



Volume 15 No 3 November 2007

### Three District 41 Executive Serve on Provincial Committees

Congratulations to Fran Wren, who was just appointed Chair of the provincial Service to Others Committee and Dave Giles, recently appointed to the Pension and Retirement Concerns provincial committee. A third member of our executive, Ric Murray, continues to sit on the provincial Constitution Committee. We wish them well. We are proud of them. They do Elgin proud.



Isabel Frey celebrated her 90th in May.  
(photo courtesy of Marjorie Hilliker)

### Message from our President



What a long and glorious summer! It is hard to believe that we are still seeing plants blooming in the garden at the end of October. I am still slowly putting away summer clothes and have not thought about the cold weather.

I am pleased to announce that we have three people from our District 41 executive working on provincial committees. (See above). Congratulations to all three on their appointments!

Beginning this Fall each school in Ontario will receive a copy of *Renaissance*, the RTO/ERO magazine. We hope that active teachers will see the contributions of those who have retired and understand the great things that happen after retirement.

This February I hope that many of you will join us on February 13 for a morning of curling at the St. Thomas Curling Club. This will be an opportunity for those who have never tried the sport or who are thinking of returning to the game to join with other curlers for a morning of fun. More information will follow but please mark your calendars.



Linda Perger and Marg Hulls present John Jacklin with a certificate marking his 100th! Mr. Jacklin is one of only six male RTO members in Ontario over 100 years old.

**Through our telephone committee we have learned that many members would be happy to receive notices about upcoming events through an email system. This would cut down on the work of all of our callers. If you would be happy to receive notices this way please send an email to Judy Upsdell, our telephone chair, at [judyupsdell@sympatico.ca](mailto:judyupsdell@sympatico.ca) or to me at [cgagen@rogers.com](mailto:cgagen@rogers.com).**

**VISIT OUR WEBSITE AT [WWW.ELGINRTO.ORG](http://WWW.ELGINRTO.ORG)**

## Two Year Project for Ghana Completed

by Aurilla Ripley

At Christmas time two years ago, many Elgin retired teachers responded and contributed to the request for school books, library books, Bibles, Hymn books, teaching materials and supplies to go to Ghana, West Africa. On Sept. 5/07 a 40 foot long container left Aurilla and Charles Ripley's Mossley farm filled to the very top with 1268 boxes of school text books, teacher resource materials, library books, and school supplies.

Added to the above was a new 27" TV, 5 computers, a large movie screen, 2 filmstrip projectors, a tape recorder along with tapes and filmstrips and a church electric organ.



*Aurilla paints a disc bound for Ghana.*



It took 2 summers (of 4 months each) to collect, sort, discard unsuitable material, mend, pack, label and number boxes.

Once the mountain of boxes were secured behind a wall of pallets in the container, farm equipment – a 12 foot Massey Ferguson disc, a 2 row New Idea corn harvester and corn sheller, and the running gear for a wagon were loaded and chained down.

A total of 19 volunteers and 2 fork lift tractors took 8 labour intense hours to complete the task of loading this container. The shipment will be sent to 3 small, poor villages for their schools, a local new library being built, a new orphanage, a Bible College, churches and area farms. This is the second shipment to the area. Last year a 930 Case tractor, plow, harrows, a seeder, plus clothing went from Humboldt, Saskatchewan. Another shipment is planned to go from Saskatchewan next year.

This has been a huge undertaking for the people of this area. Everyone (especially teachers) hates seeing good books being discarded and this was a great opportunity to help to improve the lot of a third world country as well.

So a very big thanks to everyone for your part in making a difference in the lives of the people of Ghana.

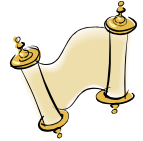
## Reporting the Archives

by Jack Couckuyt

As a neophyte in this area, I have grappled with the mandate of this position. Our Constitution calls on the Archives Committee (c'est moi) to keep the minutes and the records and to maintain a Book of Memories, which is to be given to each new member. Thankfully, the former Archives person (Linda White) expanded these tasks to something much more interesting like the history of schools and teaching in this district.

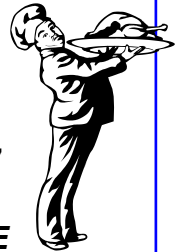


I would like to increase everyone's contact with the "archives" by adding items to our website. Part of this will be a short history of every school in Elgin County and the noting of the many elementary schools that have disappeared into private residences or parking lots. I need your help in identifying (i.e., naming, describing, submitting pictures) some of these old schools. Keep checking the Archives section of our website to see what's new--such as executive minutes and RTO history.

