



Special points of interest:

- Health Workshop
- New Member Category
- Renaissance Proposals Wanted
- Information Session with Community Care Access Centre
- Online Health Resources
- Meandering with Mike: Grey's Winter Wonderland



District 14, Niagara P.A.C. Report

Happy New Year all you happy retirees!

I am pleased to be able to act as Chair of this committee for this year.

The members of this committee have been, and continue to be, diligent, enthusiastic and committed to the welfare of our RTO/ERO members and the goals which we have set.

We are concerned with the impact centralizing specific health treatment will have on the ability of our members to access needed care if they happen to live some distance from the facility which delivers this care. And the matter of effective transportation initiatives plays a big part in how effective health care delivery will be. Our concern with implementation and improvement in Rapid Transportation becomes critical in light of health care needs of our members and senior citizens in Niagara.

Additionally, we see the slow process of building new hospitals and other facilities as a major detriment to our members and other citizens of Niagara.

Further, the impact on local individual taxes still needs to be addressed.

Folks, these are but a few of the current issues your PAC team is attempting to address. We could use a couple or three new, fresh people on our PAC team, how about it? Will you consider giving back to our great association?

This committee welcomes viewpoints and concerns from all of our members. We have reviewed our activities and have set priorities for 2010.

The objectives for 2010 are: a) LHIN, b) HST c) CCAC d) Municipal and potential elections e) Region Transportation. Some of these issues, held over from 2009, continue to be of concern to us.

There are many committees within our RTO district which could use your expertise, skills and enthusiasm; come on ----- step up to the plate and take a swing! You'll be surprised what YOU can accomplish when you work as an active RTO member.

Give me a call to learn more.

A great lady named Helen Keller, once said, "I am only one person and I can't do everything; BUT I am one person and I can do something". And imagine this: Helen Keller, though blind and deaf, graduated from Radcliffe College!

Have a great year in whatever you do,

Larry Rendall, Chair

District 14 PAC

We're on the Web!
WWW.RTOERO-DISTRICT14.ORG

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RTO/ERO District 14

Niagara Peninsula

District Contacts

Joe McDonald	President	905-732-4073
Wayne Scott	Past President	905-358-5312
Anne Dean	1st Vice President	905-685-7826
Bill Doyle	2nd Vice President	905 894-8004
Bonnie Bryan	Secretary	905-562-7773
Kathy Smith	Treasurer	905-894-3597
Gordon Rowatt	Archives	905-935-8934
Chereen Osborne	Communications	905-646-2640
Mary Hesser	Events	905-871-4353
	Good Will	
Joe Santone	Health Services	905-892-8105
Fred Sullivan	Membership	905-735-7746
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Ellen McIntee	Pension Concerns	905-892-0469
Larry Rendall	Political Action	905- 945-5241
Bonnie Bryan	Grapevine Editor	905-562-7773
John Carruthers	Webmaster	905-356-9620
Robert Halfyard	Data Base	905-935-2197

Area Representatives

Fort Erie, Ridgeway, Stevensville, Crystal Beach, Sherkston

Judy Laur 871-3347

Niagara Falls

Diane Bradley 354-5464

Bill Houston 356-6524

Niagara-on-the-Lake, Virgil, Queenston, St. David's

Betty Steele 468-3526

Dorothy Lees 468-7575

Welland, Port Robinson

Daisy Abraham 735-1781

Diane Sauder 788-2951

Mary Ann Stocco 835-5709

Port Colborne

Ellen McIntee 835-0469

Norma Sieber 835-8340

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Doris Olesky 935-5670

Kathy Main 688-0702

Charleen Avedesian 934-2704

Thorold

Jane Michaud 934-2704

Wainfleet, Wellandport, Lowbanks, St. Ann's, Smithville,

Caistor Center

Lois Tobias 774-6604

Grimsby, Beamsville, Lincoln, Jordan Station,

Jordan/Vineland Station, Vineland

Phyllis Dowd 563-3242

Mary Jane Tanner 562-7767

Fonthill, Fenwick, Ridgeville, North Pelham

Margot Smith 892-1891

Presidents Message



It is an honour and a pleasure to serve as District 14 President for the 2010 year. With the help and guidance of our past president, Wayne Scott, and the Table Officers, Anne Dean, Bill Doyle, Kathy Smith and Bonnie Bryan I look forward to having a successful and a fulfilling year.

As I write this report District 14 is getting close to its three thousandth member. With the changes to membership guidelines to include commuted value teachers, education support staff and college and university staff, we should see large growth in our membership.

Joe McDonald

Pension plan

I have visited the OTTP web site to view the annual report. Here is a brief summary.

