

Depuis 1968



Since 1968

THE WESTERN CONNECTION DISTRICT 42 / MAINLAND BRITISH COLUMBIA NEWSLETTER

The Retired Teachers of Ontario / les enseignantes et enseignants retraités de l'Ontario

www.rtoerodistrict42.ca

October, 2011

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Calendar of Events

- LMSC Christmas Luncheon
Dec 3th - details page 8
- Interior Christmas Luncheon
Dec 8th—details page 8

IN MEMORIAM

Interior Unit
Margaret Crombie

LMSC Unit
Michael Bevan
Elwy Yost

DISTRICT 42 PRESIDENT'S MESSAGE

A very warm welcome to those who have recently joined District 42-Mainland British Columbia. On behalf of the District Executive, I would like to invite you to attend the Unit Meetings and Luncheons in your area. You will meet members who have retired from a multitude of School Boards in Ontario as well as some who have taught in other areas of Canada.

District 42 is very interested in increasing our membership and elsewhere in this Newsletter you will find several new categories of retirees who are retired educators or educational support staff that can apply to become Associate Members of RTO/ERO. Please read this message and pass the information on to friends and relatives who would like to apply for membership in our District or if they do not live in Mainland B.C., one of the other 47 RTO/ERO Districts. The article includes information that you or those that are looking at applying can access if they have further questions.

Our District AGM held in Penticton on September 8th & 9th was enjoyed by all who attended.

We welcomed our RTO President, Joan Murphy, & her husband Hank, and Lori MacDonald-Blundon, Senior Consultant, Johnson Inc. as our special guests.

A sincere Thank you to Larry Hunt for arranging the details for the AGM at the Penticton Lakeside Resort, and Madeline Bestick for looking after Registrations.

Also a Thank you to Lionel Brathwaite for arranging the rental and travel arrangements for the Bus used by LMSC members who travelled to the AGM.

A very special Thanks to all members of the District and Unit Executives for the great job that each of them do to keep District 42 vibrant for all members of RTO/ERO living in Mainland B.C., as well as those who live in Alberta.

A detailed AGM report is included in this newsletter.

Although it may seem early to Wish everyone a Wonderful Holiday Season and a Happy, Healthy 2012, this Newsletter will be our last District one until 2012. May I be the 1st to say a "Joyeux Noel & Bonne Annee" a tous!!

Please drop me an email at:
coppdunc@shaw.ca or by snail mail at:

7912 Kalview Dr.,
Coldstream, B.C., V1B 2R6

If I can be assistance to you with any question(s) re RTO/ERO.

Sincerely,
Walt. Duncan



Walt Duncan



DISTRICT 42: AGM, 2011



Pentiction Lakeside Resort

The Interior Unit, 42/2, hosted the AGM this year at Pentiction Lakeside Resort from Sept. 7th - Sept. 9th. The timing of the AGM coincided with the annual Pentiction Jazz Festival gala and this resulted in a shortened schedule for our members. Members from the Lower Mainland Unit 42/1 were only accommodated for one night, Sept. 8th. and all expressed their disappointment. Pentiction offers much in terms of summer entertainment and variety of shopping, in addition to its natural beauty; these features are most appealing to our member tourists who consider it a prime location for the AGM.

The Executive Committee meeting convened at 10:00 AM, Sept. 8th. and welcomed RTO/ERO president, Joan Murphy. President Murphy showed keen interest in the issues raised and discussed. Some are listed below:

- . That the "Health Matters" publication be mailed to all members not just the chair (Larry Hunt). President Murphy suggested that our District send a written proposal to this effect to the provincial (RTO/ERO) Executive.

- . Request that members file their email addresses with our webmaster, Imants Straumers to expedite information. The strictest PRIVACY will be observed.

- . A trial run of three publications of the Western Connection be initiated in 2012 .

- . That reports/articles in the Western Connection place more focus on social engagement among our members who are so widely scattered (Larry Hunt).

- . Larry Hunt and Walt Duncan will develop an AGM survey to gather members' comments on time, location and facilities for the AGM. The primary objective is to make the AGM an experience that will engage most, if not all members.