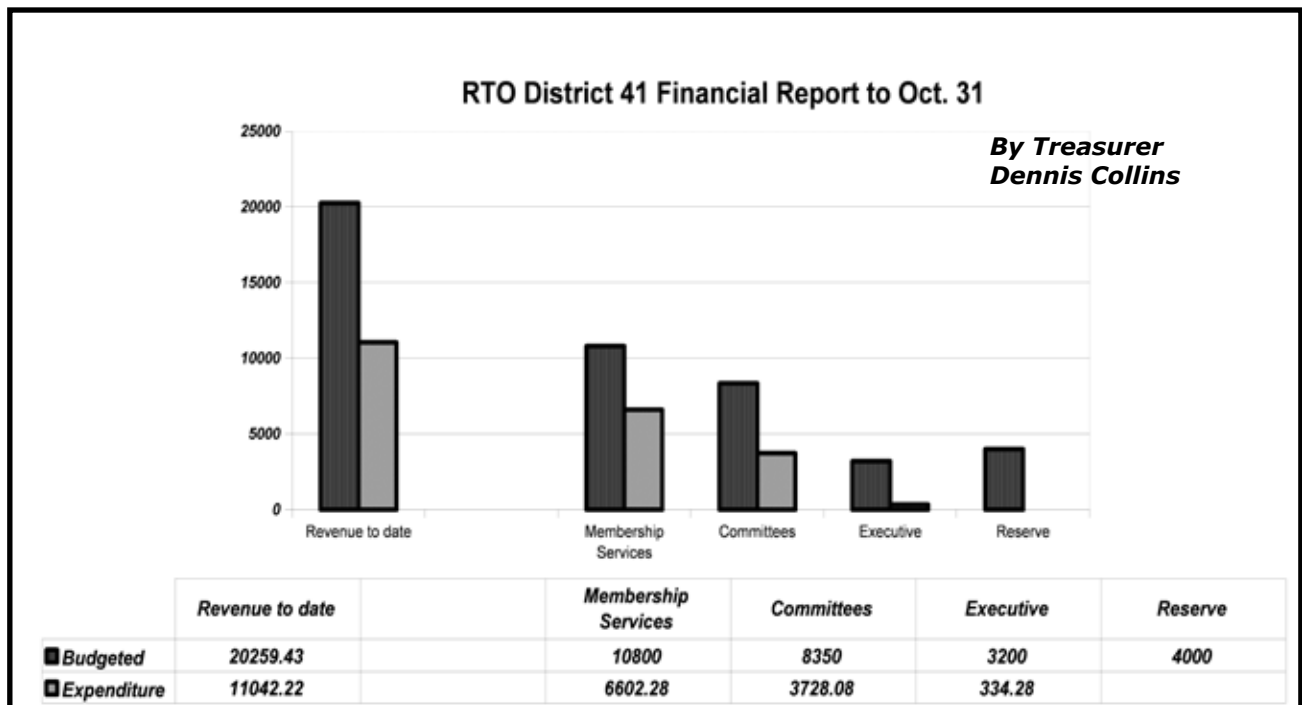


Wednesday, December 5, 2007  
 Saxonia Hall, 522 Talbot Street West, Aylmer  
 WE WELCOME ALL NEW RETIREES  
 Doors Open at 10:30 Dinner at 12:30  
**This dinner is subsidized by District 41.**

\$15.00 for members and \$20.00 for non-members  
 with cheque payable to "RTO Elgin" by Friday, November 23.  
 Mail to Dennis Collins, 10138 Lynhurst Park Dr, St. Thomas N5P 2E7  
**We really really would like you to come to this Christmas Dinner!!**  
**WE JUST NEED YOU TO TELL US BY THE DUE - DATE BECAUSE WE**  
**HAVE TO GUARANTEE NUMBERS!!!!!!!**



**SEE FORM ON NEXT PAGE TO RESERVE TICKETS FOR CHRISTMAS DINNER...**



I am pleased to attend the RTO Annual Christmas Dinner on Wednesday, December 5th. Please make the following reservation:

Names of Diners \_\_\_\_\_  
\_\_\_\_\_

Payment for \_\_\_dinner(s)@ \$15 (RTO members) = \_\_\_\_\_  
\_\_\_\_\_dinner(s)@ \$20 (non-members) = \_\_\_\_\_  
TOTAL = \_\_\_\_\_

### FIRST IMPRESSIONS

By Wayne Grosvenor

Over the years, through various organizations, I have attended many conventions and annual meetings. The fall senate of RTO stands out as 'the cream of the crop'. An observer is immediately impressed by the professional manner in which RTO conducts its business. Our organization is truly in good hands at both the volunteer and staff levels.



