kenny 1st Vice-President

Harold Brathwaite Executive Director



Middle Photo: Fran Wren, Carol Gagen, and Carolyn Cameron

Lower Photo: Ric Murray

FRAN WREN REPORTS.....

2006 Annual Meeting of Senate

What an honour it is to attend the RTO/ERO Senate! This year I was able to act as a poll clerk during the elections and I was so impressed once more with the professionalism and dedication of the members of RTO/ERO. All of the candidates campaigned in an honourable manner and their addresses were sincere and thought provoking. Our past executive prepared the incoming members with all of the information and experiences necessary to serve 58,000 members.



A new District has been formed on Vancouver Island. British Columbia won the approval to divide itself into two districts, effective January 2, 2007. The executive reviewed their supporting materials in accordance with Article 14 of the RTO/ERO Constitution -Formation of New Districts -and everything was found to be in order. District 42 is named Vancouver Mainland and District 47 is Vancouver Island.

Parry Sound, Muskoka, sought approval to divide itself into two districts, effective January 1, 2007. District 6 is named Parry Sound and District 46 is named Muskoka.

Hilda Watkins, OTF President spoke about her mission for this year. She emphasized the need to give active teachers the right to speak on their professional rights and responsibilities. She also highlighted two new programs to assist teachers: "Survive and Thrive"; a mentoring program for new teachers and "Literacy Links", a program in 7 communities in Ontario to encourage literacy. OTF participated in the "Word on the Street" in Toronto this fall.

John Tory, the Leader of the Opposition called teachers the "Custodians of the Province's Future". He stated that the partnership among teachers, parents and politicians is very important. The impact of teachers goes beyond teaching skills. He stressed the need for parents, teachers and politicians to listen and work closely together. He also highlighted the importance of entrepreneurs. They must be given the tools they need for success. Leaders need to refocus their efforts for positive change. They also need to focus on safety in our communities for everyone. A lively question period followed Mr. Tory's address.

We encourage you to join District 41's executive. The experience is very rewarding and the opportunity to attend Senate as an Observer or Senator is amazing. I have been able to network with former teachers from all parts of Canada and I have learned so much in my role as a Provincial committee member on "Services to Others".

Pre-Retirement Seminar

A very successful pre-retirement seminar was held at the Community Education Centre on Sunset Drive on Thursday, October 26th from 4p.m. to 8p.m. Participants commented positively on the timely, informative presentations led by Max Charlton, Jack Couckuyt, Frank Exley, Carol Gagen, Dave Giles and Ric Murray.

Pension and financial planning matters can be overwhelming but all present commented on Dave Giles' skill in clarifying and simplifying the process. Frank Exley provided valuable information on Health and Insurance issues. Several people stated that this section of the program was enlightening and indicated that they will now be better prepared to inquire about benefits and packages.

Max Charlton motivated all present with his "Travel Talk". The majority of people present were ready to sign up with Max wherever he chose to go. Ric Murray led our group through a thought provoking session concerning re-employment opportunities using his own consulting business as an example.

Special thanks go to Cynthia and John Rutledge for creating a user friendly web site. Jack Couckuyt demonstrated the ease of access to local RTO/ERO information and to our Provincial office.

Arthur Voaden Vikings, under the expertise of Mike Flynn, prepared a delicious dinner.

The RTO/ERO resource book was appreciated. Participants remarked on the usefulness of this document in planning their retirement.

The general consensus of the group was to repeat the program each year.