The partners of the plan had decided to have a valuation of the plan, 2 years earlier than required, on January 1, 2009. This will put the next valuation on January 2012. This option was used to give the partners ample time to deal with the current economic situation.

Our pension plan is secure with assets in excess of \$90 Billion. This amount is sufficient to pay pension well into the future. The partners are united in assessing the level of contributions and all, if any, changes to benefits paid to **future** retirees. There will be no changes to contribution levels or benefits until 2012.

...continued on page 3

Health Insurance

Our Health Services and Insurance Committee (HSIC) will continue with its newsletter, Health Matters, for the next year. In the committees' year end financial report the plan recorded an overall deficit for the 2009 fiscal year, however, the plan remains financially sound.

The HSIC recommended to the Provincial Executive that they sign the 2010 renewal agreement with Johnson Inc. and the 2010 Letter of Financial Agreement with Manulife.

The new health booklet will be ready for print in late 2010 and will be distributed in February 2011.

Goodwill

We are still looking for a Goodwill chair. If you are interested or would like further information on what exactly the task involves please don't hesitate to ask.

Closing

I look forward to working with the talented and dedicated Table Officers and Executive of District 14 Niagara. If you have any question, concerns or suggestion please contact ant one of us.

**HEALTH WORKSHOP
WEDNESDAY, MAY 26, 2010**

1:00 p.m.-3:00 p.m.

FOUR POINTS by SHERATON
3530 SCHMON PKWY, THOROLD

This workshop is designed for retired RTO members who would like to have a refresher course on their health coverage with RTO.

The cost is free. Refreshments will be served. Members from Johnson Inc. (administrator of our plan) will go through the Health Booklet and clarify the Health Plan for you.

Please contact Joe Santone by MAY 1 at 905-892-8105 to confirm your spot.
Space is limited.

New Membership Category

A retired teacher, with a minimum of 15 years of credited service, who opted for a commuted value transfer from the Ontario Teachers' Pension Plan, following the Ontario Teachers' Pension Plan rules in place at the time of commutation, will now be

Renaissance Proposals Wanted

FALL - Fascination with food

Food is an integral part of our lives as we need it to survive. Times are changing and so are our eating habits; **Perspectives to consider:** What foods are you passionate about? Do you have special dietary requirements? How is food shared within your family and culture? How has food changed your everyday life for the better?

Proposal deadline: May 3rd.

WINTER: Technology timeline Deadline: August 13th

How to contribute:

Send us a BRIEF query with your proposal outlining the experiences, opinions, artwork or photography you'd like to share. PLEASE note that we cannot guarantee that writing and images will be published as received. We will endeavour to incorporate as many member viewpoints as we can.

Email renaissance@rto-ero.org or call 1.800.361.9888.



Got the winter blahs? Why not curl up with the latest information booklets from Merit Travel and start planning. They have some great destinations. Give them a call at: 1-877-872-3826

In Memoriam

May our members who are no longer with us live long in our memory

Paula	Alton
John	Daubney
Tony S	Fasan
Claudette	Gent
Margaret O	Gibson
Ernest Neville	Glanfield
Jean	Hart
Kathryn	Kamada
Joseph	Krar
Marian E	Lake
Anne	MacDonald
Dorothy A	MacLeod
Gerald P	Murphy
C H Bond	Osborne
E Blake	Richardson
William M	Ross
E Pauline	Smith
Carol A	Steinburg
Barbara A	Welsh



PENSION AND RETIREMENT INCOME COMMITTEE

The following article presents a summary of recent reports about the retirement income facing Canadians in the years ahead. And, for those that have available savings, the Tax Free Savings Account (TFSA) appears to be a very interesting vehicle to invest in. These amounts can then be withdrawn for a rainy day or a special treat with the interest gained being completely tax-free.

ARE CANADIAN RETIREES AT RISK OF OUTLIVING THEIR RETIREMENT SAVINGS?

Considering that “the first wave of baby boomers (Canadians born between 1947 and 1966) has already entered their sixties and their peak retirement years are fast approaching” (3), the financial implications of retirement become extremely important. Life expectancy at birth, 77.8 years in 1991, is now (2009) 81.9 for men and 85.1 for women. By 2030, one-quarter of Canadians will be 65 or older. So the risk of outliving their pensions is quite real.

Canadians have three sources of income for retirement: the first consists of public plans - Old Age Security (OAS) which provides a guaranteed annual income for seniors that does not depend on participation in the work force - and the Canada/Quebec Pension Plans (C/QPP) which provides earnings-related pensions for people in the work force when they retire; the second source, employer-sponsored pension plans - registered pension plans (RPP); and the third, personal savings - including registered retirement savings plans (RRSP) that receive tax subsidies.

