

PRESIDENT'S MESSAGE

Past President

Al Linnell
734-1538

President

Gord Miall
944-1061

President-Elect

Simone Rickerby
979-4094

Vice-President

Marg Clarke
735-0727

Secretary

Judy Bowden
948-5214

Treasurer

Jim Sparrow
972-0826

Asst. Treasurer

George Merrett
979-0734

Newsletter Editor

John McLaughlin
736-5761



Where is that elusive season called Spring? I've had snow up to my waist for too long this winter. Even my banana tree has died! At least the days are starting earlier and ending later so all is still OK

with the world.

We have over 2,000 full time and 150 part time RTO/ERO registered participants in Essex County. We can always use interested and energetic members on our Executive. The problem seems to be that many people on our local Executive move on to the Provincial Level and their valuable talents are put to good use there.

Jim Sparrow has recently been elected to the First Vice President Position and will be

relinquishing his duties as local treasurer.

Thanks for the years of keeping us on the straight and narrow financially Jim, in spite of your increased workload at the Provincial Office. Margaret Clarke became an Executive member of the Provincial body last October and has jumped into the work involved with this office with both feet. Marg knows every bump in the train tracks between here and Toronto. Thanks for all of your hard work Marg. Norm Renaud will be chairing the Project Service to Others Committee Provincially and know he is looking forward to giving \$100,000.00 of our money to deserving District Project Applicants. Have you seen the cover of the Winter Renaissance? It reads like a "Who's Who" of Past and Present teachers and administrators from Essex County. It must be something in the water.

The Annual General Meeting (AGM) is coming up on April 26, 2011. The

RETURN - RTO/ERO

John McLaughlin
58 Venetian Drive
Amherstburg
ON
N9V 3A2

Publication Mail Agreement

#40052373

meeting will be followed by our Spring Luncheon. Both will be held again at the Fogolar Furlan Club. The AGM is very important both to your and RTO/ERO District 7's future. We will be looking to elect a new Treasurer and a new Vice President – two very important Executive positions. Between the AGM and the Luncheon we'll have the bar open as well as having coffee and goodies available and this would be a good time to socialize with friends.

We have planned a couple of “draws” for our luncheon we hope the membership will enjoy. Marg Clarke will be organizing a silent auction and some surprising items will be on the auction block. We have, at great expense, brought in two guest speakers from the Provincial Executive. Marg Clarke and Jim Sparrow will speak to us regarding the RTO/ERO Charitable Foundation. To quote from the insert in the Winter Renaissance:

“The RTO/ERO Charitable Foundation intends to leave a lasting legacy by creating opportunities for research and for initiatives that seek to improve the quality of life of Seniors across Canada.”

The proceeds from the silent auction will go to the RTO/ERO Charitable Foundation.

We are always looking for new members and for this reason we offer a Retirement Planning Workshop for potential retirees every year or so. The RPW planned for this year has had to be cancelled as not enough people registered. The local affiliates offered RPW's to their members and these were very well attended. We'll try again in 2012.

Welcome back all of you who have taken advantage of retirement to travel, cruise or just “veg” in warm climates. May there be many more adventures in your future.

Gord Miall
President

President-Elect's Report



Hopefully everyone has returned from warmer climes or weathered the brunt of Mother Nature's snowy carpet and cold spells.

2010 was a very good year for RTO/ERO. We celebrated our 25th Anniversary as RTO / ERO Windsor / Essex.

A marvellous time was had by all who attended. With the passing of Lenore Graham last year, RRTO/ERO presented a cheque to Maycourt of Windsor to assist with their breakfast program in the schools. The 25th Anniversary generated The Lenore Graham Award. We presented three individuals who have given so much to the community and especially to RTO/ERO Windsor Essex. The recipients were Ethel Allison, Emy McBride and Doran McTaggart. Congratulations to all of you for all your work. We continue to have our Breakfast Club under our expert organizer Bill Bowden, as well as our Spring and Fall lunches and our Spring and Fall Golf Tournaments.

I personally would like to thank Gord Miall for his two years as president. Fine job Gord!

We are also very proud to have Marg Clarke back at provincial. Along with Jim Sparrow and Norm Renaud, we are represented well.

Please consider volunteering to assist the executive. We also would like to hear of the various activities you would like implemented this year.

Together we can make a difference and make Windsor/Essex a shining star at provincial.

