



THE RETIRED TEACHERS OF ONTARIO  
LES ENSEIGNANTES ET ENSEIGNANTS  
RETRAITÉS DE L'ONTARIO

**THE ISLAND  
CONNECTION  
DISTRICT 47  
VANCOUVER ISLAND**

**SUMMER 2016**



Vancouver Island. Unit 47

#### DISTRICT PRESIDENT'S MESSAGE

I hope you are enjoying your summer. At the virtual beginning of summer it seems a bit weird to also be wishing you a very Merry Christmas. However, as the next edition of the Island Connection does not come out until the spring, it is now or never, so I wish you & yours a Very Merry Christmas and a Happy New Year.

I do not wish to repeat an appeal for volunteers or lament that so few attend our social events. Instead, I was assured that I could discuss whatever I wished (obviously, within reason)— so here goes.

For quite a while now, I have felt strongly that as an organizer, RTO Victoria Unit has a rich and varied background and years of accumulated knowledge, related to pedagogy and excellence in education. Alas we are not using this knowledge and wisdom to effect the furthering and fostering of Best Practice in teaching (because we still are teachers first and foremost), as well as being a voice when we see things that seem to be going profoundly wrong or conversely, very well. Where are we in advocating for the rights of all children to the best of literacy and numeracy instruction that we know can and should be offered?

We seem to have become silent. How do we start a conversation on what Unit 47 might do to foster Best Practices in education? How might we work with Teachers, Faculties, Ministry Officials and the interested public—to effect meaningful and positive change?

Is anyone interested? How do we activate and use the vast pool of knowledge and wisdom that our members possess?

If you have ideas, I would like to hear from you at [humpreysidney@shaw.ca](mailto:humpreysidney@shaw.ca).

Cheers, Gloria

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**Retired Teachers of Ontario**  
**Victoria Unit – The Island Connection 2016 - Summer Edition**

The 2016 Spring Gathering / AGM at the Cowichan Golf Club on May 4th was most enjoyable under the direction of President Gloria Humphrey and the District 47 executive members. Planning arrangements were efficiently made by the Mid / Upper Island Unit Executive. Well done!

RTO Provincial President Martin Higgs, Johnson Inc. representative Steven Wong and Bruce Parisian, the Executive Director of the Victoria Native Friendship Centre, all spoke about their various organizations. Bruce indicated that there have been a number of issues holding up the opening of the Daycare building at the Friendship Centre. Several children, and some initial staff members, have had to make do in the main building, but most of the Daycare is ready to go and it could open shortly, gradually expanding their numbers to provide the 70 spaces planned. Apparently, more money would help get the doors open faster. There is a campaign to raise an additional \$50,000.

RTO president Martin Higgs was able to visit the Victoria Native Friendship Centre and the Daycare and meet some of the staff. He saw the library furniture and books that have been purchased with our \$4000 Service to Others grant. He was pleased by the look of the whole Daycare project.

At our last unit executive meeting, one of the members, asked whether there might be some way that our retired teachers from Ontario, who are willing and able, might help the Syrian refugees who have arrived in the Victoria area and are continuing to arrive. We have contacted the Intercultural Association of Greater Victoria to ask if they want volunteers and we received their suggestion that interested members should have a look at their volunteer page: <http://www.icavictoria.org/connect/volunteering>. The ICA office is at 930 Balmoral Road, and their phone number is 250-388-4728, if any of you want to follow up to assist immigrants with language learning. Liz Bean is the ICA Coordinator of Volunteer Services.

We are delighted to announce that the new RTO Executive Director Jim Grieve has accepted our invitation to visit BC in September. He will be meeting with Mid/Upper Island members in Qualicum Beach on Tuesday, September 6, then on Wednesday, September 7th, he will be at our To Hell With the Bell Luncheon at the Royal Victoria Yacht Club. Jim has begun to make some significant changes to the tone of the organization, and this will be our chance to get to meet him in person, hear his plans for our organization, and share some opinions of our own. Circle September 7th on your calendars and register soon. Space is limited.

