



Volume 25, Issue 5

MAY, 2003

Printed: September, November, January, March, May
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MESSAGE FROM THE PRESIDENT

Your Toronto District Executive wishes you a healthy, enjoyable summer. We look forward to seeing you when our programs start again in September (some will operate in June). We continue to expand the scope of social activities and if someone out there would like to assist, give us a call. Some districts have individuals who organize day trips in the city. Perhaps one of you might like to consider doing something like this – maybe a ‘Curling Bonspiel’?. See our Craft Show registration form in this issue and make a point to come to participate or shop for gifts. If successful, we will do it again.

Some matters to which we referred during the year may be of interest. The courts have settled the **membership dispute** between OTF and OSSTF in OTF’s favour. OSSTF has embarked on a program to change the ‘Partnership’ structure of the Ontario Teachers’ Pension Plan. Unfortunately, some misunderstanding has crept into their rationale for this on at least two points: a) **non-OTF OTTP** participants (typically administrators) currently DO HAVE input in the pension decisions (we’ll try to have more information for you in September); and, b) **retirees** DO HAVE status in pension deliberations through RTO/ERO membership on the OTF Pension Committee. We’ll keep an eye on this development to ensure that the stated objectives are the real objectives.

Regarding those continuing to purchase their **benefits from the TDSB**, we remind you to watch your mail closely for any notification of premium change. A key time of year like September, with new contracts, offers the opportunity for retirees to be separated from the collective and have benefits premiums tied to retiree usage only. This may have the effect of raising premiums about 30%. Get information now regarding your options should this happen.

OSSTF and OTIP (who operate a competitive benefits’ program) say they have been informed by some of their members that ‘false and/or exaggerated statements’ have been made about the ARM/OTIP plans. This is an unfortunate situation, if true. RTO/ERO maintains the view that complete access to all information regarding benefits’ insurance for retirees ensures wise choice for individual circumstances. The last thing retirees need is a lack of trust amongst each other.

We have a steady attendance at our **Luncheons** of about 80-100. We want to explore the efficacy of the current practice of a sit-down meal vis-à-vis a buffet style that would cost less. Let us know what you think.

At our **AGM** earlier this month there was an excellent presentation and Q&A opportunity for those with an interest in the status of the Ontario Teachers’ Pension Plan. As one knows, the investment climate at this time is poor. The OTTP had a loss this year (much less than the industry standard). Nevertheless, attendees were reassured of the security of their pensions. We will try to have a synopsis of the presentations available on our website soon. Those who use our email

notification service will be informed of the update. Your current executive remains in office until Spring, 2004 (a contact sheet will be included in the September Newsletter), and the 2003 Budget was approved.

RTO/ERO **District 16 supports** the Catholic Elementary teachers and the Public Elementary and Secondary teachers in their quest for a fair and honourable contract. In this matter, as you hear the media, remember that when the ‘Board’ is referred to, know that the trustees are NOT involved. There is a government appointed Supervisor only. The Catholic Secondary Teachers are in a two-year contract.

It appears that I am running out of space to finish my message. Probably just as ...



DATES TO REMEMBER ~ 2003

Executive Meetings ~ June 12, September 11
Newsletter Deadline ~ September 1
Newsletter Mailing ~ September 25

“Screw the Bell” Golf Tournament ~ September 2, 2003 (inside)
TSSAA Reunion 2003 ~ September 12, 2003 (details inside)
CRAFT SALE ~ Monday, October 20 (details inside)

RTO/ERO District 16 Executive 2002 ~ 2004

President: Bill Menagh
Second Vice-President: Peter Morris
Secretary: Mary Ann Fedchak
Goodwill: Sue Booker
Mailing: Arlene Freeman
Retirement/Pension: John Bratton

Past President: Bob Neal
Third Vice-President: Charles Carr
Archives: Rosalina E. Bustamante
Hospitality: Anne Fraser
Membership/Recruitment: Charles Carr
Social/Recreation – Club 16: Val Fiedler