Gerry and I, along with Rose McCabe and Vic Soares, were accepted to work the Qatar Open Golf Tournament near Saudi Arabia. An exciting adventure to say the least as we met some of the famous golfers and were able to golf on the prestigious golf course. Our trip to Egypt was cancelled due to the turmoil in the country. We planned a trip to the Caribbean but it too was interrupted with an emergency to return home as my mother took a turn for the worse. Guided by an angel, I was able to spend time with her before she passed away.

Hope to see you all at the Spring luncheon.

Simone Rickerby
President-elect

RETURNED NEWSLETTERS

Each time the newsletter is mailed a small number of them are returned to the editor as undeliverable mail by Canada Post. In most cases the reason is a change of address. A fee is charged for each returned newsletter. If your address changes, please contact John McLaughlin at 519-736-5761 or by email: jmclaugh@cogeco.ca



RTO/ERO DISTRICT 7



ANNUAL GENERAL MEETING AND SPRING LUNCHEON



TUESDAY,
APRIL 26, 2011
FOGOLAR FURLAN CLUB



10:00 A.M. -ANNUAL GENERAL MEETING
11:15 - 11:45 A.M. -SOCIAL
-SILENT AUCTION BIDS
12:00 P.M. -LUNCH

Guest Speakers: -Jim Sparrow, Vice-President, Provincial Executive
-Marg Clarke, Provincial Executive Member
Topic: -RTO/ERO CHARITABLE FOUNDATION

We will also be hosting a Silent Auction to raise funds for the RTO/ERO CHARITABLE FOUNDATION.

Please show your support by participating. Donated items welcomed! Contact Gord Miall at 519-944-1061 or gmiall@cogeco.ca if you have items you wish to donate!

RSVP BY TUESDAY, APRIL 19, 2011
GEORGE MERRETT
9693 MANITOU CRESCENT
WINDSOR, ON N8P 1H9
gmerrett@cogeco.ca or 519-979-0734





RTO/ERO DISTRICT 7

LUNCHEON AND

ANNUAL GENERAL MEETING

DETAILS

PLACE: FOGOLAR FURLAN CLUB
1800 E.C. ROW AVENUE

DATE: TUESDAY APRIL 26, 2011

TIMES: 10:00 A.M. - ANNUAL GENERAL MEETING
11:15 - 11:45 - SOCIAL (CASH BAR)
--PLACE YOUR BIDS
12:00 P.M. - LUNCH

LUNCHEON DISBURSEMENTS

MEMBERS: \$22.00 (IN ADVANCE)
\$25.00 (AT THE DOOR)

GUESTS: \$25.00

MENU

MINISTRONE SOUP
PENNE IN MEAT SAUCE
TOSSED SALAD
BREADED CHICKEN BREAST
ROASTED POTATOES
GREEN BEANS WITH BUTTER AND GARLIC
DESSERT
ROLLS AND BUTTER
COFFEE/TEA

Vegetarian meals available upon request



Welcome Spring



NAME	ADDRESS	RTO/ERO MEMBER OR GUEST	AMOUNT

Do you require a Vegetarian Meal? Yes _____

Are you a new retiree? _____

Please submit luncheon disbursement by cheque, made payable to RTO/ERO

DISTRICT 7 and return this form and your cheque by
TUESDAY, APRIL 19, 2011 to our Assistant Treasurer:

GEORGE MERRETT
9693 MANITOU CRESCENT
WINDSOR, ON N8P 1H9



**WHERE WILL YOU BE
WHEN THE CURTAIN GOES UP**

???????????????

**FESTIVAL THEATRE IN STRATFORD
PRESENTS**

CAMELOT

MONDAY, MAY 23, 2011 @ 2:00 P.M.

\$150.00

(INCLUDES BUS, THEATRE TICKET & DINNER)

**BUS LEAVES AT 10:30 A.M., BRIEF STOP FOR LUNCH
(PARTICIPANTS RESPONSIBLE FOR LUNCH), RETURN
APPROXIMATELY 8:30 P.M.**

GOOD SEATS*GOOD FOOD***GOOD FRIENDS**

**RTO/ERO MEMBERS, FAMILIES AND FRIENDS WELCOME
WE NEED TO FILL A BUS
DEADLINE OR TICKET ORDERS IS APRIL 20, 2011**

CONTACT BILL - billben9999@yahoo.ca

519-948-5214





DETROIT RIVER CRUISE

"THE DETROIT PRINCESS"

MONDAY JUNE 6, 2011

JAZZ CRUISE AND PRIME RIB BUFFET

\$60.00

**INCLUDES TRANSPORTATION, CRUISE, BUFFET
AND ENTERTAINMENT**



BUS DEPARTS DEVONSHIRE MALL AT 5:30 P.M.