**- Barbara Strachan**  
Victoria Unit President

'You can be a spectator and watch what happens, or you can be a participant and shape what happens'

## District Executive 2015-2017

President:

Gloria Humphrey  
(250-658-0725)

Past President:

Darrell Grande  
(250-760-0201)

Vice-President:

Bill Huzar  
(250-995-3154)

Treasurer:

Rex Sharman  
(250-294-6304)

Secretary:

Jim Ross  
(250-756-4794)

Mid/Upper Island President's Designate:

Doreen Hall

Victoria Unit President

Barbara Strachan

Mid/Upper Island Unit Representative:

Phil Little

Mid/Upper Island Unit Representative:

Penny-Stowell Smith

Victoria Unit Representative:

Brenda Morgan

Executive Member Emeritus:

Irene McDonald

## Social Events Calendar

**1. To Hell with the Bell, Tues. Sept. 6,  
Memorial Golf Club, Qualicum Beach**

**2. To Hell with the Bell, Wed. Sept. 7,  
Royal Victoria Yacht Club, Victoria**

**3. Out-to-Lunch, Thurs. Oct. 27,  
Longwood Brew Pub, Nanaimo**

**4. Christmas Luncheon, Thurs. Dec. 1,  
Qualicum Beach Inn, Qualicum Beach**

**5. Christmas Party, Wed. Dec. 7, Beach  
House, Victoria**

**Hava Java: Every Last Monday of  
the month, Haz Beans, Nanaimo**

## Clip and Save

**Remember, all members are  
welcome to attend any event  
hosted by either unit of our  
District.**

**Support your Social Committees  
and the efforts they put forward on  
your behalf by attending as many  
events as you can. You can also  
help by suggesting outings that  
you think might be of interest to  
members.**

**In order to make events more  
affordable many events are  
subsidized.**

**Tear-off coupons for upcoming  
events are on page 6 & 7.**

**The Foundation's Vision**: Enhance the quality of life of aging adults.

As your new District Foundation Representative, I participated in a conference call, with other reps, on June 8. It was moderated by Leo Normandeau with presentation slides by Yolanda Bronstein. Following are some highlights discussed in the call:

•**Why a research chair position?** A research Chair is important because it:  
1) supports research activities & hiring trainees, **2)** the annual interest earned from endowed funds is **forever** (the Chair is fully funded now), 3) will promote health and wellness among older adults, 4) attracts a local, national and **international reputation for RTO/ERO and its members.**

*See articles in Renaissance for news from research chair, Dr. Paula Rochon.*

•**Highlights of 2016 so far** Three-part Strategic Focus process:

1. Thought-leaders Think Tank (21 participants) – Feb. 25.
2. District Foundation Representatives Survey - March
3. Foundation Board Strategic Planning, March 20

•**Outcome**: Two areas of focus were chosen for grants during 2016-2018.

Granting Focus 1: Geriatrics/gerontology research and training at post-secondary institutions

Granting Focus 2: NEW\* Social Isolation addressed through partnerships with community organizations

*\*Why? Because... "...the number one emerging issue facing seniors in Canada is keeping older people socially connected and active."- National Seniors Council, Report on the social isolation of seniors, October 2014*

•**Next steps**...                      ...Build grant review committee                      ...establish  
granting criteria    ...launch call for proposals

*See articles in each issue of Renaissance for more news.*

**Ruth Beninger**, District 47 Charitable Foundation Representative

## **Remember:**

If you are travelling and have an emergency, you must contact Allianz Global Assistance at the number on the back of your RTO/ERO Johnson Inc. ID card before you seek treatment or, if not possible, within 48 hours or coverage will be limited to \$2000.

**Celebrate retirement by attending:  
Mid/Upper Island Unit "To Hell With the Bell" Brunch**

Location: Qualicum Beach Memorial Golf Club  
469 Memorial Avenue  
Qualicum Beach, B.C.

Date: **Tuesday, September 6, 2016, at 9:30 a.m.**  
Brunch served at 10:00 a.m.