In its 2009 report, the Canadian Institute of Actuaries concludes: “two thirds of Canadian households expecting to retire in 2030 are not saving at levels required to meet necessary living expenses”. (1) These necessary living expenses are defined as food, shelter, clothing, transportation, health care, energy and taxes. True, “certain living expenses tend to drop significantly during retirement as most retirees are mortgage-free and no longer incur employment costs such as daily transportation.” (2) However, income requirements do not appear to decline over time for a number of reasons, “including the fact that relatively few retirees downsize their homes, and the reality that healthier lifestyles allow many to incur expenses related to travel, hobbies, and entertainment for much longer than previous generations.” (2) As the World Health Organization sees it, “years have been added to life, now we must add life to years.”

“In 2003, before taxes living expenses averaged 24 909 \$ for a senior one-person household and 43 717 \$ for a senior two-person household.” (1) “For someone whose earnings are equivalent to the average wage (46 300 \$ in 2009) OAS provides about 13% of pre-retirement earnings and retirement benefits from the C/QPP provide another 25% for a total of 38%.” (3) This is not generous

and needs to be supplemented with savings or membership in a pension plan at work. Home ownership “can have a very positive financial impact on the ability of individuals to narrow the gap between what they will receive from the public pension system, and the income they will need in order to cover necessary living expenses in retirement” (1), but, by itself, won’t be enough.

“Participation in a workplace pension plan (RPP), by itself, won’t be enough. And, saving through a Registered Retirement Pension Plan (RRSP) plays an important role, but is unlikely to fill the gap. To generate sufficient income in retirement to pay for necessary living expenses, some combination of these resources will be required.” (1)

For example, “a single person who has participated in a typical Defined Benefit (DB) ** pension plan for a long period before retirement, say 25 years, could be expected to have earned sufficient benefits in combination with OAS and C/QPP to meet household expenses in retirement; however, if only one member of a couple has participated in a DB pension plan, additional savings will likely be required to meet this threshold. A single person who has participated in a typical Defined Contribution (DC) *** pension plan for a similar period could still be expected to need additional savings in combination with OAS and C/QPP to meet household expenses in retirement. This is also true if both members of a couple have participated in a DC plan.” (1)

Many Canadians are facing a bleak retirement. Whatever your income level, you will need some portion of that amount to maintain your lifestyle in retirement. What you don’t save now, you won’t have later. This is where the Tax-Free Savings Account (TFSA) should be on the top of everyone’s list for setting aside personal savings for future use. Starting in 2009, a TFSA is a new way for residents of Canada to set money aside tax-free throughout their lifetimes. Contributions to a TFSA are not deductible for income tax purposes, but the income earned in the account is tax-free, even when it is withdrawn. Generally, the types of investments that will be permitted in a TFSA are the same as those permitted in a registered retirement savings plan (RRSP). For 2010, you can contribute up to 5000 \$ to your TFSA. The Canadian Revenue Agency (CRA) will determine the TFSA contribution limit for each individual annually and this will appear on your notice of assessment. This contribution limit will take into account your annual TFSA dollar limit (5000 \$), any unused portion from the previous year, and any withdrawals made in the previous year.

- No consideration was given to other potential sources of income such as personal savings or non-registered investments in the CIA study

Please Note: The deadline for submitting material for the Spring Grapevine is May 15th, 2010

TERMS

** Defined Benefit (DB) pension plan: benefits correspond to a set amount or are determined with a formula related to years of service; an actuarial valuation is conducted every 3 years to determine contributions.

*** Defined Contribution (DC) pension plan: the amount of contributions is known, but the amount of benefits is only known upon retirement.

REFERENCES

Canadian Institute of Actuaries (2009) *Planning for Retirement: Are Canadians Saving Enough?*

Russell Investments Canada and Harris/Decima (2008) *Don't Retire From Investing, Invest For Retirement.*

Townson, Monica (October 2009) *What Can We Do About Pensions?* Canadian Centre for Policy Alternatives.

MEMBERS WHO USE E-MAIL

Please remember to notify District 14 if you change your e-mail address. Send notification to Bob Halfyard for the Database rbalfyard@sympatico.ca or Communications Chereen Osborne chereen@cogeco.ca. Even better, send it to both!

Online Health Resources

It is important that you obtain accurate and up to date health information when you have questions. Below is a list of links that you may find useful.

Public Health Agency Canada: <http://www.phac-aspc.gc.ca/chn-rcs/index-eng.php>.