BOARDING 6:30 - 7:00 P.M.

CRUISING 7:00 - 9:30 P.M.



MINIMUM NUMBER REQUIRED

DEADLINE FOR TICKET ORDERS - APRIL 20, 2011

CONTACT BILL - billben9999@yahoo.ca

519-948-5214



**Lenore Graham Award
Congratulations**

Ethel Allison

Emy McBride

Doran McTaggart

RTO/ERO

Windsor/Essex

GOLF



Monday, May 30th, 2011

Dominion Golf Course

Tee Off Time: 9:30 a.m.

Cost: Green Fees paid to Dominion Golf

\$8:00 for prizes

Make a foursome and give information to Simone Rickerby

Telephone: 519-979-4094 email: simspal@aol.com

RTO/ERO

Breakfast Club

APRIL

Wednesday, April 6, 2011
Deluxe Restaurant
51 Talbot Street North
Essex
9:30 A.M.



MAY

Wednesday, May 11, 2011
Gingerbread House
(Corner of Erie and Talbot)
Leamington
10:00 A.M.



JUNE

Wednesday, June 15, 2011
Mona's Place
4 Wahneta (On the River)
LaSalle
9:30 A.M.



For information contact Bill @
519-948-5214 or @
billben9999@yahoo.ca



Treasurer's Report



District 7- Financial Report Annual Luncheon Meeting, 2011

For the past five years, I have printed the Financial Statement in a format that showed comparable expenditures for the two previous years. Members appreciated this format, so this year's report follows the same format- expenditures for 2009 and 2010, along with the approved budget for 2011. The budget was approved by your Executive on January 24.

District 7 accounts were audited by Past Presidents Margaret Clark and Ken Attridge on January 24 and found to be in order. The bank balance at the end of 2010 was \$ 9735.20 along with \$ 10,695.68 in GIC investments.

Districts receive 30 % of the membership fees in two payments. The budget lines that these fees go to, with the approved budget for each line item are listed in the accompanying report .As you can read, about 35% of the budget goes to our excellent newsletter. Funds are allocated to subsidize our luncheons, the Hell with the Bell breakfast and the golf tournaments. Bursaries are awarded to deserving University of Windsor aspiring teachers at the Faculty of Education. A good sum goes toward Goodwill, as it should. Our elderly members appreciate the visits, cards, visits and gifts they receive at special times of the year from our hard-working Goodwill team of eight members. An additional \$1000.00 in the Goodwill budget is slated for the second annual July member social. Additionally, a special Wellness Workshop is planned.

This year, \$2259.00 in grants will be awarded to deserving community causes. The Senate budget includes the cost of sending an additional Observer (our Vice-President) to the Senate meetings. Sending two Observers to the Senate is in line with other Districts our size and gives the Vice-President a better perspective of what RTO/ERO is all about. Part of this budget will be used for election expenses for our two candidates running for Provincial Executive.

From your Treasurer's viewpoint, you receive a good return on your fees.

I commend the Executive members and Committee chairs for their careful spending in 2010. The small deficit was the result of providing the 25th Anniversary celebration. Although a deficit is forecast for 2010, we are in good financial shape should unforeseen expenditures arise or the Executive feels monies should be allocated to some other cause.

I want to thank my Assistant Treasurer, George Merrett for his assistance this year, especially with the Breakfast, lunches and Goodwill account. We welcomed George as our new Treasurer in February. He will do a great job as my replacement. I have enjoyed my role as your Treasurer these past years. My Provincial duties make it very difficult to continue in the role in the manner expected of a Treasurer. I will be present at the annual luncheon and will be able to answer any questions you may have regarding the budget or other aspects of the District's finances. You can also e-mail me at sparrowj@sympatico.ca should you have a pertinent concern prior to the annual meeting or cannot attend the meeting.