HISTORICAL BACKGROUND OF ONTARIO TEACHERS' PENSION



Dave Giles

- 1871 Contributions to pension plan mandatory for male teachers, optional for female teachers (Did males need to be told what to do?)
- 1917 Plan formally established. Contribution rate set at 2.5% (Matched by Government)
- 1927 Teachers' Superannuation Commission (TSC) created
- 1932 Survivor benefits introduced
- 1966 Plan integrated with CPP
- 1971 90 Factor (age + actual credit) introduced for unreduced pension
- 1975 Inflation protection introduced - extra 1% contribution (matched)
- 1984 "Best 5" average salary adopted for pension formula
Annualization (credit/salary) introduced
Contribution rate to 6.9% plus 1% for indexing (matched)
- 1989 Teachers' Pension Act, 1989(TPA) enacted - TSC dissolved
- 1990 New Board created - responsible for administration / investments
Contribution rate increased to 8.9% (matched) including indexing
- 1992 Partnership established between OTF and Minister of Education
Partners' Agreement sets out:
 - * role of Partners / Board (Plan governance)
 - * treatment of gains / losses (Gov't assumes unfunded liability)
 - * triennial negotiation of Plan changes
- 1992 Retirement Compensation Arrangement (RCA) effective
- 2003 Funding Management Policy

Since 1996, several Plan enhancements have been made including:

- *Mandatory participation for occasional teachers
- *Early retirement reduction lowered from 5% to 2.5% (immediate pensions)
- *85 Factor window introduced in 1998; made permanent in 2001
- *CPP reduction: benefit accrual rate increased from 1.3% to 1.55%
- *Same sex benefits effective April 23, 1998
- *Shortened life expectancy benefits effective March 3, 2000
- *Early retirement age lowered to 50 for cessations after June 29, 2001
- *Upgrade Last 10 / Best 7 to Best 5
- *10 Year Pension Guarantee

The above is a brief synopsis of the Ontario Teachers' Pension Plan and the changes that have been made since its creation in 1871. My , we have come a long way! The Ontario Teachers enjoy one of the best, - if not the best - pension plan in Canada!

*Submitted by Dave Giles
Dist 41 Elgin Pension & Retirement Concerns Officer*

Teaching Rewarding, But Jobs Now Scarcer

submitted by Carolyn Cameron

The following is an excerpt from a recent Toronto Star article by Ellen Roseman on October 20, 2006. I thought that some of our retired teachers would be interested in this information. Many of us have seen the same pattern during our time spent in the teaching field.

Teaching in public schools is a popular career choice for university students. But fewer graduates are finding jobs. The Ontario College of Teachers does an annual study that scans the environment for people entering the profession. In studies conducted in 2001, they saw new teachers getting jobs quite readily. Now many still have occasional jobs at the end of their first year. Misha Abarbanel, in his first year teaching in Toronto, says that of his cohort of 33 people at OISE, only 2 have jobs.

What happened? Supply and demand got out of whack, leading to extra capacity and oversupply. About 3,000 to 4,000 teachers retired each year until 1997. Then with the changes in the Ontario Teachers' Pension Plan, the number of retirements jumped to more than 10,000 in 1998. In 1997 fewer than 8,000 people applied for teachers' courses. Now there's an average of 13,000 to 16,000 applying. In the mid-1990's, the Ontario College of Teachers licensed 400 to 600 teachers a year who had studied at US border colleges. The number grew to 1,000 by the turn of the century and exceeded 1,600 last year.

Meanwhile retirements started to level off. From an average of 7,000 teachers retiring each year from 1998 to 2003, retirements dropped to just 5,700 in 2005. Frank McIntyre, director of research for the Ontario College of Teachers is quoted as saying "We see the trajectory going down to 5,000 retirements a year by the end of the decade. We're moving into a surplus, not a shortage. Today's surplus makes it hard for graduates to find openings except in some hard-to-fill specialties such as French and science. Openings exist as well, for teachers of physics, chemistry, math and technological studies at the secondary school level. "Secondary teachers are in somewhat more demand than elementary teachers - and male teachers are in more demand than females." "We need to attract more men to teaching," says McIntyre. For the past decade, only 20% of those going into the profession are male and 80% are female."

BEYOND DEMOCRACY? *by Jack Couckuyt*

Winston Churchill once quipped that Democracy was a very unsatisfactory way of governing a society, but, until we came up with something better, we were stuck with it. Indeed, almost as much harm, and hurt, and violence have occurred in the name of democracy as in the name of religion.

Democracy has caused us to fight wars (and consequently, there were "just" wars and "unjust" wars), it has produced countless political false messiahs (Hitler, for one, was elected by a majority), it has served as rationale for a myriad of incredible pettifoggeries (Belinda's beaus, McKay's miffs, question period in the house).