First Vice-President: Kay Jeffery
Treasurer: Robert Putnam
Communications: Paul Rowney
Health/Insurance: Bill Tajer
Political Action: Pat Carson
Travel: Jack De Groot

Members-at-Large: Ian Baird Marjorie Blake Loeland Parliament David Shanoff Shirley Young

CLUB 16 PROGRAMS ~ Val Fiedler

My sincere thanks to the wonderful, committed Club 16 Group Convenors who have provided so many activities for our members. We were able to begin three new activities this year. Perhaps next season even more people will come out to participate in or organize new ventures. COME, one and all... we do it all for YOU!

CHEERS and **THANKS** to:

... **Bernice Iles** and **Vi Piccininni** for both the **CRAFTS** group and the **hospitality** and **refreshment** sessions. They were able to step in do the work that has been done for so many years by **Anne Fraser**. We all wish Anne a speedy return to good health. Thanks also to the assistance of **Bernice Morley**, **Helen Milton**, & **Vera Shevchuk**. (**CRAFTS** begin again Tuesday, October 28. A few members are moving, etc. - new members are welcome);

... **John Lane** for the **BRIDGE CLUB**. John will continue to lead this social group and looks forward to welcoming new members on Tuesday, October 7 and again on October 21 at 1:15pm (*there is **BRIDGE**, on JUNE 3 to end the season*);

... **Jack DeGroot** for those extraordinary **Bus Trips** to enjoy the best of our theatre and restaurants in the beautiful countryside of Ontario. These trips are very popular so be sure to check your Newsletter for upcoming events;

... **Joan Johnston** and **Elaine MacIntosh** for the **BOOK CLUB**. (*This Monday, June 2, the group meets to read "The Corrections" by Jonathan Franzen ~ a wonderful way to enjoy the year and a good read.; in September, the choice is "Middlemarch" by George Eliot; and, in October "Atonement" by Ian MacEwan*);

... **Brenda Wilson** and **Kelly Todesco** who will carry on with their **MOVIE CLUB** (*their next outing is on June 10 and, if you wish to join next season, the only request is that each member take a turn in selecting the movie and the month they wish to lead and call the rest of the group with the information*);

... **Kelly Todesco** for leading an active group of **WALKERS** (*enjoy the beauty of Toronto parks, Saturdays/Sundays*);

... **John La Flair** for leading the challenging games of **SNOOKER** at Coronation Billiards (*unfortunately some members have moved so the group will not continue, if you would like to join John for an impromptu game, call at 416.465.7977*);

... **Gilles Martin** for starting the **FRENCH CLUB**, which has had a really interesting season (*an informal meeting, held at St. Margaret's, led to social interaction and improved conversational French. Join Gilles at the October meeting*);

... **Marianne Psica** (Chair), **Nancy and Bill Rose**, **Lynda and Don Mason**, **Alan Warren** for the wonderful, fresh-air outings with the **HIKERS' CLUB** (*they ranged far and wide and always had interesting reports to make, on their activities. Summer plans are posted below – make plans to join them soon*);

... **Rosalie Parente** for being the Convenor of yet another new venture - the "Super Tees" **GOLFING CLUB** (*we have several members willing to take a turn organizing each round and Rosalie started us off on May 14th*);

... **Dennis Fiedler**, **Christine Newhouse** and **Gordon Maclean** for their assistance with our **TRAVELOGUES** (*I am always delighted to convene this travel group and we will meet again on Wednesday, October 22 at 1:30pm*).