Healthy Ontario: <http://www.healthyonario.com/>

Mayo Clinic: <http://www.mayoclinic.com/>

The National Institute of Health (USA): <http://www.nih.gov/>

The Heart and Stroke Foundation Canada: <http://ww2.heartandstroke.ca/>

The Canadian Cancer Society: <http://www.cancer.ca/>

The Canadian Diabetes Association: <http://www.diabetes.ca/>

The Arthritis Society of Canada: <http://www.arthritis.ca/>

Using Herbal Supplements: <http://nccam.nih.gov/health/supplements/wisese.htm>

New Members

Faye	Bean
Daniel	Duquette
Patrick V	Foley
Alan	Gent
Mary A	Glanfield
Erich	Gyetko
Nancy E	Iannizzi
David	Kearns
Catherine	Kotyk
Doris A	Krar
Maureen	Leitch
Denis	Lemelin
Paul	Lewis
Robert	Mahony
Gwendoline L S	Plato
Shirley	Plitnikas
Margaret	Pratt
Carol	Sales
Timothy	Stahl
Marion	Woodcock
Miron	Zelman

Personal Planning Retirement Workshop

Fred Sullivan Chair Membership Committee

The Personal Planning Retirement Workshop was held at the 4 Points Sheraton in Thorold on Feb. 4. After the buffet dinner, presentations were made by Tony Sawinski from RTO/ERO who spoke on pension benefits, Debbie Telfer who spoke on health benefits and Janet Uhrin who spoke on her life in retirement. There were 82 prospective retirees present. They represented the entire gamut of potential retirees from all levels of the educational community and all employee groups within that community.

From the evaluations received, it appears the workshop was both interesting and informative.



Please Note: The deadline for submitting material for the Spring Grapevine is May 15th, 2010

START YOUR LEARNING CURVE BEFORE A HEALTH CRISIS OCCURS

RTO/ERO PAC has invited **Community Care Access Centre (CCAC)** to present an information session for you on

THURSDAY MAY 6 2010

REGISTRATION WITH REFRESHMENTS 9:30-10:00 AM

PRESENTATION 10:00-12 NOON

OPTIONAL LUNCH AT YOUR EXPENSE

BEST WESTERN BEACON HARBOURSIDE INN & SUITES CONFERENCE CENTRE 2793 BEACON BLVD.

JORDAN

Topics Include:

- Referral Process
- Services
- Agencies under auspice of CCAC
- Home Care
- Post Hospital Care
- Long Term Care
- Respite Needs
- Senior Summary of Rights, Privileges, Expectations
- Funding

Information for self, family, and friends

TO ENSURE SEATING, CONTACT: **Charleen Avedesian:**

Phone: 905 934 2704 or E-Mail vinceavedes@netscape.net leave message including

NAME,

PHONE NUMBER,

E-MAIL ADDRESS,

NUMBER IN YOUR PARTY

LUNCH OPTION FOLLOWING THE SESSION



Meandering with Mike: Grey's Winter Wonderland: Snowmobiles & Dog Sleds

© by Mike Keenan, Travel Editor

Driving a snowmobile is a lot like cross-country skiing: an opportunity to observe nature's pristine fields bordered by naked deciduous trees shrouded in hoar frost, providing a mystical dimension. The trees glow along with the carpet of snow; their crystals beam in jewel-like fashion, a sparkling dance in strong sunlight, glistening and forcing me to stop to revel

in the magnificence of it all. The Group of Seven would love snowmobiles, \$10,000 machines that transport one deep into the <http://www.whattravelwriterssay.com/greycountywinter2.html> woods, offering vistas of partly-frozen creeks and snow-clad pine and spruce, uneven land, large rocks and limbs providing a unique winter gestalt.

I witness myriad tracks, a large hare, perhaps a wolf, but no actual wildlife, and although the trails today are graded Limited, they are fine; our Arctic Cats gather speed, forcing us to pull down our visors to deflect the streaming air. Gloves, pants, boots and helmet keep us warm such that I turn off the heat on my hand controls. The Cats are responsive and easy to drive, right hand controlling gas and left hand, the brake, but as promised, the machine virtually stops on its own with the release of gas.