RTO President Joan Murphy

On day 2, President Joan Murphy delivered greetings from the RTO/ERO Executive and spent a few minutes on details related to RTO/ERO's Charitable Foundation. She also confirmed that The Charitable Foundation had been given official status and so tax receipts will be issued. She also reassured members that the projected Pension Fund Shortfall will not affect the pensions of pre-2009 retirees. She encouraged our members not to allow distance to isolate them from dialogue with the RTO/ERO Executive and RTO Committees, and stressed that the RTO Executive not only visits the websites of the various districts, but reads their publications to Keep In Touch with local interests and concerns.

President Joan was followed by Lori MacDonald-Blundon, Johnson Inc.'s health consultant. Her presentation on health issues is regarded as one of the highlights of the AGM; a testament to that is the usual attentive response of her audience.



Lionel Introducing Lori Macdonald-Blundon

Lori addressed a number of questions and issues raised by members: Mondial's role in healthcare and hospital coverage; the how-to's of observing insurance guidelines; documents you must always carry on travel; conditions for ambulance usage; home care coverage, etc. Members were left with the comfortable feeling that their health interests are best represented by the extended health plan as managed by Johnson Inc. This must be reassuring to our district's 279 members. Social camaraderie was evident as all attending mingled, renewed friendships and recounted memorable times and events. Another memorable AGM.



KEEP'N 'N TOUCH: unit 42/1 update

Our executive has undergone some changes for the better as far as shared responsibility goes. Wendy Windsor, newly retired, was elected by acclamation to the unit executive at the October 4th unit meeting in White Rock. She replaces Bob Haraldson who resigned from the executive because of other duties. Wendy has also agreed to assume the duties of unit treasurer, and so relieves Audrey Neumann of that role; Audrey will continue to be the Health representative.

OTHER ITEMS:

- Review protocol for District AGM 2012 & 2013.
- Elections for all positions on the executive were postponed because the membership had not been notified in the June issue of the Western Connection. Our apologies for the oversight.

The constitution requires annual elections. It was therefore agreed:

ELECTIONS FOR THE EXECUTIVE COMMITTEE : 42/1
February 21, 2012.

Where?

The Clubhouse, 2672-151st. Street ,South
Surrey, B.C

Notify any member of the executive of your intention to attend by Feb. 15th, 2012.

- Request that members who use the internet send their email addresses to our secretary and webmaster, Imants Straumers (istraumers@shaw.ca). This information will be treated as strictly confidential and will be used for immediate communication only..

- Christmas Luncheon, Saturday, December 3rd: See details on the last page

BLOGGING

How many of you have joined the social network of BLOGGERS, whether on Twitter, Facebook or Skype? It's so easy to KEEP 'N TOUCH nowadays; its free and personal and may be very informative. So let's blog in the Western Connection! Notice how Blogging has energized our fellow global citizens in the middle east? Here are a few questions to pique your interest.

- . How often do you reflect on your class room experiences during your high school years?
- . Can you recall your first introduction to Science and those lessons on the CELL?

I recall some facts that we had to remember: Cell Structure - the cell membrane, the nucleus, chromosomes, cytoplasm. cell division, etc. That was about 50 or so years ago. Of course, there were several other topics, but for me this one stands out. To me, it was boring, just memorizing facts (stuff in today's vernacular).

Can you state in one Simple Sentence what is so important about the cell?

You're probably wondering "what is he leading up to?" {Recall your grammar lessons? Don't end a sentence with a preposition}.

What is your Simple Sentence answer? Consider the s answer below:

"The cell is the basic structural unit of life." (p. 47).
James Otto et al. Modern Biology (1981)

How would you expand upon or explain this statement? Or, do you disagree?

Send your BLOG via email to Mr. Imants Straumers, #7 - 33020 MacLure Rd., Abbotsford, B.C., V2S 7J6.

Check my response and commentary in the next issue of The W C.