*Respectfully submitted,
Jim Sparrow,
Retiring Treasurer*

Goodwill Committee Report

Your Goodwill Committee has had a busy year keeping in touch with you, our members. Mary Mason and Glenna Hemphill have sent out cards for Christmas, birthdays, anniversaries and special days. We also send congratulatory and get well cards as needed.

PLEASE KEEP US INFORMED OF ANY NEED IN OUR COMMUNITY

Helga Bailey, Freddie Beekhuis, Ruth Burgess, Glenna Hemphill, Val Luscott and Shirley Plant enjoy visiting our members at home and in retirement homes. Gifts are given to those we visit.

WE ARE STILL LOOKING FOR PEOPLE TO HELP WITH VISITING.

We visited 44 members. We sent out 379 Christmas cards and 158 Birthday cards. Are you in the birthday book? Call Glenna. For each special day (St Valentine's, Hallowe'en etc. we sent out 70 cards. Please keep in touch.

Glenna Hemphill, Val Luscott, Mary Mason.

Pension Report



**Annual
General
Meeting
April 26,
2011**

By this time most members are aware that the cost of living adjustment for 2011 is 1.4%. Statistics Canada reported the annual inflation in December was 2.4% causing our purchasing power to be diminished. On a more positive note, rumour has it that investments by the Ontario Teachers' Pension Plan have exceeded the increase in the markets in general, however we will not know the actual increase until some time in April when final figures are made public.

During 2010 pension plan re-employment rules were changed. Because of the many variables involved, members considering re-employment are asked to contact the Teachers' Pension Plan client services at 1-800-668-0105 rather than the local pension representative.

Also in 2010, District 7 Pension and Retirement Concerns Committee developed a Caregiver Resource Package. Twenty nine packages were distributed at the Fall Luncheon. There are a few packages left. These packages will be available for pick up at the Spring Luncheon. If you are already a caregiver, or believe you will be a caregiver for a family member or friend, this package would be very helpful.

The following new or updated Fact Sheets were approved by Provincial Executive in January 2011:

- A-1 Free Chartered Accountants Tax Clinic
- A-2 Tax Information
- A-4 Pension Escalation Calculation
- E-2 Social Insurance Number
- H-2 Driver Licence Renewal

Since the ratio of retired teachers to employed teachers continues to narrow, currently 1.6 to 1, the sustainability of the pension plan faces recurring funding shortfalls. The projected cost of pensions is growing faster than plan assets. As noted in the fall edition of Pension News, the next funding valuation filing is 2012. Joint sponsors of the plan, the Ontario Teachers' Federation and the Ontario Government, will examine ways to deal with the

shortfall so in the future the plan will move closer to full funding.

**Keith Robertson,
Chair**

District 7 Webmaster Annual Report



Communication Email List

Would you like to be added to our Communication Email List? Join the approximately 150 retirees who make up this green list!

Instead of receiving a paper copy of the newsletter in the mail, you will receive an email notifying you when the current Spring, Summer or Fall Newsletter is available online for viewing or downloading. As well, from time to time, you will receive emails from your District 7, giving you timely information about our activities.

Send your webmaster Ann Cotter an email at anncott@gmail.com and in the subject line, please put "Email List". And remember, if you have any questions or concerns about the Communication Email list, just be in touch by email or phone 519-733-3266.

Ann Cotter
District 7 Web Master

Logical Puns

When fish are in schools, they sometimes take debate.

A dentist and a manicurist married. They fought tooth and nail.

If you don't pay your exorcist you can get repossessed.

When you've seen one shopping centre you've seen a mall.

It has been another interesting, educating experience for me over the past year as your DHR (District Health Representative in RTO/ERO).

I have received numerous phone calls from members concerning our health plan. I do my best to research and discover answers with the help of the folks at Johnson Insurance. Naturally because of privacy issues there are some situations where it is necessary for me to refer the Member directly to Johnson Inc.

As you all know, some of our rates have recently been increased. But, if you were to compare our coverage to that of other carriers, I think you will discover that overall RTO/ERO's is the best.

By now you have received the new Insurance Plan Booklet 2011 with all of the updated features. It contains numerous important pieces of information along with useful phone numbers and web sites.

On June 12-13 I will be attending our Health Committee's annual workshop in Toronto. If you have any questions, concerns and/or suggestions, please let me know and I will bring them to the attention of the Provincial Health Committee. I can be reached via email @ billben9999@yahoo.ca or by phone @ 519-948-5214.