Throughout the senate I felt a sense of pride at being part of an organization that truly is First Class.

My interim report on the Fall Senate is A+.

### OTHER IMPRESSIONS

by Carol Gagen

Routine business and house keeping of by-laws occupied much of the time. Spending limits were set for committees and an overall budget was passed. I was impressed with the scrutiny that each line item received in an effort to act responsibly on behalf of every member. Our Service to Others projects provided a source of pride as did the scholarships that allowed 26 young students to enter a teaching career.

This year 4 members of our executive attended the Senate on October 23 and 24 Wayne Grosvenor and I as senators, Carolyn Cameron as observer and Fran Wren as an incoming chair for the Service to Others committee. Fall Senate is the time to elect a new provincial executive. This year our newly elected provincial officers are

We had guest speakers from OTF, OTPP, and the Foreign Service. I particularly enjoyed Claude Lamoureux the outgoing CEO of our pension plan. That plan has just been recognized by the top award that Wall Street hands out! Claude thanked us for our patience, citing the early years when we began to branch out into real estate. He recalled one of his first purchases, (at a cost of several million), he acquired a property that lost 40% of its value in the first year. He stuck with it and in a few years it had more than tripled in value. You could see the chins drop when he revealed it was the building adjoining our hotel—The Eaton's Center—we own it!

Brian Kenny –President  
Ron Poste – Past President

1st Vice President- Clarice West- Hobbs  
2nd Vice-President - Marg Couture  
Executive Members  
- Joan Murphy and Bob Lamoureux

There were touching moments too; as leaders were honoured, and as some bid farewell, and as a heartfelt letter of thanks was read from a commanding officer who had received our letter of condolence for the widow of a soldier. The emotions peaked as the 'Sweet Adelines' closed the evening with a powerful version of "We rise again in the voices of our children"—you can imagine the chills in a room full of teachers.

Our organization continues to grow and we should reach 60,000 members next year. We own and manage our 3 successful health plans- semi-private, extended health and the dental plan thanks to the hard work of the Health Services and Insurance committee.

The Health Insurance Plan and the Out of province/Canada Travel booklets are being revised and will be out early next year. There are some changes coming up including the increase to 90% for Semi-private reimbursement, with an unlimited maximum, and

*Continued on next page*

## JOINT ASSET PLANNING

by Dave Giles

Joint ownership allows two or more people to own assets together. Joint ownership usually includes the rights of the survivor of the joint owners to receive "title" to the entire asset when the first joint owner dies. This type of ownership can apply to bank accounts, real estate, investment accounts, stocks and bonds.



However, in law, there is a distinction between "registered" owner and being the actual owner who is entitled to keep the asset for himself or herself. The actual owner is called the "beneficial" or "equitable" owner. The registered owner has no right to keep the asset. Instead, he or she just holds the asset for the benefit of the "beneficial owner". When an asset is put into joint names by the original owner, there can be a dispute about what was intended to happen when the original owner dies. Did the original owner intend the new joint holder: a) to become the true "beneficial owner", or b) to become merely the "registered owner" to hold that asset for the original owner's estate?

On May 3, 2007 the Supreme Court of Canada changed the law regarding joint assets, like bank accounts, homes and investments. Now most assets held jointly by a parent and a child will not automatically become the child's asset when the parent dies. Instead, what happens to that joint asset on death will be determined by the parent's proven intention. The intention will either be a gift to the surviving joint holder or be part of your estate.

As a result, it is now crucial to properly document your intention whenever you own assets jointly with a child. The Supreme Court of Canada has said that the bank forms which indicate "joint with right of survivorship" are not sufficient to prove intention.

The best way to document your intention regarding how you want your joint asset to be dealt with on death is to create a written record of your intention in a document separate from your will. The lawyers at Fish & Associates ([www.jointasset.com](http://www.jointasset.com)) have crafted documents

that you will need to confirm your intention; whether you intend the joint ownership as a gift or for convenience purposes only. In addition the kit helps you to protect your children from having to share the jointly held gift with their ex-spouses in the event of separation or divorce.

The best way to document your intention regarding how you want your joint assets to be dealt with on death, is to create a written record of your intention. This will help avoid a costly and potentially destructive family war.