L. Brathwaite

Report on the 2011 RTO/ERO Health Conference June 12-13, Toronto

As in previous conferences this year's began with an impressive health orientated presentation. The topic was diabetes and the many health problems associated with the disease. Avoiding high risk lifestyles was emphasized with information provided on new treatments. Another presentation was made as part of the wrap up to the conference on June 13th. This time the topic was osteoporosis and suggestions were made re: avoidance.

Additional topics were covered. One such bit of information included a sheet of suggestions regarding help for our most senior members. If possible it is recommended that a power of attorney be registered with Johnson Inc. For help in doing this please feel free to ask your Health Rep. If no power of attorney can be registered then a Health Rep may be of some assistance for the senior member if that member requests information from Johnson Inc. Keeping in mind that privacy and confidentiality laws apply, then certain procedures will have to be followed. Inquiries regarding a specific claim or personal information can only be communicated to the member. Hence the importance of a **power of attorney or written authorization** for a trusted friend or family member to receive that information.



Larry Hunt - Interior Unit
larry_hunt@telus.net
250 861-8460

A **Travel Insurance Update** was provided on the "stability clause" contained in the Travel Booklet.

"This insurance is intended to cover you for a sudden and unforeseen medical emergency. ***A physician's consent to travel does not establish your medical stability or override the definition of sudden and unforeseen.**"

Your medical emergency is not sudden and unforeseen in the following circumstances:

a) Any cancer, heart, or lung condition for which in 90 days prior to your date of departure, initial booking or any payment (**under trip cancellation, payments made when your condition was stable will be considered for reimbursement**):

(1) You are awaiting or have received the outcome of medical tests (except routine monitoring), the results which show irregularities or abnormalities

(2) You require future investigation of your medical condition, consultation with a physician or treatment or surgery recommended by your physician or planned before your trip.

b) Any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90 days prior to the date of: departure, initial booking, any payment

c) Any condition for which you have been advised by a physician not to travel

Reminders: Both partners should have proof of departure

A change in medication doesn't normally change the stability clause but to be on the safe side, if you are concerned, call Mondial to receive assurance.

"The Health Services and Insurance Committee of RTO will provide a most cost effective, high quality and competitive Group Health Insurance Plan that meets the needs of the majority of the membership".

Each year suggestions are made (by our members) for additional coverage in our Plan. Those selected will appear in next year's Plan.



Audrey Neumann - LMSC
audneumann@hotmail.com
604 738-5951

Report on Pension

1. Teacher's has been rated as the number one pension plan for service in our peer group of North American Plans. We participate in an annual benchmarking study that measures the performance of 47 different pension plans globally. Fourteen service categories- for example, members statements, website etc. Our score was 86 out of 100. The median score is 78.

2. Our pensions are safe and protected from deductions by Ontario legislation. This applies only to those retired. Future retirees may be subject to shortfalls.

Our fund has \$107 billion worth of assets and accordingly our pensions are not in any financial distress.

3. The 2011 shortfall has been addressed now - one year earlier than required and the filed valuation shows a balance in future assets and liabilities. Every three years our plan must file this valuation and it must balance. Because of declining interest rates and market uncertainty it was decided to file this year rather than next. Hence the short fall has been resolved. The plans funding status in three years time is unpredictable and by 2014 another shortfall could occur. Again it would have to be

resolved before filing.

4. Beginning Sept. 2012, retirees can work 50 days without affecting pension each month. Over 50 days payments will be suspended until work ceases. 2011/12 is the last year for 95 working days after retirement.

5. This year the fund has acquired assets in:

a. Two Chilean water utilities,

b. 39 percent interest in a Belgium airport, (Brussels) a and 30 percent in Copenhagen airport in Denmark,

c. Acquisition of a major parking management company with more than 400 thousand parking spaces in 25 locations in Canada and U.S.A.,

d. A major stake in Flexera Software - a leader in providing software licensing management solutions.

6. In closing our pension fund is safe, well managed and in excellent hands and has no shortfall at present.

We are clearly in no financial distress.

