

WELCOME TO NEW MEMBERS

Since we last reported in February, two more teachers have joined the rest of us in retirement here in East Parry Sound.. We welcome them and encourage them to participate, as they are able and willing, in the volunteering of time to keep the unit functioning at top effectiveness.

- **Pauline Field** (Pauline retired in 2001 from the Wentworth County Board of Education and recently relocated to the Magnetawan area)
- **Roger Marshall** (Roger taught his entire career at Almaguin Highlands Secondary School. He retired recently and lives in Sprucedale with his wife, Darlene.

If any member has a particular talent, interest or time segment that can be offered, please call our president, **John Stopper** at 382-3240. We currently need a newsletter editor and folks to help with the circulation of the newsletter (three times a year, stuff envelopes, stamp and mail, photography, submission of articles etc., any or all). As well, we need a goodwill convenor for North Bay/Callander, backup goodwill reps for various parts of the district, greeters at meetings, and someone to take over the task of ensuring that name tags are current and available for guests at our meetings.

SURVIVOR BENEFITS

There are reports of a group of Ontario retired teachers, not connected with RTO/ERO, which calls itself "the Survivor Benefit Group. The individuals who set up this group are seeking a change to the pension plan provisions specifically as it relates to marrying or re-marrying once in receipt of a pension. Presently, the plan allows members taking on a new spouse, once in retirement, to provide for a survivor benefit but these members would see a reduction in their

pension in order to pay for the new benefit. This group believes there is a double standard and individuals in these circumstances are unjustly treated.

RTO/ERO considered this matter carefully at its October, 2002 Senate where a resolution advocating the extension of such benefits did not pass. It is the position of RTO/ERO that such enhancements should only come up for reconsideration in a time of a funding surplus which is certainly not now.

Currently, for those whose pensions began after 1988, survivor benefits extend to the spouse of record at the commencement of pension. A member may not request a survivor pension for a new spouse/partner, if a former spouse eligible for the member's survivor pension, even though divorced, is still alive. There are time limits on these processes. Members contemplating remarriage should seek advice from an OTPP Pension Benefits Specialist beforehand to determine the implications for one's pension and any survivor benefits.

RTO fact sheet F6 addresses this issue in detail. A revision of this fact sheet is underway and will be available soon. It will contain up-to-date information. If you need such information right away, you should contact the Pension Board at 1-800-668-0105 with your social insurance number handy, or visit www.otpp.com, scroll down to "Pensions and Survivors" and click on "Survivor Pensions – for pensioners". This source provides excellent, timely information. (*note: At the time of writing, some clerical employees at OTPPB were presently engaged in a work stoppage, so response times might vary*)

UNIT 6-1 (EPS) ANNUAL MEETING

Don't forget to reserve **May 31, 2006** for our unit's Annual General Meeting to be held, as usual, at the Magnetawan Inn. Welcome and renewal time is from 9:30 to 10:00, when the meeting starts. It will be

followed by the Inn's fabulous buffet for the all-inclusive price of \$16.00. The District Restructuring Team including District President Bob Harris and Muskoka Unit President Marg Couture will be on hand to bring us up to date with progress on the realignment proposal, which, when approved by Senate, will separate our district into two separate districts—one for Parry Sound and one for Muskoka. There are significant benefits and no real disadvantages for us in East Parry Sound. Come and hear this dynamic Muskoka team talk about its progress and plans. Our president, **John Stopper** and first VP **Carole Dobbs** are members.

Your phoner will be in touch with you shortly. Be sure to reserve your seat with your cheque for \$16. Why not make up a group and car-pool? Save some fuel and have some fun!

OUT OF CANADA TRAVEL INSURANCE

Garfield Robertson, our Health Services and Insurance Chair, reports that some members are concerned about reported long delays in payments to providers of out-of-province medical services by our insurance company.



