



## THE RETIRED TEACHERS OF ONTARIO

### RTO/ERO Muskoka District 6 - Fall 2006



#### Message from President Marg

##### Spring Meeting

Thank you to everyone who attended the Spring Meeting at the Muskoka Baptist Conference Centre. The meeting was informative and lively with much information shared. Our guest speaker, John Little, owner of Nautilus North in Bracebridge, spoke about exercise and new perspectives on exercising. He was very motivating and well received.

It was interesting to note that the majority of the people in attendance did not teach in Muskoka. Clearly we need to approach our colleagues and encourage them to come to our meetings.

A survey was completed by those who attended the Spring Meeting. The results are posted on [www.rto-ero.org](http://www.rto-ero.org) District 6.

**Survivor Benefits** was an issue that was brought up in discussion and listed on our survey. This article was provided by Don Dorset, District 6 -East Parry Sound.

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 is 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 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. If you need such information right away, you should contact the Pension Board at 1-800-668-0105 with your social insurance number, or visit [www.ottp.com](http://www.ottp.com).

In early June, a flyer and brochure detailing **Ten Top Reasons to Join RTO** were sent to each school in the Trillium Lakeland DSB to try to encourage teachers who are about to retire, to consider joining RTO. Membership recruitment has been clearly identified as a goal for Muskoka Unit.

**June Barbecue** A good time was had by all who attended the barbecue at the Couture residence. The food was great and the camaraderie was wonderful. The Bocce game and boat rides seemed to be a great hit. Our compliments go to Chefs Bob and Leo. Hopefully more people will be able to participate next time.

**District 6 Fall Meeting** could be the last meeting for District 6 as it is now. The Senate meeting to be held October 17 – 18 will decide whether Muskoka becomes the new District 46 Muskoka. The guest speaker is Brian Kenny, who is presently the 2nd Vice-President.

**Muskoka Fall Meeting** on October 30 is a critical meeting to attend. It is being held to elect our new executive. Hopefully this will be the first Executive of District 46 Muskoka. Potentially this is our Founding Meeting. The meeting will be short. It will be at the Trinity-St. Alban's Anglican Church in Bala and celebration (we hope) will be held in the Church Hall. Major renovations completed this summer, to the exterior of the church with the restoration of the belfry make it a truly historic place to hold a founding meeting.

### **Get the Facts Before You Give**

The Ontario Government has published a pamphlet acknowledging that donations are a critical source of funding for many worthwhile causes. It warns that there are con artists who only pretend to be raising money for charity, but who are actually operating a scam of some sort. To find out if a charity is registered for tax purposes go to [www.cra.gc.ca/charities](http://www.cra.gc.ca/charities)

### **Identity Fraud / Signatures on Credit Cards**

The next time you receive a new credit card, consider writing the following on the back signature line: **Photo I.D. required.** Then when you pay by credit card, you will be asked to show your licence. It prevents someone from using your card if it is lost or stolen.

### **Pension Discussions with OTF and the Government**

Pension talks have resulted in an agreement by all partners, addressing long term OTPP funding deficiencies. Please be assured that pensions of retired teachers are fine. Nothing will change. The agreement impacts those teachers who are currently teaching.

### **Provincial Survey Update**

RTO/ERO is planning to have a professional firm undertake a survey of our membership in the fall of 2006. This is part of the responsibility to ensure that the priorities and directions are consistent with the wishes and needs of the majority of the membership. The Executive expect to have a draft survey ready for review at its September meeting with the intention of mailing it out in early November.

## **Political Action Report, (submitted by Marg Couture, PAC Committee)**

The Political Action Committee has had a very busy year to this point. The first meeting of the year took place on November 30 at which time the committee established its priorities for the year. These are listed below. On February 5-6, the Political Action Workshop took place at the Courtyard Marriott Downtown Toronto. The feedback on the workshop was very positive. As a result of information from the participants, a sub-committee of the PAC committee wrote two papers, one on LHINs and one on Market Value Assessment. Local Health Integration Systems Bill 36 passed and the committee will continue to monitor LHINs as the regulations governing the Bill are not in place. Market Value Assessment continues to be a priority of the committee

### **2006 Political Action Committee Priorities.**

The following priorities were established by the committee. The status of the priority is stated.

**PSA Testing** – It is imperative that the Political Action Committee stay its course on this issue. Continue to monitor.

**Pension Income Splitting** – Gary Zinck, PAC member, represents RTO/ERO on a committee which is spear-headed by Garth Turner, MPP. A conference on this critical topic is being planned for October 3, 2006.

**Electoral Reform (formerly called Fair Vote Canada)** – The sub-committee continues to monitor this issue.

**RTO/ERO's Involvement in the Electoral Process.** This report was updated at the last PAC meeting and will be distributed to District/Unit Presidents and PAC Chairs. The paper contains a wealth of information about what to do to prepare for Municipal, Provincial and Federal Elections and getting people out to vote.

**Municipal Property Assessment Corporation (Market Value Assessment)** – Greg Sorbara, Finance Minister, has enforced a two year freeze on Market Value Assessment.

**Bill 36 Local Health System Integration Act** – The sub-committee continues to monitor Bill 36, as the regulations come forward.

**Environment Concerns** – The committee will examine issues related to energy, and report to the June, 2006 PAC meeting.

**Mortgage Fraud** – A motion from Spring Senate directed PAC to study the issue and report back to the Fall Senate.

**Liaising with Districts and Non RTO/ERO Contacts** – The PAC committee continues to liaise with the following groups: **ONPEA, CART, CARP, Ontario Health Coalition, Seniors' Secretariat and Ontario Ombudsman's Office**

**On another note,** I want to let you know that I have decided to run for the position of Executive member on the RTO/ERO Provincial Executive. I am pleased that the Executive of District 6 Parry Sound/Muskoka is supporting me in this endeavour. The election will be held at the Fall Senate, October 17-18, 2006.