*Submitted by Bill Bowden
Health Committee Chair*

Input Needed

We are in the process of organizing activities for our members.

We really would like your input as to the types of activities that would be of interest to you.

Some activities that we have in mind:

1. Tai Chi
2. Yoga
3. Zumba
4. Chiropractic Health
5. Learn to play bridge
6. Learn to play pepper
7. Ballroom Dancing
8. Casino table gambling (*not that we encourage gambling*)
9. Acrylic Painting
10. Low impact aerobics

Please submit your ideas to me and we will try to incorporate as many activities as possible.

Many thanks,

Simone Rickerby

Vice President's Report



This has been a very busy and interesting year. At the Fall Senate I was elected as an Executive Member of R.T.O./E.R.O.

As Vice-President of the District, I chair the

Awards Committee. This year we established the Lenore Graham Award in honour of Lenore Graham who was instrumental in forming District 7 – Windsor -Essex twenty-five years ago. This award is given to District Members who have made a significant contribution to the District and the community. Recipients of the award this year were Ethel Allison, Emy McBride and Doran McTaggart.

The RTO/ERO Charitable Foundation was established this year. Its aim is to raise funds to increase the numbers of professional and support staff qualified and trained in geriatric care as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada. Districts as well as individuals can contribute to the foundation and individual contributions are eligible for a tax receipt.

At our Spring Luncheon, we will be holding a silent auction to raise monies for the RTO/ERO Charitable Foundation. Should you wish to contribute any items for this auction, please contact me at 519-735-0727/email: mclarke@wincom.net.

*Submitted by Margaret Clarke,
Vice-President*

Oxymorons

Is it good if a vacuum really sucks?

Why is the third hand on the watch called the second hand?

If a word is misspelled in the dictionary, how would we ever know?

Why is phonics not spelled the way it sounds?

Why do they call it a TV set when it's only one thing?

Why do tugs push barges?

*Our
deepest
sympathy
to
their
families
and
friends*



In Memoriam

October 2010 - February 2011

Barbara Courtmanche

Marcel F. Dugal

Margaret Gillis

Elvira D. Gosselin

Flora Jones

Lucille Langlois

Marion J. Millar

Mary J. Morgan

Marion L. Nijhuis

John Ross

May They Rest in Peace

Political Advocacy Committee Annual Report



Annual General Meeting, April 26, 2011

This year we changed our name from Political Action to Political Advocacy in keeping with the Provincial RTO/ERO's direction. This will not affect our ongoing commitment to continue to deal with the issues that affect the seniors in our district as well as provincially. What it does imply is that we are approaching each issue with a new view as to our relationship with the members of Provincial Parliament and thus raising our profile with them as well. With the aid of Len Domino and Associates that the Provincial Executive has hired as a Consultant to help in negotiating with the governments, the Provincial PE, along with the Provincial PAC, have advocated on our behalf. The PE has had meetings with all the parties and has begun to get them to see we are not just serving our own causes but that we can also see their side of the issues.

This year the PAC Provincial Priorities are:

- (1) Health Care – Dealing with Wait times, Community Care Access Centres, After Care and LHINS.
- (2) Lobbying – in concert with Len Domino when issues are identified.
- (3) Provincial/Federal Election Preparedness.
- (4) Assisting Districts – On-going basis.

In regards to Health Care the Erie St. Clair LHIN's have again updated their integrated Health Service Plan. This Plan will show how success will be demonstrated for the following – Alternate Level of Care (ALC) , Emergency Department (ED) Care,

Diabetes, Mental Health, Addictions, Rehabilitation and Interventions. The Community Care Access Centres have been given \$11 Million over 4 years to allow the health service providers to purchase hardware and software as well as provide essential staff training. This money will be shared with Long-Term Care Homes as well as other organizations and programs such as Meals on Wheels, Alzheimer support and transportation services. The ESC LHIN's has also approved \$1 Million of annualized funding to improve access to care in Emergency Departments for seniors. They will fund 10 full-time Geriatric Emergency Management (GEM) nurses to assess and identify high-risk seniors, liaison with the patient's family physician, and refer to specialists, mental health services, home care, and other community services.