### ***Other Impressions..cont'd***

an increase in the annual prescription drug maximum to \$2100. RTO/ERO will be the first retirees plan to go over \$2000. The dental plan will cover dental services performed by an accredited dental hygienist, independent of a dentist. This year money has been set aside as a pandemic reserve and an action plan has been prepared to assist members should one occur. The cost for the extended health plan will rise 2% and the dental plan 3%. Semi-private care will remain the same.

We continue to be a strong voice for retired teachers and seniors in Political Action. RTO/ERO played a prominent role in ensuring that Pension Income Splitting was included in the March Federal Budget and will be in effect for this year's tax returns. We will continue to work with other senior organizations to have a cap on Market Value assessment and property taxes and the inclusion of PSA testing for men included in OHIP funding. On the RTO website please check out the new Fact sheets available on Home Security in the Members-only area. The committee is preparing another for release soon on Identity Theft.



## North to Alaska...

by Judy De Groote

On Wednesday June 13<sup>th</sup>, a group of thirty-one from the Retired Teachers' Group, set out on the Great Land Tour and Glacier Bay Cruise of the Yukon and Alaska. We flew to Vancouver and then travelled by Air North to Whitehorse. Some of the group visited Klugane National Park while others toured the city taking in the Klondike Riverboat and the Mc Bride Museum. After several days, we traveled along the Klondike Highway to Dawson City. This city still maintains its character from the gold rush days with unpaved roads, boardwalks, and buildings from the past.

On June 18<sup>th</sup>, we boarded the Yukon Queen for a pleasant 4 hour cruise along the Yukon River. After disembarking in Eagle Alaska, we visited

the court house and watched as one of our own was accused, tried and sentenced by his colleagues. We ventured along the rough, unpaved, dusty Taylor Highway in a convoy of two buses following a guide truck so that our driver could be warned when another vehicle was coming towards us.

After spending the night in Tok, the group travelled the Alaska Highway, on to the Richardson Highway eventually reaching Fairbanks. We visited Gold Dredge No.8, toured the facilities, and panned for gold. None of us struck it rich, but I believe each one did find some gold specks which one could turn in for cash or keep. We cruised the Chena and Tanana Rivers on the stern-wheeler Riverboat Discovery. We visited the Chena Indian village, viewed a dogsled musher and a bush pilot demonstration.



The McKinley Explorer, which provided us with great sight-seeing opportunities, took us to Denali. Here, some of our members participated in river rafting, jeep tours, and air flights. On our second day in Denali, we took the Tundra Wilderness Tour and were able to see bears, moose, caribou, and Dall sheep. On June 23, we again boarded the McKinley Explorer on route to Anchorage. Due to the low ceiling, we were unable to see Mt. McKinley.

Sunday, June 24<sup>th</sup>, we travelled to Seward and after a sight-seeing cruise of the Kenai Fjords National Park, we boarded our

ship the Statendam. The one major glitch in our trip occurred here as approximately one hundred and fifty pieces of luggage did not arrive at the ship from Anchorage. Some in our group had luggage, others some, and the remainder none. Holland America

worked and had the lost bags flown to a coastal port and then transported to our ship by small boats on Monday.

The cruise took us to the ports of Haines, Juneau, and Ketchikan and finally Vancouver. Guides came on board the ship and explained the wildlife and the activity of the glaciers. The constant change in these glaciers is a concern for everyone.

Our group had a memorable trip, and we await Max's plans for the next RTO trip.



## THE REAL REASON NOT TO..

by Jack Couckuyt



Much has been written and argued about the public funding of religious and private schools, yet no one has given the REAL reason why we must not fund these schools.

To put it simply: **"faith-based" and "private" institutions are exclusive, not inclusive.**

For example, have you ever heard a faith-based school say they are no better than another faith-based school? Are they willing to accept anyone in their school regardless of their beliefs? Doesn't the very existence of a religion postulate its exclusivity from another religion? Or why does it exist?

***Religion everywhere, whether Christian or Muslim or Jewish, promotes exclusion, not inclusion, and is therefore divisive. Indeed, speaking about, or writing about religion is inherently controversial. So why would we ever think that having religious schools is inclusive??***

Similarly, "private" schools have "exclusive" commercial motivations (making a profit). Neither are concerned with the general public good. Neither allow the questioning of their own existence. Both make a stand **against** inclusiveness.

Private schools are blatantly exclusive, with even the Charter Schools admitting a *raison d'être* based more on economics and quota than on scholarship and citizenship.

Religious and private schools are fine instruments to perpetuate what separates us.

In order for our children to mature into making choices, they must be aware of what their choices are. And only an open, all-accepting education system can make choices available. An open society is built on thinking, and questioning, and reasoning. So let's leave religion to parents and churches.