The western roots of democracy, and indeed, its name, comes from the ancient Greeks. This "rule by the people", however, was really the rule by very few people: slaves, women and common labourers could not vote or hold office. This was mostly the case for the next two thousand years. For hundreds of years, for example, democracy in Britain meant that the rich could actually buy seats in parliament.

Democracy of course can also be majority tyranny in which the majority passes "democratic" yet unjust laws against the minority. "Democratic" should never be confused with "just" or "fair". To their credit, modern democracies have tried to protect their minorities with all kinds of safeguards and discrimination laws, but ruling a country has now become so intricate and complicated that it takes a very long time to revise or pass a law.

We now have a very long-lived and experienced democracy. But how well does it serve the people? How much do our elected officials account for their actions?

We do have large organizations which are very accountable to those they serve and yet are not democratic at all: the school system and the medical system are but two of these.

It is time to go beyond democracy. What we need is an accountocracy: rule by the accountable. We have the necessary ingredients already. With a free press, an educated citizenry and easy access to information, we can take the next step and build on democracy. *Now how would one vote in such a system? Would we have Question period?? Would more people appreciate democracy?*

Health Services and Insurance Report by Frank Exley



RTO/ERO members value the Benefits Plans available to them. This is evident in the amount of claims made in the first part of this year. During this period there were 125,926 net claims, an average of 18,059 per month with an average turn around time of six days.

Claims for the Extended Health Plan in the past 12 months were : drugs - 54.8%; major medical (including paramedical practitioners) - 32.9%; out-of-province - 12.3%. Ontario residents 65 and older are eligible for the Ontario Drug Benefit program. This program runs from August 01 to July 31 and there is a \$100 deductible per person for prescriptions filled after August 01. RTO/ERO reimburses 85% of the \$100 deductible. After you have paid the deductible, you are then responsible for the dispensing fee since these fees are not eligible for

reimbursement under the ERO/RTO Extended Health Care Plan. If you are using the Pay Direct Drug Card which submits drug claims electronically to Johnson, the Johnson Pharmacy Helpline is available weekdays 7:30 a.m. to 8 p.m. at 1-866-773-5467 (toll free).

A total of 2,369 policy holders (4.21% of RTO/ERO members) are in the Long Term Care Plan. This Plan reimburses \$50, \$75 or \$100 per day for the cost of home care or nursing care in the event you are unable to perform two of six specific activities of daily living or suffer from cognitive impairment.

The 3 plans are:

- Plan A: \$50/day to life maximum of \$50,000
- Plan B: \$75/day to maximum \$100,000
- Plan C: \$100/day to maximum \$200,000

Premium rates are based on your age at the time you apply.

As a follow-up to the wellness initiative concerning the 10,000 steps, more information is available at www.active2010.ca. See below notice as well.

GET YOUR PEDOMETER AT \$15 OFF AT THE CHRISTMAS DINNER!!



RTO/ERO encourages everyone, consistent with the Active 2010 Program, to become active by walking 10,000 steps each day. Pedometers, devices which measure your distance and steps automatically, are available at our Christmas Dinner for \$20. They usually retail for \$35, but we can offer them at a discount through help from RTO/ERO.

These are top quality devices and only twenty-five are available on a first come, first served basis.



CHECK OUT OUR WEBSITE AT www.elginrto.org for all kinds of photos and links and forms and information.

Getting The Newsletter Electronically

If you would like to receive the Newsletter electronically (thus getting it faster, in colour, and saving us postage), please fill in the form on the right and bring it to the Christmas Dinner, OR mail it to Jack Couckuyt, 59 Harvey St., Aylmer ON, N5H 1T2, OR log in to our website, (www.elginrto.org), click on the " Contact Us" button at the left and leave a message and your e-mail in the places provided.

We will not give out your e-mail to anyone.

We will also be able to send you important notices such as Christmas Dinner and Annual General Meeting information.

YES! E-MAIL ME THE NEWSLETTER

(All Newsletters will be in pdf format so that every computer can open and read the file).

NAME _____

E-MAIL _____

Please print legibly.