In June of 2010 the Provincial government passed into law the Excellent Care for All Act. This Act puts patients first by improving the quality and value of the patient experience through the application of evidence-based health care. The goal of the legislation is to blend quality and value in such a way that Ontarians will be able to count on the health care system for generations to come.

The Primary Health Task Force that was put together by the ESC LHINs is made up of 14 members covering all areas of medical expertise as well as community and social representatives. They have met three times since their appointment. Their primary role is to examine the current system of primary care and to report their findings to the ESC LHIN's Board.

In September the Provincial PAC asked each District to survey the Community Care Access Centre in their LHINs area. We were asked to contact them and to find out the successes they were having with their services and to ascertain their difficulties and challenges they were facing. As a result of this survey your District Executive followed it up with a meeting with the Director of Communications for the ESC Community Care Access Centre. Also the Provincial PAC has taken all the results sent in by the Districts

and is in the process of developing a Paper on "What Constitutes a good CCAC".

Submitted by Norm Renaud, Political Advocacy Chair

AN ANNOUNCEMENT FROM THE RTO/ERO CHARITABLE FOUNDATION

As of March 1, 2011, Mr. Gordon Cressy, a highly recognized community builder and fundraiser, has joined The RTO/ERO Charitable Foundation as the Director of Advancement and Fundraising, working at the RTO/ERO Provincial Office three days a week.

"I'm thrilled to be here and to be a part of this organization," Gordon says. "I am particularly excited to work with members and the greater community to make the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto a reality in three years' time."

The RTO/ERO Charitable Foundation feels very fortunate to have acquired the services of someone of Gordon Cressy's calibre to head up one of the most important undertakings of The Retired Teachers of Ontario/ Les enseignants et enseignantes retraités de l'Ontario (RTO/ERO).

Gordon comes to The RTO/ERO Charitable Foundation with outstanding credentials. Most recently, he completed a three-year term as volunteer Project Manager responsible for founding, fundraising and overseeing the development of the first YMCA in Tobago. His stellar reputation is based on outstanding performance in various roles including President & CEO of the United Way of Greater Toronto, Vice-President - Development and University Relations at the University of Toronto, Founding President of The Learning Partnership and Vice-President of University Advancement at Ryerson University. Gordon also taught at the Ontario Institute for Studies in Education (OISE) for a decade and chaired the then Toronto Board of Education.

Normal people believe that if it ain't broke, don't fix it. Engineers believe that if it ain't broke, it hasn't enough features yet.

RTO/ERO Provincial Scholarship Program

RTO/ERO Provincial has established a Provincial program to aid relatives of retired RTO/ERO members in pursuing their dream of becoming teachers in Canada. Every year there are up to 25 individual scholarships of \$1000 each awarded.

To be eligible the student must be in an accredited teacher training facility in the year for which they are applying. For example, eligible programs include concurrent BA/BEEd university programs and programs leading to BEEd qualifications. As well the applicant must be related to an RTO/ERO member. This would be a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law, or step-child of an RTO/ERO member who would become the applicant's sponsor.

The application is on the RTO/ERO's Provincial website and the applicant must submit the RTO/ERO's sponsor's membership number in order to apply. It is an on-line application and all the rules are listed. The applicant will have to provide evidence of enrolment in their program as well as complete the application in its entirety.

The deadline for the 2011/12 school year is Monday, August 8, 2011. These scholarships are awarded on a one-time basis only, thus applicants from previous RTO/ERO scholarship recipients will not be considered.

Submitted by:

Norm Renaud

***RTO/ERO Provincial Scholarship Committee
Chair***

*If lawyers are disbarred and clergymen defrocked,
then doesn't it follow that electricians can be
delighted, musicians denoted, cowboys deranged,
models deposed, tree surgeons debarked, and dry
cleaners depressed?*

PENSION ESCALATION CALCULATION

Retired teachers who are in receipt of a pension administered by the Ontario Teachers' Pension Plan receive increases that match the Consumer Price Index (CPI). The increases are effective with the payment of the January pensions.

The Teachers' Pension Plan inflation calculation is detailed in Section 80 of the Teachers Pension Act. It reads:

“basic ratio”, for a year, means the ratio expressed to three decimal places that the average for the Consumer Price Index over the last twelve months of twenty-four month period ending the 30th day of September in the immediately preceding year bears to the average for the Consumer Price Index over the first twelve months of that period.”