Respectively submitted - Shelagh Derbyshire

Member Feature - Jim and Barbara White

Barbara Eckersley (White) graduated from The University of Western Ontario, (BA) via Waterloo Lutheran College in the Class of 1948. In 1949 she completed the course at the Ontario College of Education and began her teaching career in Englehart, Ontario. That year she met a young man who was attending the Provincial Institute of Mining in Haileybury. They became engaged in January of 1950. Jim graduated in May 1950 and went off to the bush to earn enough money to get married. Barbara continued teaching to earn enough money to pay off her debts from university days. In her second year of teaching Barbara was in Bradford, Ontario, a lot closer to her home town of Petersburg.

On June 30, 1951 Barbara and Jim White were married in St. John's Anglican Church, Kitchener. They moved to a bush camp 31 miles north of Dryden, Ontario where they stayed until 1952 when Jim took up a position in a gold mine in Malartic, North-western Quebec. Once there, the local school board discovered they had a high school teacher on site. This was like finding a new vein of gold bearing ore. Barbara began teaching again at Percival County High School in Val D'Or. By this time the White family was three in number with the arrival of Laurie in 1952

In 1955 Barbara agreed that Jim should go back to school and obtain his engineering degree. The family moved to Toronto where Barbara taught at Western Technical and Commercial High School. Jim studied and worked away from home each summer in the north country until he graduated in 1960. Barbara carried a great load through those years as the major wage earner in the family and in addition helping her own aging parents on a small declining farm.

As it happened Jim never returned to the north



country and the mines, but upon graduation in 1960 took a teaching position at Weston Collegiate for one year. Then, in 1961 Barbara and Jim moved to Woodstock where Barbara taught English in Woodstock Collegiate. It was in Woodstock in 1963 that Geoffrey was born and the family became four. In 1967 the family moved to Grimsby where Barbara taught at Saltfleet High School for one year and then moved to Grimsby Secondary School. In Grimsby, Barbara taught English and later became librarian, remaining in GDSS until retirement in 1986 after 35 years in the profession.

Barbara and Jim moved to Westbank, BC in 1996 to be closer to their son and daughter. The son moved his family back to Ontario in 2003. Barbara's health deteriorated to the point that she was admitted to full-time care in the Village at Smith Creek, Westbank in January of 2008. She had always wanted to be a teacher from early childhood. She succeeded in that quest and in addition was a devoted wife, mother and daughter. Barbara is still teaching. Every day she attends class and discusses the problems of her many charges with whomever will listen.

Jim White entered the teaching profession in 1960 after service in the Royal Canadian Navy (1945-1947); graduating as a mining technician from the Provincial Institute of Mining (1950); working in the logging and mining industries and graduating as a mining engineer Class of 6TO University of Toronto. Jim taught mathematics in Weston Collegiate (1960-61), and Huron Park S.S. in Woodstock (1961-67). He was vice-principal in Orchard Park S.S. in Stoney Creek (1967-71), and Waterdown D.H.S. (1971-72). He became principal of Waterdown District High in 1972 and then in 1980 Orchard Park S.S. Jim retired in 1986 after 26 years service.

INTERIOR UNIT REPORT

Many Interior Unit Members attended the District 42 AGM in Penticton last month. It gave them an opportunity to meet fellow members from the LMSC Unit. They also met and chatted with RTO President, Joan Murphy, and her spouse, Hank. Joan addressed the group and also met members during the informal reception and the luncheon. I received a card from Joan shortly after she returned to Ontario following the AGM expressing her thanks for the "gracious hospitality shown to her and Hank" during their time with us.

All attendees had an opportunity to learn more about the RTO Health Plans from Lori MacDonald-Blundon during her presentation as well as speaking to her personally during the AGM. Lori also stated as she was leaving our AGM how much she enjoyed meeting so many of our members and was very pleased at the camaraderie of our group

Included in this Newsletter you will find an advance notice re the date and location of our Interior Unit Christmas Luncheon. Please mark the date on your calendar and plan to attend. Further information will be mailed out in November with our Annual Christmas card.