Menu: Breakfast buffet of omelettes, waffles, eggs benny, scrambled eggs,  
bacon, sausage, hash browns, pancakes, rolls, fruit, muffins,  
condiments, juice, coffee, tea

Price: \$14.00 per person (Thank-you to our unit for subsidizing.)

website: [www.golfqualicum.ca](http://www.golfqualicum.ca) - Thalassa Restaurant

Guest Speaker: "About the Brain" by Ken Lee

Special Guest: Jim Grieve, Executive Director of RTO/ERO

For any inquiries, contact: Bonnie McGlynn - [bonnseam@shaw.ca](mailto:bonnseam@shaw.ca), 250-751-0235

Please send cheques to Jim Ross by August 30, 2016. See tear-off coupon p. 7

**Mid/Upper Island Unit "Out-to-Lunch" in October**

Where: Longwood Brew Pub and Restaurant  
5775 Turner Road  
Nanaimo, B.C.

When: **Thursday, October 27**, at 12:00 noon

Menu: [www.longwoodbrewpub.com](http://www.longwoodbrewpub.com)

Please contact Bonnie McGlynn - phone 250-751-0235, or [bonnseam@shaw.ca](mailto:bonnseam@shaw.ca), by  
**Tuesday, October 25**, if you're attending.

Friends, spouses, and partners, are very welcome to join us.

**District Website**

Check out our District 47 Website at  
**District47.rto-ero.org**. Thanks to Bill  
Huzar for maintaining our website.

## Mid/Upper Island Traditional Christmas Lunch

A merry way to begin the Christmas season.

Place: Qualicum Beach Inn  
2690 Island Highway West  
Qualicum Beach

Date: Thursday, December 1, 2016

Time: Open at 11 a.m.  
Lunch served at 11:45 a.m.

Price: \$22 (incl. tax and gratuity) per person  
Thanks to our unit for subsidizing this event.

Gourmet Lunch Buffet includes:

Assorted Rolls with Compound Herb Butter, St. Remy Apricot Preserve  
Tangled Green Salad - beet curls, cucumber curls, arugula, baby kale, roast garlic,  
and balsamic vinaigrette

Roasted Horseshoe Honey Ham with side Bavarian mustard

Roast Turkey Breast - thyme gravy, apple sausage stuffing, cranberry relish

Yam Maple Mashed Casserole

Roasted Rosemary Fingerling Potatoes

Provencal Vegetable Tian

Sweets - an assortment of rum Christmas cake, mini egg nog creme brûlée, and  
raspberry tarts

Coffee/Tea/ Water

\* A cash bar with red/white wines, and ale will be available.

Note: An optional cash donation would be appreciated for the breakfast programme at  
Courtenay Public School.

Please complete coupon on page 7 and send to Rick Clough, Treasurer, to be received by  
November 24. Make cheque payable to RTO District 47, Mid/Upper Island Unit

## Victoria Unit Christmas Party Wed. December 7, 2016 at The Beach House (formerly McMoran's, Victoria @ 11:30 a.m.

Please detach and **return by Nov. 30, 2016** to:

Margot Lods

608-105 Gorge Rd. E.

Victoria, V9A 6Z3 250-920-3893

Make cheques only, payable to **RTO Victoria Unit**

Name(s): \_\_\_\_\_

Phone or email: \_\_\_\_\_

Cost: \_\_\_\_\_ @ \$25.00 = \$ \_\_\_\_\_

**To Hell with the Bell Tues. Sept. 6, 2016:**

**Memorial Golf Club, Qualicum Beach**

**Deadline: Tues. Aug. 30, 2016**

Name(s): \_\_\_\_\_

Cost \$14.00 pp X \_\_\_\_\_ = \$ \_\_\_\_\_ (cheque enclosed)

Phone: \_\_\_\_\_ or email: \_\_\_\_\_

Remit to: **RTO District 47, Mid/Upper Island Unit**

Jim Ross

5812 Ralston Dr.

Nanaimo, BC V9T6C5

-----tear off coupon-----

**Make Sure You Register Now for the AGM & To Hell with the Bell**

Registration Form: AGM & To Hell with the Bell **Wed. Sept. 7, 2016**

Royal Victoria Yacht Club, Victoria

Deadline: **Wed. Aug. 31, 2016**

Name(s) to appear on nametag: \_\_\_\_\_

Phone: \_\_\_\_\_ OR email: \_\_\_\_\_

Make Cheque payable to **RTO Victoria Unit**

Cost \$25.00 pp X \_\_\_\_\_ = \$ \_\_\_\_\_ (cheque enclosed)

Send to: Margot Lods

608-105 Gorge Rd. E.

Victoria, BC V9A 6Z3

-----tear off coupon-----

**Mid/Upper Island Christmas Luncheon: Thurs. December 1, 2016**

Qualicum Beach Inn, Qualicum Beach

**Deadline: Thurs. Nov. 24, 2016**

Name(s): \_\_\_\_\_

Phone or email: \_\_\_\_\_

Make cheque payable to: **RTO District 47, Mid/Upper Island Unit**

Cost: \$22.00 pp X \_\_\_\_\_ = \$ \_\_\_\_\_ (cheque enclosed)

Send to: Rick Clough

2294 Seabank Rd.

Courtenay, B.C.

Y9J 1Y1

-----tear off coupon-----

## Teachers to teachers: Honduras

Last year I attended a meeting in El Progreso, a small city in northern Honduras, between workers of a Human Rights Center and a group of teachers from a network of small industrial schools under the banner of "Fe y Alegria". The purpose of the meeting was to let the teachers speak about their experiences and difficulties working with students from the poorer neighbourhoods. One of the speakers was Sabrina Barahona, the Principal of the small "Industrial Technical School Fernando Bandeira". After the meeting I spoke to her and invited myself to visit her school.

The one morning Sabrina came to where I was living with a taxi and together we went to the school in the upper part of the city on the mountain. She chose this means of travel as the most safe, as the neighborhood around "Bandeira" is controlled by a criminal gang that makes its money by extortion, drugs and violence. Only taxis that are known would dare to go into the area, and certainly not private cars that are unaccompanied. The teachers and staff literally are at risk every day just entering the area, but for the most part the gang has not bothered the staff, students or the school.

Backtrack a few years: when I taught in Toronto I was active with OECTA and for a few years served on a provincial committee known as Education Aid. From the annual fees paid by teachers a small percentage is reserved for educational projects that benefit women, children and teachers nationally or internationally. As a retired member I still have the right to submit projects.

With this in mind, I visited the school with Sabrina and met her teachers and some students.

The school has only 150 students and is partially financed by school fees paid by the parents. As the situation in Honduras is desperate many parents fall behind in their monthly quotas, and at times the teachers have gone months without getting paid. To compensate some teachers have secondary incomes, for example the auto mechanic shop teacher has a small garage attached to his home and he works nights and weekends fixing cars. The shop teacher from the refrigeration and air conditioner class picks up repair work outside of school. Why do they even bother to teach? One teacher was himself a graduate of the school and he does it because the school gave him an alternative to the gang. He does it for the kids.

I asked each teacher what would they do with \$1000 which is the usual grant for a project request. Without fail the teachers talked about the need for supplies. The one shop traditionally for the young women was a cosmetology and hair salon class. Shampoo, and the various liquids, gels and chemicals that are typical of such a shop are what was needed. The teacher said that if the girls graduate they can perhaps set up a small business in their homes to supplement their family income.

And so I visited the different shops: auto mechanic, refrigeration and air conditioning, electrical, cosmetology, and I visited the computer room and a regular classroom. In the computer room only one computer was working. The other computers were so old they were not worth fixing. I walked the perimeter of the school yard and Sabrina pointed out to me the breaks in the wall, from where she thinks thieves have come and broken into some of the shops at night. (They would not do so without approval of the gang.) The school does employ a few men as guardians but purposely does not arm them because that would be certain death for them. They are deterrents but nothing more. Sabrina told me of an incident shortly before when some of the students came to her and told her that three men with guns in their belts were sitting in the outdoor lunch area. Sabrina went out to speak to them and asked them to leave as their presence was not appropriate. After some bravado and sneering the three men left the school yard.

I asked Sabrina what would she do with \$1000 and she said that she would like to find a trained counsellor to conduct a professional development workshop for her teachers and those from the sister schools on the theme of conflict resolution. The students as well as the staff have to travel through gang territory and face pressure by gang recruiters. In Honduras young people who have refused to join a gang have been killed, or are forced to flee the country as part of the great migration north through Mexico where many are killed and the girls are forced into sex slavery. Some of the students were already connected to the gangs but with parental pressure were reluctantly going to school. As well, Sabrina told me that there was a need to help pay the electrical bill. The school could not function without electricity. The school had its own well, so there was no water bill but without electricity there still would be no water.

As a teacher I kept trying to imagine myself teaching in this school. I did teach in a tough inner-city TCDSB school, one that had been transferred as a result of full funding. I was in the first group of



work in education in developing countries. Many months passed and finally I heard that something had been approved but that the transfer of funds needed to be assured. I had already covered that base and had laid out the route for bank transfers through a New York bank to a bank in Honduras. I received a large white envelope from OECTA with seven separate approvals. Each project was approved, including \$1000 to put towards the electrical bill. That night I connected by internet with Sabrina and shared with her the good news. She told me that the electrical company was hounding her for payment and was soon to cut them off. She needed the equivalent of US\$800 , which is what we get today for Can\$1000. Only a week later it was confirmed that the support had arrived as indicated to the bank account of the school network, and that Sabrina and her teachers would immediately start looking for supplies. One of the projects was to help repair the perimeter fence. Much more is needed but a start can be made to make the school more secure.

There are 2 million children in Honduras who do not go to school, as the government has chosen to push for privatisation of services in water, health care, infrastructure projects and education. The sweatshops known as “maquillas” demand a full high school education, for workers who are paid a minimal wage without labour rights and who often end up on the street after workplace injuries. So those with no education have few choices in life: emigrate, subsistence farming or the gangs. Bandeira gives 150 youth the opportunity to make a choice, to learn a skill that will probably enable them to make a living or at least contribute to a family income.

As the intermediary, I am pleased that my travels opened the possibility that this generosity from teachers in Ontario could make such a significant difference to this small school. Perhaps it is but a drop in the bucket, certainly not a solution to the problems of education in Honduras. But to a small staff and 150 students, classes can continue, there is something to work with and they know that teachers from far away have extended to them this solidarity.

**Submitted by Phil Little, Political Advocacy Chair**



## **Pension and Benefit Concerns Report:**

Nov 25/15 PRC meeting.

PRC reviewed the Sept/15 PRC workshop. Some members were concerned that the workshop dealt mainly with Pensions Issues and not enough on pension concerns issues. It was pointed out that the the previous two workshops had focused on pension concerns issues and that potential members (not yet retired) often ask questions about their rights in the Pension fund whereas retired members often have questions in regards to spousal benefits, marriage breakdown and CPP offset, old age security, etc.

Also identified was the desire to have more frequent communications with the PRCC and a more timely receipt of the PRC Liaison report, which it was felt was already outdated by the time it was received.

The project "Staging Your Aging" will put together resources helpful to all RTO members. The PRCC request suggestions for new Fact Sheets, power point presentations, webinars, etc. to help members understand the content and how it could be used.

The budget of the PRCC was amended at the October/15 senate. The amount of \$4000 was added to help cover the costs of pension concerns presentations by districts. It is to help with travelling costs of presenters and cannot be used to pay for guest speakers.

The Report provided an information section. The first item was that the CPP Investment Board ended its 2nd quarter of 2015 with an increase of \$4.2 billion over the previous quarter. Only 24.1% was invested in Canada.

It also answered the questions: How long can a Canadian stay in the US without paying US Taxes? This information could be useful in a district newsletter.

April 6, 2016 Meeting

Target benefit plans are being studied as an alternative for Defined Benefit plans and movement to shift public servants to Target Plans. The committee concluded that RTO/ERO needs a policy in support of Defined Benefit Plans and have started work on this.

Committee members attended the annual OTF Pension Forum and heard an update on Teachers' by CEO Ron Mock. Also speaking was David Dodge, former governor of the Bank of Canada. Both speakers also talked about sustainability in today's highly competitive economy.

Committee Members attended the Teachers' Annual meeting. Our fund grew by 13%. Since we are funded at 107%, they may identify how to deal with the overfunding. They would probably consider partially restoring the indexation, after maintaining a stabilizing fund. Ron Mock indicated that the Conditional indexation has given Teachers' the flexibility to take higher risks to generate higher returns. It is their goal to restore 100% indexing for all when the fund can sustain this benefit.

The federal government is maintaining 65 as the retirement age.

Staging our Aging is set as a priority for 2016.

McMaster's Optimal Aging Portal provides high quality scientific evidence about healthy aging, written in consumer friendly language. The Portal evaluates health research and resources. This free portal can be found at [www.mcmasteroptimalaging.org](http://www.mcmasteroptimalaging.org) <<http://www.mcmasteroptimalaging.org>> <<http://www.mcmasteroptimalaging.org>>. Individuals can subscribe to receive regular updates.

The Committee monitors outside organizations to determine where to find resources and to identify trends that could affect our members.

The « Advocacy Center for the Elderly » (ACE) is a community based legal clinic for low income

senior citizens and is funded through Legal Aid Ontario. The Committee feels it is a reliable source of information concerning seniors' issues. ACE publications are at <http://www.advocacycentreelderly.org/> <<http://www.advocacycentreelderly.org/>> . Membership, if desired, is \$10.00.

The report included information such as:

- That the ratio of active members to retired members is 1.4 active members to 1 retired member.
- Members contribute 3.3 billion dollars in contributions each year, but that 5.5 billion dollars are paid out in pensions requiring the fund to earn 2.2 billion dollars through their investments to bring us to zero and this before they can start earning gains.
- By 2030 this negative amount is expected to grow to 5.4 billion dollars before it flattens out. The stress on the investment side of our plan is great, and will become more difficult as the years go by.

They also answered several questions: A. Does it makes sense to take CPP early?

Their response: Although this is a very personal decision to make, and there is not one fit all answer, it is wise to examine the new breakeven points.

They suggest that you visit this site : <http://retirehappy.ca/taking-cpp-early-the-new-breakeven-points/> <<http://retirehappy.ca/taking-cpp-early-the-new-breakeven-points/>>

B. Since Teachers', our pension fund, is able to get such excellent returns, can I invest my personal savings with them as OMERS Members can?

Their response: No it is not possible. The plan is not set up this way.

The Board and staff maintain that their fiduciary responsibility is to get the highest return for plan members. Personal investments for Members could change their focus and thus could influence these returns. A different accounting would have to be created, additional staff would have to be hired, and the administrative costs would be much higher than what we see today.

### **Debbie Walker, Pension and Benefits Representative**

#### **From Pension News: Turning 65**

April 28, 2016

The month after you celebrate your 65<sup>th</sup> birthday, you'll notice an adjustment in your Ontario Teachers' pension, unless you're already collecting a Canada Pension Plan (CPP) disability pension. That's because our pension plan is integrated with the CPP.

Here's how it works:

During your working years you contributed to both the CPP and your Ontario Teachers' pension. Your Ontario Teachers' contributions were reduced to reflect the contributions you made to, and the benefits you earned under, the CPP during the same period.

Chances are you retired before your 65<sup>th</sup> birthday. During your early retirement years, up until your 65<sup>th</sup> birthday, we provide a bridge benefit over and above your Ontario Teachers' pension amount.

This benefit supplements your retirement income until age 65 when you're eligible for an unreduced CP pension. The month after you turn 65 the bridge benefit stops.

You can check out the Government of Canada's Canadian Retirement Income Calculator ([www.esdc.gc.ca/en/cpp/cric.page](http://www.esdc.gc.ca/en/cpp/cric.page)) to help you decide whether it is best for your personal situation to take your CPP at age 60 or 65.

This Publication is distributed to all members of RTO/ERO District 47 British Columbia.

Editor: Jim Ross

Articles of interest or letters to the editor are most welcome. Insertion of articles will be at the discretion of the Editor and/or District Executive.

Submission Standards: Electronic TXT file preferred, (or Word DOC file)

emailed to the editor at [wjross2001@shaw.ca](mailto:wjross2001@shaw.ca)

Typed or hand-printed submissions are accepted. Send snail mail to:

W. J. Ross, 5812 Ralston Dr., Nanaimo, BC, V9T 6C5

## Moving?

**Update your mailing and email address with the membership department at [membership@rto-ero.org](mailto:membership@rto-ero.org) or by calling 1-800-361-9888.**