Thanks again to all of you and to these who attended these events. We all had a great time, and I look forward to being your Coordinator for at least another year! **Watch the September Newsletter for our line-up of Fall activities.**

HIKERS' CLUB ~ To strengthen your health with active enjoyment, consider the following hiking opportunities:

- | | |
|------------------|---|
| June | Wednesday, June 22 at 10:00am ~ <i>Forks of the Credit Provincial Park/Cataract</i>
Call Marianne Psica at 416.499.0324 for registration and details. |
| September | Tuesday, September 16 at 10:00am ~ <i>General Brock Trail/Queenston to Niagara-on-the-Lake</i>
Call Don/Lynda Mason at 416.759.3131 for registration and details. |
| October | Thursday, October 16 at 10:00am ~ <i>Fall colours of the Hockley Valley</i>
Call Marianne Psica at 416.499.0324 |

SARS - GENERAL PATIENT GUIDELINES FOR PREVENTION

Used with permission. Pamela Frank: Forces of Nature Naturopathic Clinic (416.481.0222 /www.ForcesofNature.ca)

A Naturopathic Perspective

Severe Acute Respiratory Syndrome (SARS) is suspected to be caused by a virus that affects the respiratory and immune systems. The most common symptoms of SARS include a high fever (>38 C or 100.4 F), followed by mild respiratory symptoms such as dry non-productive cough, shortness of breath or difficulty breathing.

The susceptibility and risk is based on two main factors: current health status of the immune system and the effects of stress, worry and fear.

People in a weakened immune state, older persons, or person currently dealing with other health concerns (e.g. diabetes, cardiovascular disease, respiratory problems) are at the greatest risk. If you are at high risk you are encouraged to follow the recommendations below and to work with your health care provider or Naturopathic Doctor to determine what specific steps you should follow to strengthen your immune system

If you are not at high risk it is unlikely that you will be a good 'host' for the virus. Also, it is important to remember that fear and worry can adversely affect health and weaken the immune system. The following basic guidelines are designed to maintain overall immune support and aid in fighting off viruses or external pathogens.

Guidelines for general immune support:

- Ensure adequate rest and sleep.
- End showers with cold water to boost the immune system.
- Avoid aerobics or intensive exercises and instead focus on light exercises and stretching to ensure that the body is not exhausted.
- Burn essentials oils in a diffuser, such as thyme, eucalyptus, sandalwood, lemon grass or Solvarome (by Genestra) to fight off viral infections or apply some to a tissue or cotton ball and place inside your shirt to clean the air you breath.
- Use a humidifier to ensure that your home is not too dry, as SARS appears to survive in dry heat.
- Wash hands with antibacterial soap often throughout the day and avoid touching your face with your hands, especially if around others.



Here are some colleagues, guests, entertainers (**Flo Umphries/Billy Meek**) who attended our AGM and the Spring Luncheon. Consider joining us at our Fall Luncheon and Crafts Sale. We do have a good time meeting former colleagues, reminiscing, dining in style, enjoying light entertainment and getting home before the traffic builds. Join us next time!



EDUCATORS' BUILD
Habitat for Humanity Toronto
29 Bermondsey Road, Toronto, Ontario M4B 1Z7
www.torontohabitat.on.ca
416.755.7353



This house will be built this summer and we encourage the participation of our members.

EDUCATORS' BUILD ~ HABITAT FOR HUMANITY TORONTO ~ Donation Form

Cheques, payable to Habitat for Humanity Toronto: Educators' Build, may be sent to:
Habitat for Humanity Toronto, 29 Bermondsey Road, Toronto, Ontario M4B 1Z7

To make monthly contributions, please call the Toronto Habitat office at (416) 755-7353.

PLEASE ACCEPT MY DONATION OF \$ _____.

Name: _____ **Address:** _____

City: _____ **Province:** _____ **Postal Code:** _____

Phone: Home _____ **Work** _____ **e-mail:** _____

School/Affiliation: *RTO/ERO Toronto District 16*

**WELCOME NEW MEMBERS
(& Current Member Change of Address)**

We welcome our new members who have joined us since February, 2002. We trust our District will provide useful services and information to you. Please consider joining our activities as a participant or a leader. (*On occasion, new members have joined us in error* – there are **3 other Districts in Toronto** (Etobicoke/York, North York, Scarborough/East York and others in the region (Durham, Peel, York County)). Call **Diane Vezeau** at the Provincial Office (416.962.9463) to correct this if necessary or to make **changes in address/status**.