Again this year our Unit is donating a "Good News Bear" to CHBC TV in Kelowna. We have invited the station's Weatherman, Mike Roberts, to attend our Luncheon to speak to us regarding the funds donated by the people living in the communities served by CHBC that are presented to the Local Food Banks. All donors who support their local food banks have their names placed in a drum and a draw is held with all names drawn receiving one of the bears. Mike introduces each bear during his on air time during the evening News and tells listeners who donated the Bear and usually includes a short video of our group presenting "Trillium Nobell" to him. Good publicity for RTO/ERO District 42 in B.C.!

Donations to help pay for our Bear are welcome and can be sent to our Unit Treasurer, Madeline Bestick, at :

408-1960 Enterprise Way, Kelowna, B.C., V1Y 9S5.

Your support is appreciated.

Walt Duncan, President, Interior Unit

MEMBERSHIP IN RTO/ERO

Many RTO/ERO Members have friends or relatives who may qualify for Membership in RTO/ERO including those who live in British Columbia. Those who join RTO/ERO and live in Mainland B.C. would become associate members of our District 42.

They would qualify to attend our Annual AGM and Unit Meetings and to apply to join our Health Plans & Travel Programs.

ASSOCIATE MEMBERSHIP CATEGORIES:

- Retired teacher receiving a pension from a teacher's pension fund outside Ontario
- Retired educator receiving a pension from a University or College in Canada
- Retired educator who is receiving a pension from the Ontario Public Service or the equivalent from a Canadian jurisdiction outside Ontario
- Educational Support Staff from School Board Offices & Schools such as Secretarial/Administrative Staff, Custodians, Psychologists, Social Workers etc.
- Also Support Staff as above from Colleges & Universities in Canada

APPLICATION FORMS AVAILABLE FROM:

RTO/ERO by calling 1 800 361-9888 or write them and ask them to send a Membership Application package.

For further Information contact:

Walt Duncan via email : coppdunc@shaw.ca OR via regular mail @
7912 Kalview Dr., Coldstream, B.C., V1B 2R6

Lionel Brathwaite via email: brathwin@shaw.ca OR via regular mail @
5-2058 Winfield Dr., Abbotsford B.C., V3G 1N4

NEW MEMBERS ARE MOST WELCOME. THEY WILL HELP DISTRICT 42 GROW & BECOME A STRONGER ORGANIZATION.

BOOK TALK

by L. Brathwaite

What issues would you consider to be of vital concern over the next twenty years for those of our population who are sixty years plus? The economy? Healthcare? Immigration? Pensions? Quality of Life?

The view from the “comfortable pew” may be “why worry? Be happy!” Others may be concerned about the prospects for their children and grandchildren, or the environment. Whatever your perspective, I urge you to include some time in your schedule to read CLIMATE CAPITALISM (2011) by L. Hunter Lovins & Boyd Cohen.

Ms. Lovins and Mr. Cohen generally adopt an optimistic view of the future in this well researched work that covers directly and indirectly these issues and more. But, there is a cautionary tone underlying their commentary. In the introductory chapter, they state that change must occur for the better “or the world will face crises far exceeding what this young century has already brought (4).”

Their optimism is evident in the view that “the sustainability imperative [will] inexorably [drive] companies” to cultivate a set of shared values with their community.

Lovins and Boyd do acknowledge the need for vigilance as companies seek new opportunities for innovation and investment. While they do recognize that this transition period offers retraining and massive sustainable employment, the writers caution that “governments implement sensible policy interventions aimed at minimizing the impact of the ongoing transition” (19). .”

Lovins & Boyd also draw attention to the agriculture industry by their criticisms of the “toxicity in the food supply” in referring to the use of “pesticides that disrupt the hormones of our endocrine system, etc. etc.. (204).”

Their book heralds change that must occur, positive change that will affect our lives and the lives of future generations.

You will find this an intriguing and singularly informative read. The authors cover much in two hundred plus pages. Sir Crispin Tickell, chair emeritus, Climate Institute, summarizes this work:

“Coping with climate change requires challenging conventional wisdom and showing where our interests - global, national, corporate, and personal - really lie. Climate Capitalism eloquently defines those interests and the role that market forces could and should play. “NB. You should find this book in the local library.