**RTO Muskoka  
Bursary Presented**  
(by Mary Storey,  
Chair of Bursary  
Committee)

On June 29, I had the honour of presenting Leanne Hetherington with a cheque for \$1000 at her Grade 12 graduation ceremonies. The hot summer evening was typical of graduations, but what a surprise to be able to sit with the stage party in an air conditioned gymnasium at Saint Dominic Catholic Secondary School in Bracebridge.

Leanne was most gracious for the boost to her educational fund. She will be studying at Nipissing University and is most passionate about becoming a teacher. Her application letter for the bursary stated, "I have had the opportunity of knowing wonderful teachers and excellent role models who have helped me in my pursuit of a career as a school teacher." She also included a copy of her application essay for the university and in it she stated, "Through my volunteer experience with day camps, my co-op placement and working as a swimming teacher, I've realized that I have the same enthusiasm and passion that my favourite teachers have for teaching and for continuing my learning."

It is a pleasure to present this award to a deserving student each year, knowing that RTO Muskoka is helping students to achieve their goals.

## Mark on your Calendar

Tuesday, September 12, 2006, 9:00 a.m.  
**To Hell with the Bell Breakfast**  
Riverside Inn, Bracebridge

September, 2006 *SOLD OUT*  
**Drayton, Festival Theatre Trip**

Wednesday, October 4, 2006, 7:30 p.m.  
Maude Barlow on "**Global Issues**" Ro-  
**man Catholic Church**, 118 McMurray  
Street Bracebridge. RTO members are  
welcome to attend.

Thursday, October 19, 2006  
**District 6 Annual General Meeting**  
Muskoka Museum and Wharf

Mon, October 30, 2006, 2:00 – 4:00 p.m.  
**Muskoka Unit Meeting/Celebration**  
Trinity-St. Alban's Anglican Church, Bala

**Annual Theatre Trip Tuesday Oct 3.**  
Shaw Festival Theatre, "High Society."  
All seats have been sold, with a short  
waiting list. You are reminded of the  
meeting points and times for the bus  
pickup.

Huntsville Centennial Centre 7:00 am  
Bracebridge—Hammonds 7:30 am  
Gravenhurst—McDonalds 7:50 am

411

Are you 65 or older or have a disability?  
Call 310-bell and get free 411 service on  
your house phone.

## Muskoka Unit RTO Executive 2005-2006

Position	Name	Phone	Email
President PAC Chair	Marg Couture	762-1144	margaretcouture@aol.com
First Vice-President	Leo Couture	762-1144	balacooch@aol.com
Second Vice President			
Past President	Shirley Harris	687-5478	rsharris@sympatico.ca
Secretary Treasurer	Lee Shea	645-8677	mlshea@sympatico.ca
Newsletter Editors	Walter Poulstrup Joe Ursano	645-4519 645-8381	wpoulstrup@aol.com jursano@vianet.ca
Executive Members	Rod Mundy Health Benefits	789-5777	rodmundy@vianet.ca
	Catherine Bassett	687-8343	bastif@sympatico.ca
	Walter Poulstrup	645-4519	wpoulstrup@sympatico.ca
	Mary Storey	687-9560 687-9561	marystor@cogeco.ca

### Goodwill Convenors

Gravenhurst:	Norma Carrick	687-7572
Bracebridge:	Anne Glazier	645-4756
Huntsville:	Eleanor Hull	789-5967
Muskoka West:	Pearl Davidson	762-3477

**District 6 AGM**

**Thursday, October 19, 2006**

Grace and Speed Museum  
Muskoka Wharf, Gravenhurst

Registration: 10:00 a.m.

Business Meeting: 10:30 a.m.

Speaker: 11:30 a.m.

Dinner: 12:00 noon Hip of beef

**Tour of Museum:** 1:00 p.m. Grace and Speed is the name for the new Muskoka Boat and Heritage Centre. This is the location where our District's 2006 Project Service to Others money was donated for educational supplies. This is a guided tour and your admission is included in the price for the meal. We have placed the tour at the end of the meeting so that individuals may spend as long as they wish viewing the various exhibits. Cost per person: \$20.00

Use the reply slip below and send your cheque to Lee Shea by **October 5**.



Our **“To Hell With the Bell”** Breakfast to welcome Muskoka's newly retired and new-to-our-Unit teachers, is planned for Tuesday, September 12, 2006, at Riverside Inn, Bracebridge, 9:00 A.M.

We urge our hosts, our members and their spouses to come out and welcome our guests.

Newly retired and new or prospective members are our guests (free!). The cost for all others is \$10.00 per person. This is an important event for the Muskoka Unit this year and we would like to see a large gathering.

You will find a reply slip below. Send it with your cheque to Secretary Lee Shea by **September 6**.

# Wanted

**RTO Newsletter editor. Walter and Joe are retiring! Please contact the president for this position.**

If you wish to attend the above events, please send this completed form to:  
**Mr. Lee Shea, 120 Front Street, Bracebridge, ON P1L 1J7.**  
 Cheques payable to: **RTO Muskoka**

I will be attending:  
**AGM Luncheon on Oct 19** \_\_\_\_\_ x (\$20.00 pp) = \$ \_\_\_\_\_  
**To Hell with the Bell breakfast** \_\_\_\_\_ x (\$10.00 pp) = \$ \_\_\_\_\_

**Name(s):** \_\_\_\_\_  
**Phone No.** \_\_\_\_\_