In simple language, the Inflation Factor for the Teachers' Pension Plan is calculated using the total of half of the inflation change for each of the twelve months ending on September 30th, and comparing this with a similar calculation for the preceding year that ended on September 30th. The TPP formula works to a pensioner's advantage in time of declining inflation. The TPP calculation is the same as that used for the Canada Pension Plan.

In contrast, the OMERS plan uses a simple September 30th comparison to the previous September 30th figure.

NOTE: The pension escalation calculation for the year following retirement is based on the number of months a pension is received in the year of retirement.

For example, if you retire on March 31st, your escalation starting in January of the following year will be 9/12^{ths} (i.e. 9 months) of the CPI percentage increase.

For further information, contact:
The Ontario Teachers' Pension Plan Board
5650 Yonge Street
Toronto Ontario M2M 4H5
Telephone 416.226.2700 or 1.800.668.0105 (toll free)

APPENDIX

2011 Inflation Increase

OTPP Inflation Adjustment Rate Worksheet. For the adjustment effective January 1, 2011					
Month Ending	CPI	Month Ending	CPI		
Oct-08	114.5	Oct-09	114.6	0.1%	
Nov-08	114.1	Nov-09	115.2	1.0%	
Dec-08	113.3	Dec-09	114.8	1.3%	
Jan-09	113.0	Jan-10	115.1	1.9%	
Feb-09	113.8	Feb-10	115.6	1.6%	
Mar-09	114.0	Mar-10	115.6	1.4%	
Apr-09	113.9	Apr-10	116.0	1.8%	
May-09	114.7	May-10	116.3	1.4%	
Jun-09	115.1	Jun-10	116.2	1.0%	
Jul-09	114.7	Jul-10	116.8	1.8%	
Aug-09	114.7	Aug-10	116.7	1.7%	
Sep-09	114.7	Sep-10	116.9	1.9%	

Average (1) = 114.2

Average (2) = 115.8

Inflation Adjustment Ratio:

$$\text{Ratio} = \frac{115.8}{114.2} = 1.014011 = 1.014$$

$$\text{Inflation Adjustment \% increase} = 1.4\%$$

These CPI values are for Canada, all items,
not seasonally adjusted
and use 2002 as the base year.

Health Care Plan Improvements

The new health insurance rates for 2011 came into effect on January 1. In previous years new rates came into effect on February 1. Because of this change, premiums for January 2011 were deducted from the December 31, 2010 pension cheque. The good news is that with the increase in premiums there have been plan improvements:

Prescription Drug benefit maximum increased to \$2500 per calendar year.

The Paramedical Practitioners maximum increased to \$800 per insured person per year for all practitioners combined.

Vision care benefit for eye exams increased to \$90 for one exam every two years.

Dental plan reimbursement was updated to the 2011 Fee Guide for General Practitioners.

RTO/ERO District 7 Newsletter Contributions by Members

District 7 publishes its newsletter three times a year, in the summer, fall and spring. The newsletter and the website keep the membership up-to-date on matters of interest to retired teachers.

The executive of this organization meet once a month and are involved in provincial and local business on behalf of teachers. Our organization is active in many areas including charitable and political work both locally and at the provincial level. It reports on matters affecting our health care plan and advocates for seniors in our society

The newsletter keeps you updated on a wide range of matters. Another feature we would like to initiate is to have a section of contributions by other members. If you have a human interest story, an article about an outstanding retired teacher who should be recognized in the newsletter, literary efforts, a report of travels or a favorite recipe, we would like to hear from you.

Articles should be sent to the editor at the address listed below or by email. The deadline for the next newsletter will be mid-July.

John McLaughlin
58 Venetian Drive
Amherstburg ON
N9V 3A2

Email at jmclaugh@cogeco.ca

Retirement Sayings

Retired is being twice tired, I've thought. First tired of working, Then tired of not.

(Robert Armour)

Retirement is the time when you never do all the things you intended to do when you were still working.

The money's no better in retirement but the hours are!

Retirement is wonderful. It's doing nothing without worrying about getting caught at it. (Gene Perret)

I'm retired – goodbye tension, hello pension!

Retirement: When you stop lying about your age and start lying around the house.