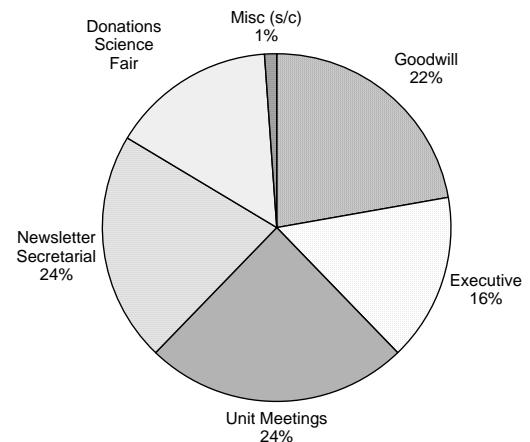
He reassures our members that the bills *will* be paid, provided that necessary policy requirements have been fulfilled by the member, even though the process seems unduly lengthy. Members often begin to receive dunning letters from hospitals and doctors, particularly in the U.S., soon after treatment has been received, while the insurance company is processing a claim. This is normal operating practice for treatment facilities, even though it is a source of much anxiety for us. It's a good idea to keep these letters on file, and even to respond to the initial ones reassuring providers that the claim is "in process". But Garfield notes that members should not panic, or become anxious about payment.

He reminds members to phone World Access, the contact center for the insurance company, (ideally) before going for treatment, so that a file can be established. World Access staff monitors all situations carefully, and stays in touch during treatment, reassuring members that they are getting caring service. Such notification also confirms that

members, where possible, will be referred to facilities where World Access has established billing contact, thus suggesting faster payment by the insurers.

FINANCIAL REPORT - 2005

This financial overview is intended to give members an idea of how unit funds received by the unit from District 6 are spent. This covers the **2005** calendar year. Revenue (in the form of transfers from the District) amounted to \$1665 while expenditures were \$1339. This graph outlines areas of expenses.



Barry Greib -- Treasurer

MORE ON E-MAIL FRAUD

Bill Atkinson, our Political Action Chair, points out a few more caveats following the item in the February 2006 newsletter on this topic. He notes:

- Don't open e-mail from unknown sources
- Spammers can harvest e-mail addresses easily by the endless forwarding of jokes, chain letters and cute pics etc.
- If you suspect an e-mail is a hoax, you might check with www.snopes.com
- Insert your identify information manually each time you access sites like your bank account. Don't let the computer do it for you automatically. Such retained material is retained on a clipboard and is accessible to hackers.
- Never click on a link in an e-mail from an unexpected source. If you absolutely must go to the site, copy and paste the address into your browser.

MILESTONES

These details are known at time of publication. If milestones have been missed, please contact us so that they can be included in the next issue.

Carol Fonger died April 7. Carol was an associate member, widow of the late **Noel Fonger** who taught at Sundridge Public School.

Evelyn Howell, died April 2. Evelyn taught for most of her career at the Burk's Falls High School and in retirement served as a trustee and chair of the EPS Board of Education. She retired in 1977 and died in her eighty-eighth year.

Betty Simms died April 12. Betty was the widow of the late Walter Simms who was principal at Argyle Continuation School. She returned to teaching after her husband's passing, and became embedded in local folklore when she gathered her kindergarten students up and moved them into her living room for their daily classes after the school was condemned. We were glad to see her at the fall meeting, 2005 where this picture was taken. Betty retired in 1973 and died in her ninety-ninth year.



A ROSE BY ANY OTHER NAME....

An RTO couple who shall remain nameless had dinner with friends recently. After dinner, the wives retired to the kitchen and the gents got talking. "Last night", one said, "we went out to a new restaurant in Sundridge and it was just excellent. I recommend it very highly".

The friend asked "Which restaurant?"

The first man thought and thought. Finally he asked his friend "What's the name of that flower you give to someone you love, you know, the one that's red and has thorns".

"You mean a rose", said the second.

"Yeah, that's it", replied our hero. He turned towards the kitchen and yelled, "Rose, what's the name of that restaurant we went to last night?"

HOW TO BECOME A MEMBER OF RTO/ERO

This will be a standing newsletter item once a year for the next few years. Your executive thinks that every member should have this information on hand, in case s/he is asked about membership by a friend. One of the goals of the provincial executive is to increase membership in RTO.. More members means a stronger organization, stable insurance premiums, a more effective network and greater potential for better service to members. We urge you to make these opportunities known to friends who may be eligible for either of the two classes of membership:



Full Membership is available to a retired teacher who is receiving a pension from any provincial teacher's pension fund. It is *not* available for a teacher who has commuted a pension (but associate membership *is*; see below). Full membership costs \$1.10 per \$1000 of gross pension which is deducted from the January cheque.

