

Meeting of October 5, 2005
The Magnetawan Inn

MINUTES (*Draft until approved*)

John Stopper convened the meeting at 1000 hrs with 39 members and guests present. Derek Miller also attended as guest speaker.

Membership Chair Art Barfoot introduced our most senior member, Betty Simms and the following new retirees:

Dianne Merry-Brooks
Pat Bowman
Lois Brown

Sallie Moore
Nancy Piper
Mary Lou Barber

CAROLE DOBBS, MARGARET SHAMESS: That the minutes of the May, 2005 meeting be approved as corrected. Cd.

Barry Greib noted that the Treasurer's Report was contained in the September newsletter.

John Stopper reported on recent Executive Committee decisions including the following items:

- a) Restructuring of the District – Decisions made at the District AGM will pursue a restructuring of District 6 into two separate districts: Muskoka District and Parry Sound District. This discussion resulted in the following resolution:

DON DORST, GARFIELD ROBERTSON: That Unit 6-1 approve the proposed restructuring of District 6. (a recorded vote was requested; carried unanimously)

- b) A unit stand on the status of Almaguin Highlands Secondary School. A position drafted by Political Action chair Bill Atkinson was reviewed at District level. Some changes were suggested and the resulting letter has been sent to the secretary of the Board.
- c) John Stopper reported that RTO is offering 25 individual scholarships of \$1000 each. Application criteria are available from John or off the web site.

Political Action Chair Bill Atkinson reported on the following items:

- a) The private member's bill on PSA testing (erroneously reported in the September newsletter) died on the order paper, but will be resurrected this fall and is expected to succeed.
- b) There is an RTO grass roots initiative on amending Canada's tax laws to permit income splitting. Members are encouraged to sign a petition (and to encourage others to sign) and

to send a letter to their MPs on this topic. Both the petition and the sample letter will be available on the District web site.

- c) RTO position papers are available on the RTO web site
- d) There may be a provincial initiative on the rising energy costs
- e) The status of AHSS, its physical plant and its recruiting anomalies. A position paper on this has been drafted and sent to the Board.

In the absence of Pension and Retirement Concerns Chair Alice Allen, Don Dorst provided a report from the September PRC provincial meeting.

Health Services and Insurance chair Garfield Robertson reported that:

- a) There is a Royal Bank of Canada fraud alert issued. Scammers are phoning requesting confirmation of accounts and other personal information. RBC doesn't communicate by random email.
- b) Members should leave instructions to surviving partners to contact Johnson's Insurance to change coverage over to survivor at time of member's death.
- c) Reference-based drug pricing will be addressed provincially.
- d) Members should have their claims paid via direct deposit for better security and fewer errors
- e) Members should use Johnson's summary sheet at year end for tax purposes
- f) The Ontario Drug Benefit plan runs from July to July, has a deductible and only will cover about 20% of available drugs. That's why it's important to retain Extended Health Care coverage so that Johnson's will pay for any non-ODB drugs. Also, there are typically two dispensing fees, a lower ODB fee and the usual drug store fee which applies to other drugs.
- g) Future transferees from OTIP and ARM insurance plans will have to go through the same application process as anyone else, i.e. pass a medical. The "window" is closing soon.
- h) June retirees have the value of a full year's coverage, even though there is only a half year left till the "insurance year" ends in December.
- i) Johnson's Insurance is available for both consulting and providing services.
- j) We have an excellent travel insurance plan, but there will be a "stability" clause added to that coverage soon. Members should be aware of this upcoming change and not make any assumptions about coverage without checking their status out with Johnson's or World Access before travel. World Access helps members pre-plan trips from a "medical readiness" perspective. They will help in legal referrals, lost documents, translations, emergency evacuation, ambulances, and repatriation of bodies or burial at site of death.
- k) Premiums will likely increase 10% next year, the first raise in 5 years. Our plan is strong and will survive. It is well funded.
- l) Several benefits will likely be enhanced next year including drug benefits, post surgery benefits, education, convalescence, dental and out-of-province travel.
- m) Wellness will be a big push in coming years
- n) Johnson's booklet should be on hand for member's consultation. Each of us has a copy.

John Stopper introduced Derek Miller who spoke on estate planning. He was thanked by Carole Dobbs, who then led members in O Canada, a moment of remembrance and the blessing.

Marg Shames conducted the door prize draws, giving rise to questions about conflict of interest.

Don Dorst, acting secretary