## HEALTH SERVICES REPORT

By Mack Jackson



Johnson Inc who administer our RTO/ERO Health Plan have added some enhancements to our members only web site. You are now able to view the remaining limit on the eye glass or paramedical claim maximums. If applicable it is also possible to generate an Income Tax letter for information purposes.

Effective 1 June 2007 Air Miles collectors can earn 1 reward mile for every \$20 in premiums on home and auto insurance policies underwritten by Unified Assurance Company.

Any Ontario resident taking 3 or more prescription medications may arrange for a Med Check. This consists of a 30 minute consultation with your pharmacist at no charge to the participant. This payment is covered by OHIP.

Some concern has been expressed regarding Out of Province/Country Medical Claims. It seems some US medical facilities have attempted to bill patients even though World Access Canada has already paid the claim. Some of these medical facilities have even turned these claims over to collection agencies. If such a situation occurs contact WAC immediately.

In our fall issue of *Renaissance* there are some excellent articles on pages 13 to 16 concerning our Health Plan. Some items covered deal with Travel Plan Services provided by WAC, submission of claims to Johnson Inc, and RTO/ERO's philosophy regarding Health Plan changes. It is suggested that you detach these pages and keep them with your Health Plan information.

Feel free to contact myself or any member of the committee if you have questions or require assistance.

Mack Jackson, chair, 519-631-0711  
Barbara Campbell, 519-768-1582  
Patrick Morgan, 519-631-1853  
Jack Empy, 519-773-3796



IMAGES OF THE "BELL BREAKFAST 2007".

THANKS TO THE BROADBENTS AND TO ALL THOSE WHO HELPED.

### **The Executive for 2007-2008**

President: Carol Gagen.....519-631-9957  
Past President: Carolyn Cameron.....519-657-2004  
First Vice President: Wayne Grosvenor...519-631-0446  
Second Vice President: TBA  
Secretary: Gord Park.....519-769-2300  
Treasurer: Dennis Collins.....519-631-0932  
Archives: Jack Couckuyt.....519-773-9095  
Constitution: Ric Murray.....519-765-7435  
Goodwill: Marg Hulls.....519-762-2049  
Health Services: Mack Jackson.....519-631-0711  
Membership Secretary: Ric Murray.....519-765-7435  
Newsletter/Website: Jack Couckuyt.....519-773-9095  
Pension Concerns: Dave Giles.....519-268-7909  
Political Action: John Taylor.....519-631-3134  
Telephone: Judy Upsdell.....519-633-3843  
Travel: Max & Charline Charlton.....519-631-1871  
STO Representative: Fran Wren.....519-631-6515

### **The Executive for 2007-2008**

President: Carol Gagen.....519-631-9957  
Past President: Carolyn Cameron.....519-657-2004  
First Vice President: Wayne Grosvenor...519-631-0446  
Second Vice President: TBA  
Secretary: Gord Park.....519-769-2300  
Treasurer: Dennis Collins.....519-631-0932  
Archives: Jack Couckuyt.....519-773-9095  
Constitution: Ric Murray.....519-765-7435  
Goodwill: Marg Hulls.....519-762-2049  
Health Services: Mack Jackson.....519-631-0711  
Membership Secretary: Ric Murray.....519-765-7435  
Newsletter/Website: Jack Couckuyt.....519-773-9095  
Pension Concerns: Dave Giles.....519-268-7909  
Political Action: John Taylor.....519-631-3134  
Telephone: Judy Upsdell.....519-633-3843  
Travel: Max & Charline Charlton.....519-631-1871  
STO Representative: Fran Wren.....519-631-6515

### **The Executive for 2007-2008**

President: Carol Gagen.....519-631-9957  
Past President: Carolyn Cameron.....519-657-2004  
First Vice President: Wayne Grosvenor...519-631-0446  
Second Vice President: TBA  
Secretary: Gord Park.....519-769-2300  
Treasurer: Dennis Collins.....519-631-0932  
Archives: Jack Couckuyt.....519-773-9095  
Constitution: Ric Murray.....519-765-7435  
Goodwill: Marg Hulls.....519-762-2049  
Health Services: Mack Jackson.....519-631-0711  
Membership Secretary: Ric Murray.....519-765-7435  
Newsletter/Website: Jack Couckuyt.....519-773-9095  
Pension Concerns: Dave Giles.....519-268-7909  
Political Action: John Taylor.....519-631-3134  
Telephone: Judy Upsdell.....519-633-3843  
Travel: Max & Charline Charlton.....519-631-1871  
STO Representative: Fran Wren.....519-631-6515