Associate membership (costing \$43 per year) is available to a retired teacher who:

- is receiving his/her own pension and is the spouse of a full member*
- has commuted a pension
- is not eligible to receive a pension from the OTPPB
- a retired teacher qualified in another country
- a retired teacher receiving a pension from a "non-teacher" pension fund (such as a university)
- an active teacher who, upon retirement, is eligible for an OTP
- a non-educator divorced spouse of a full or associate member
- a retired non-teaching employee of an educational provider in Ontario

**We are particularly anxious that persons in this category in Unit 6-1, consider becoming associate members.*

Associate membership is also available to the **surviving spouse** of a full or associate member who is not eligible in his/her own right to receive a teacher's

pension. For this category, the cost is \$.88 per \$1000 of his/her gross pension.

There are other categories of associates. For full disclosure, refer to <http://www.rtoero.org/membersOnly/en/pdf/Constituti on-oc04.pdf>. You may have to go to www.rto-ero.org and enter the “members only” section. For this you will need your nine-digit RTO number and a password you choose. You can get your number by calling 1-800-361-9888 or call your editor at 382-3125.

To apply, click on <http://www.rto-ero.org/index-en.htm>, click on “membership” down the left hand side, and then scroll way down and click on “Apply Today”. This will permit you to print a PDF application form and mail it in. Alternatively, you can call 1-800-361-9888 and ask for a membership package to be sent.

SHARE CPP WITH YOUR SPOUSE/PARTNER

Any sharing of income in a partnership or marriage typically has tax benefits for the partners when one income is significantly different from the other.

This is one reason RTO/ERO has been actively lobbying the Federal Government (as recently as just prior to the May Budget) to permit registered pension income splitting. Unfortunately, such a provision did not make it into the 2006 budget, but there’s still hope for 2007. Active lobbying of your MP on this issue would definitely be helpful.

However, income from CPP *can* be split between spouses/partners who are both over 60 and who meet certain other eligibility requirements. As a matter of interest, your editor’s calculation of the savings had our CPP been split was around \$700 for tax year 2005. Hindsight is 20/20.

To set this in motion expeditiously, you both need to take your original marriage certificate and visit a Federal building where Social Development Canada has a cubicle. You can do it in one visit, then sit back and anticipate the savings each subsequent April. Or you can contact SDC for an application form, enclose your documentation, mail it in and wait it out. There’s an office in the North Bay federal building on Shirriff St., which is a right turn (east) at the stoplight where you turn left into the Zeller’s Plaza off

Algonquin. The alternative is in Bracebridge, at 98 Manitoba Street, second floor.

If you are applying for the first time payment of your CPP, you need other documentation as well. Full information on CPP sharing can be found at www.sdc.gc.ca/en/isp/pub/factsheets/sharing.shtml

CAN ANYBODY IDENTIFY this senior retired teacher, very well dressed, hair groomed, great looking suit, flower in lapel, who walked into an upscale cocktail lounge? Seated at the bar is a fashionably-dressed woman. Gent strolled over, sat beside her, ordered a drink, took a sip, turned to her and said “tell me, do I come here often?”

TO HELL WITH THE BELL –
September 5. Update your daytimer.

PROPOSED SLATE OF NEW EXECUTIVE

As unit past president, **Joanne Schmidt** has the responsibility of arranging for a nominations committee and preparing a *proposed* slate of officers and committee chairs for the RTO year 2006-2007. She reported at the last Executive Committee meeting that several of the existing executive members would let their names stand for the cabinet of our incoming president **Carole Dobbs**. However, a few positions are still vacant at time of publication. They include:



- First Vice President
- Second Vice President
- Newsletter Editor (Communications chair)
- Archivist
- Member Services chair

If you are interested in helping the unit out in any of these (or other) positions, please call Joanne at 384-5294, as soon as possible.

DISTRICT 6 AGM – October 19, 2006 after Senate . Muskoka hosts this year; this could be our last AGM with Muskoka. More on this in the next newsletter.