When I retire I'm going to spend my evenings by the fireplace going through those boxes. There are things in there that ought to be burned. - Richard Milhouse Nixon

Expenditure	Approved 2009	Actual 2009	Approved 2010	Actual 2010	Proposed 2011	Change
Archives	\$50.00	\$0.00	\$50.00	\$57.11	\$75.00	\$25.00
Awards,Bursaries, Scholarships	\$1000.00 (\$500.00 to be paid by U. of W.)	\$500.00	\$1,500.00	\$1,505.65	\$1,510.00	\$10.00
Capital Equipment	\$1,000.00	\$2,397.99	\$2,000.00	\$0.00	\$2,000.00	Nil
Executive	\$1,000.00	\$935.28	\$1,900.00	\$2,039.29	\$2,750.00	\$850.00
Goodwill	\$1,500.00	\$2,238.50	\$3,250.00	\$2,922.43	\$3,000.00	(\$250.00)
Grant Requests	\$1900.00-\$ 400.00 carryover plus 50/50 draws	\$900.00	\$1500.00+ \$1339.00 carryover \$2839.00 plus 50/50 draws	\$759.50	\$1500.00 + \$740.50 carryover+ 50/50 draws	\$740.50
Mileage	\$1,500.00	\$1,889.64	\$2,000.00	\$2,432.19	\$2,500.00	\$500.00
Newsletter	\$10,000.00	\$9,158.53	\$10,000.00	\$10,503.46	\$10,500.00	\$500.00
Pension	\$50.00	\$14.86	\$50.00	\$59.14	\$60.00	\$10.00
Petty Cash	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	Nil
Political Action	\$700.00	\$387.62	\$700.00	\$294.10	\$2,000.00	\$1,300.00
Public Relations	\$350.00	\$57.75	\$200.00	\$193.80	\$200.00	Nil
Member Services (Pension Workshops,Recruitment)	\$700.00	\$145.81	\$750.00	\$392.70	\$750.00	Nil
Secretarial	\$700.00	\$811.85	\$800.00	\$506.62	\$500.00	(\$300.00)
25th Anniversary	\$850.00 (\$ 350.00 carryover-plaqt	\$668.75	\$5,000.00	\$2,644.84	\$0.00	(\$5,000.00)

Expenditure	Approved 2009	Actual 2009	Approved 2010	Actual 2010	Proposed 2011	Change
Senate (+ Pre-Senate Meetings)	\$4,500.00	\$4,801.39		\$5,500.00	\$5,831.41	\$6,000.00 \$500.00
Social/Program	\$3,000.00	\$1,395.61		\$2,500.00	\$2,463.79	\$2,500.00 Nil
Teacher Education (Faculty)	\$300.00	\$0.00	\$300.00+	\$300.00 carried over	\$600.00	\$300.00 (\$300.00)
Travel Account**	** \$ 303.20	** \$ 268.20	** \$ 268.20	**209.20	** 209.20	Nil
Webmaster	\$400.00	\$588.09		\$650.00	\$432.47	\$450.00 -\$200.00
GIC Cashed	est. GIC # 8 \$ 3931.00 est. GIC # 10 \$ 3126.00	GIC #8 \$3930.17 GIC # 10 \$ 3224.56		Nil	est GIC # 1 \$3940.00	
GIC Purchased	will reinvest\$ 6500.00	Reinvested \$ 6907.69	Nil- No GICs mature in 2010	Nil	will reinvest \$ 3500.00	
Total	\$30,075.00	\$26,966.67		\$39,364.00	\$33,713.50	\$38,254.59
Projected Revenue						
	Grant revenue \$ 28516.28 Interest \$ 667.00	Grant Revenue \$ 28516.26 Interest \$707.65	Grant Revenue 30,423.64 Est. Interest \$ 280.00	Grant Revenue \$30,423.64 Interest \$ 264.98 + Dec.	Grant Revenue \$ 31,132.70 Interest est. \$710.00	
	Total est. revenue \$29183.28	Total Revenue \$ 29223.91	Total est.revenue \$	Total Revenue \$30703.64 + D	Total est. revenue \$31842.70	
Surplus (Deficit)	Deficit \$891.72	\$2,257.24	Est. Deficit \$ 8316.65	Est. Deficit- \$3009.86	Est. deficit \$ 6411.89	
		Does not include Project Service to Others (\$ 3500.00 in and out)				
	** carries over	** carries over	** carries over	*** carries over	*** carries over	

RETAIN FOR FUTURE REFERENCE

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