Joe Kennedy, 72 years of age, is my trail guide, zipping ahead in his Cat, compelled to wait patiently for me during my many stops to bask in reverie <http://www.whattravelwriterssay.com/greycountywinter2.html> and take pictures. Joe's son-in-law, Gary and his wife, Sharon own Homestead, an 18-hole golf course and surrounding land where we ride. Gary immigrated from Ireland as a golf pro and played on the tour for three years before starting his business. Eighty percent of customers are neophytes like myself. He markets to airlines such as Austria Airlines, EI AI, Air France and British Airways, two hours away at Toronto's Pearson Airport. Here, on the shores of Wilder Lake between Durham and <http://www.whattravelwriterssay.com/greycountywinter2.html> Flesherton off Grey County Rd #4, Gary offers a snowmobile experience for flight crews during layovers, providing an opportunity to see deer, white owls and experience the sheer beauty of nature in Grey County's winter wonderland.

The Arctic Cat is a 600 Panther, four-stroke machine that uses little oil and is economical on gas. Capable of 120 kph (75 mph), the trail speed limit is 56 kph (35 mph) enforced by the OPP. Cats allow for two riders and feature an easy ignition start and reverse gear. There are 3,000 km (1863 miles) of groomed trails in the Grey-Bruce area with no dangerous lake or water crossings. Our trail runs right through the Homestead Golf Course only 3m (10 feet) from the parking lot. Trails are sign-posted and easy to follow.

Next, it's "Hike! Hike! Hike!" we shout and teams of dogsleds race along a circular route at Doug Nixon's Rob Roy Dog Sledding Adventures. The Alaskan and Siberian huskies are harnessed in two teams of two dogs per sled. Averaging 20.4 kg (45 pounds) each, I wonder how four dogs will carry each sled and large musher. Mushers stand on two thin runners with a brake pedal in the middle. After a few sprints, we get the feel of it, leaning into the turns, the sled easily maneuvered on the terrain. The unfortunate part is that as Doug cautions, "This is just a taste." We travel in circles yet, like the yelping dogs, wish to sample inviting open ground. It's minus 2 C. but Doug says the dogs like it colder at minus 10-15 C. "They are snow dogs; they live outside and are born outside." He often takes them for longer runs across his 100 acres farm property.

Author Bill Morgan, Jr. once said, "*Winter came down to our home one night/Quietly pirouetting in on/silvery-toed slippers of snow,/And we, we were children once again.*" And today, I learned two great new ways to play.

Be sure to visit my website, www.whattravelwriterssay.com to take advantage up an upcoming draw worth \$525, a weekend for two at the Chelsea in Toronto along with supper in their restaurant as well as parking. Just send me a travel tip to enter, which we will post in Readers' Forum. See examples there.

Grey County: If you go

Grey Tourism: <http://www.visitgrey.ca/>

Homestead Resort: <http://www.homesteadresort.ca/>

Rob Roy Dog Sledding Adventures: www.dogsledfarm.com



Going Places and Doing Things

Antique Show	<i>April 28 at Rio Vista Golf Club, Fort Erie with Al Gail Spear of Fort Erie (Bowen Rd. exit of QEW, turn left and follow to Crooks St., turn Left.) Gail, an RTO member, suggests that age not be sole criterion__ newer ones may also make us curious. Portable items may be easier to handle.</i>	
Shaw Festival	<i>May 5 @ 2:00 p.m. Harvey</i>	<i>\$45.00</i>
	<i>Sept. 30 @ 2:00 p.m. An Ideal Husband</i>	<i>\$45.00</i>
Spring Luncheon	<i>May 13 @ 12:30 p.m. at Legends \$25.00 with Gordon Paynter as speaker (see registration form for bio of this entertaining speaker).</i>	
Stratford Theatre	<i>May 31 Kiss Me Kate</i>	<i>\$87.00</i>
	<i>October 15 Evita</i>	<i>\$87.00</i>
	<i>N.B. Bus leaves... Wal Mart Plaza (Welland) @ 9:30 a.m. Lincoln Mall (St. Catharines) @ 10:00 a.m. (Lunch stop en route)</i>	
Baseball	<i>June 5 Blue Jays vs Yankees*</i>	<i>\$65.00</i>
	<i>August 28 Blue Jays vs Detroit*</i>	<i>\$65.00</i>
	<i>(*Provincial Charity Game.) Bus leaves Wal Mart Plaza @ 9:30 a.m. Bus leaves Lincoln Mall @10:00 a.m.</i>	
Day at the Races	<i>June 7 Lunch (12:00 p.m. to 2:30 p.m.) \$25.00* Includes complimentary slots tokens. *price to be confirmed later by the new owners. Please contact Mary Pos at (905) 937-7539. See next Grapevine for further fall proposals.</i>	

*N.B. For all information, except where indicated, please contact Mary Hesser, 673 Niagara Boulevard, Fort Erie, L2A 3H9
Phone : (905) 871-4353.*