338.927 LOV

Finance:

I highly recommend that you add the magazine, Canadian MoneySaver, to your reading list. The editor and founder (since 1981), Dale Ennis, is a former Ontario teacher, who is virtually self-taught on the subject of finance and investing. In his editorial in the October 2011 edition, he attributes his success in investing and money management to his long-term investing over thirty-five years in “Canadian dividend-paying stocks (mainly the blue-chip variety),” and the “compounding factor.”

The contributors to the magazine are usually well-qualified, veteran members of the investment fraternity.

I draw the attention of those who pension-split with a spouse to the article, Making Your Retirement Income Work For You, in the October edition. The contributors, Ian Burns & Shelley Johnston, present a scenario in which both spouses receive CPP and OAS. In the case of a higher income spouse, the usual impulse is to make the maximum paper-transfer of 50% of pension. But be wary! For example, using the maximum split allowed (\$ -30,000.00), the tax savings is \$2,998.00. But, if the transfer is less (\$ - 26, 575.00), the tax savings is \$3148.00.

Check this mag! You may benefit from the information within. A Christmas subscription gift, anyone?

Members are encouraged to submit articles of interest for publication.

Please submit material via e-mail as .txt or .doc files and photographs in jpeg format at >150 ppi..

To: Imants Straumers, istraumers@shaw.ca

Typewritten or hand-printed hard copy is also acceptable.

Publication of any submitted material is at the discretion of the editor and/or the District Executive.

Please note that articles should not be more than 500 words in length.

District 42 subscribes to the RTO/ERO privacy policy



RTO/ERO District 42/Interior Unit
A Special Date for you to Circle on your Calendar

December 8, 2011

Please join us for our Annual Christmas Luncheon at the

Hotel Eldorado, Kelowna

(more information to come with your RTO/ERO Christmas Greetings in November)

CHRISTMAS LUNCHEON -LOWER MAINLAND SUNSHINE COAST UNIT
MR. A's PATIO RESTAURANT NEWLANDS GOLF & COUNTRY CLUB
21025 - 48th Avenue, Langley, BC V3A 3M3
Saturday, December 3, 2011

Social Interlude 11:30 a.m. Lunch 12:00 Noon

An invitation to members and spouses or friends. Let us welcome this Christmas season with merriment and reminiscences over good food. This is a treat for all dietary tastes at Mr. A's Patio: your choice of salads, soup, vegetables, fruit, main course and desserts.

A Full Luncheon Buffet at the cost of \$12.95 per person. RTO-UNIT 42/1LMSC will pay tax and gratuity.

Come and Relax! Enjoy the Christmassy atmosphere of music, decorations, friendly chatter and new or re-newed friendships.

DIRECTIONS: FROM VANCOUVER: Hwy. #1 east to Langley. Nearing Langley, stay in the right lane. Take Exit 58 keeping to your right to 200 St. (south). Turn right at 200 St. Proceed past 64th. Ave; move to the left lane. Watch for Langley ByPass Street sign overhead. Take the left turning lane at the Langley ByPass. It will become 208th St. (approx. 2kms). Keep going thru Fraser Hwy / 208 intersection; move to your left lane. Turn left at the lights at 48th AVE. Proceed 0.4 kms. Newlands is on your left.

From Chilliwack: Hwy 1 west & to the Mt. Lehman Exit. Thru the lights & stay on Fraser Hwy. Thru Aldegrove until you come to 48th. Ave. Turn left & drive approx. 3 km. You'll see the Golf course on your right. Enter Newlands (right).

Please complete the form below and indicate how many will attend; include the form with your cheque. Make the cheque payable to RTO/ERO LMSC Unit 42/1. for the full amount of \$12.95 X the number attending.

Mail by Friday, November 18, 2011 to: Wendy Windsor, 404 - 18 Smokey Smith Pl. New Westminster, BC V3L 5V3

Please bring something new for the needy as a token expression of Goodwill. All donations will be delivered to one of the Lower Mainland Women's Shelters.

From the LMSC Executive Committee, Best Wishes for a memorable Christmas and a Happy New Year !

..... cut along the line

Name Tel: Email:

No. attending: