

October 18, 2024

An Open Letter to RTOERO Members

From ACER-CART the voice of retired educators across Canada

In a few days corporate members of the Retired Teachers of Ontario will be having an open discussion regarding a change of name for your organization. This is the culmination of a long strategic process. Why does that expansion strategy matter to us, retired educators from all the other provinces and territories? Because RTOERO's current corporate strategic focus is to supplant our provincial organizations. As the legitimate representatives of our members, we don't like that idea one bit.

The new tagline being associated with the name change is simple and all-encompassing: "Canada's Education Retirees." (Renaissance Magazine, Fall 2024) Supposedly that would include the tens of thousands of retired teachers from places other than Ontario. So you may have wondered why RTOERO isn't proposing a name like Retired Teachers of Canada. There's a reason for that – the name is already taken. ACER-CART (Association Canadienne des Enseignantes et des Enseignants Retraités – Canadian Association of Retired Teachers) has functioned as the national voice of retired educators for over 30 years. For many years RTOERO was a member of our group, alongside representatives from all the other provinces. However the leadership at RTOERO decided to remove your organization from that national group in 2023. The point of friction was the desire of RTOERO to market insurance services to all Canadian education retirees.

We don't think that the average retired teacher from Ontario wakes up in the morning and thinks "how can I undermine the work of my colleagues from other provinces..." We think it is quite the opposite - that as retirees, Ontario teachers personally exhibit our shared pro-social, cooperative instincts that celebrate the development of individuals and communities. So it is also our belief that the membership of RTOERO was not canvassed for their wishes as to whether to withdraw from the national body and proceed to compete with each of the other provincial organizations for its members. In union parlance, this action is called raiding. In the community of non-profit advocacy and service for retirees it simply makes no sense. Your colleagues across Canada believe it is important that retired educators have effective representation from amongst their own pensioners. Those of us who live elsewhere don't claim to understand all the intricacies and challenges of pensioners in Ontario, because we haven't lived your specific experience. In just the same way, the people in charge of RTOERO's current strategy have not earned the confidence of retirees who live in our provinces. They don't even know what they don't know. Surrendering our voice on all the issues specific to our provinces is not in our members' interest, and it is not our desire.

The root of this strategic initiative seems to mostly be about money, specifically the revenues received by RTOERO's insurance plans. Other provinces have similar plans which have been designed by and for the people receiving them. They are working well, and are as important to our organizations as yours is to you. Perhaps even more. If by chance RTOERO actually succeeded in capturing the majority of smaller provinces' new retirees, it would hardly move the needle for RTOERO, due to the large number of retirees already on that plan. It would, however, severely undermine the viability of other provincial organizations. People are not likely to join more than one retirement association, so new retirees would not only lose a say in a locally-designed insurance plan, they would lose contact with legitimate local representation

for their provincial pension issues and other seniors' issues like provincial health and support services. Losing meaningful representation on these issues is not a small thing.

RTOERO is facing significant challenges within your province, specifically sharp competition from your own Ontario Teachers Insurance Plan and others. Anecdotally we have heard from RTOERO leaders that OTIP's new retiree option is signing up many new retirees. We are sympathetic to how such a development would put financial pressure on your plan. We certainly don't want RTOERO to fail or struggle, and hope that your executive can return its focus to serving your own constituency and regaining their trust.

We're not telling you what to do with regards to your own business. But we want you to know that changing your name to something that means "friendly understanding" will not make RTOERO's corporate strategy of expansion more ethical or helpful to retirees in the places where we live.

Here is all that we ask: Please ask questions about how RTOERO's strategy has been received by the people it is aimed at. Exactly who in Canada asked for RTOERO to become "Canada's Education Retirees"? It wasn't us. We would ask that as RTOERO members you speak up in your organization to assert respect for and willingness to hear from those affected by your executives' actions. Sometimes making a difference means restraining your organization from doing harm.

With our respect as your colleagues in learning,  
The Advocacy Committee of ACER-CART  
Association Canadienne des Enseignantes et des Enseignants Retraités – Canadian Association of Retired Teachers

[www.acer-cart.org](http://www.acer-cart.org)

List of ACER-CART Member Organizations:

Alberta Retired Teachers' Association

- [arta.net](http://arta.net)

BC Retired Teachers' Association

- [bcrta.ca](http://bcrta.ca)

Superannuated Teachers of Saskatchewan

- [sts.sk.ca](http://sts.sk.ca)

Retired Teachers' Association of Manitoba

- [rtam.mb.ca](http://rtam.mb.ca)

Quebec Provincial Association of Retired School Teachers

- [qparse-apperq.org](http://qparse-apperq.org)

New Brunswick Society of Retired Teachers

- [nbsrt.ca](http://nbsrt.ca)

Société des enseignantes et enseignants retraités francophones du Nouveau-Brunswick

- [serfnb.org](http://serfnb.org)

Prince Edward Island Retired Teachers' Association

- [peirta.com](http://peirta.com)

Retired Teachers Organization of the Nova Scotia Teachers' Union

- [rto.nstu.ca](http://rto.nstu.ca)

Retired Teachers Association of Newfoundland and Labrador

- [nlta.nl.ca/rtanl](http://nlta.nl.ca/rtanl)