- | | | | |
|---------------------|----------------------|---------------------|--------------------|
| Barrett, Jane R | Green, Winifrede | Lougheed, F Douglas | Schaede, Mary |
| Bledin, Nicolette H | Hall, Marilyn R | Lucas, Jack | Shawera, Patricia |
| Cheley, John G | Harper, James | Mah, Valerie | Slusar, Terrance G |
| Covington, Diane | Hart, M June | Marin, Louise | Tucker, Ross |
| Daly, Peter | Hassard, Joanne P | McGuire, Paul | Werhun, Eugene |
| Davies, Anita J | Heeney, Shelagh | McKenzie, Evelyn | Wilder, Helen |
| Ellis, Audrey | Horn, Sarah | Mellon, Eugenia | Williams, Mary T |
| Fazekas, Melinda | Iannuzziello, Elaine | Mooy, Margaret | Wybrow, Mary |
| Ferris, Darlene | Iantosca, Maria | Nevard, Diane C | Yamasaki, Ellen |
| Forsythe, Donald G | Kerr, Diane | Pettigrew, Valerie | Young, Mona |
| Goeller, Hilary | Lalancette, Celine | Potts, Susan | |
| Gooderham, John | Lash, Cynthia E | Roe, Brian | |

CURLING FOR TEACHERS – October 2003 to March 2004

Mondays	4:00 – 6:00pm	High Park Curling Club	Contact Mike Jasenko	416.787.8941
Mondays	4:00 – 6:00pm	Leaside Curling Club	Contact Sam Murakami	905.479.9329
Fridays	5:00 – 7:00pm	East York Curling Club	Contact Doug Ross	416.699.3404

FUN ~ FLEXIBLE ~ ALL ARE WELCOME

It's a miracle! According to the current Ontario Government the level of student test scores has increased significantly despite all the education cuts.

Imagine how the next round of cuts to education in Ontario will boost student scores!!!

PARTICIPANTS TO DATE IN OUR MEMBERS CRAFT & OTHER THINGS SALE

The following is a list of those planning to show and sell their products on October 20, 2003. Join us and support your fellow RTO/ERO District 16 members. Consider participating yourself, complete the form found below. See product samples on our website (www.rto-ero16.org). Help our first sale to be a success. Then join us at our Fall Luncheon.

Participant	Product/Service
Andrews, Carole	Hand-painted floor mats, pet dish mats, etc.
Beylerian, Josie	Wreaths, swags, silk flower arrangements, home preserves
Day, Cynthia	Hand-made jewellery
Dmytiw, Lyda	China painting, quilting
Kirkwood, Marion	Hand-woven scarves, placemats, runners, afghans, baby blankets
Knechtel, Maria	Small Afghans: babies, carseats, lapwarmers (acrylic yarn); all-cotton crochet dishcloths, etc.
Kovacs, Gabriella	Beaded jewellery: necklaces, bracelets, earring, etc.
Mayer, Paul	Gold and silver jewellery
Morgan, Beverley	Watercolour cards, small framed prints of original water colours
Newhouse, Christine	Stained & Etched Glass: hangings, boxes, terraria, windows, etc.
Pasman, Donna	Basketry ~ assorted sizes: natural and stained/dyed, traditional
Pasman, Tony	Basketry ~ natural and stained/dyed, traditional, 'Sleighs & Trays' (4 distinct types/sizes)
Piccininni, Viola	Hostess Gifts ~ needlepoint key chains, fridge magnets, terrycloth bunnies/soap holders, crochet
Rawecki, Alice	Straw angels, elf baskets, wreaths, centre pieces, candles, wine tassels, Christmas decorations
Scott, Alan	Turned wood bowls, vases, boxes (member: Etobicoke Crafters Guild)
Spence, Shirley	Photo Greeting Cards ~ flowers, nature scenes (seasonal selections)
TBA	<i>This Line Reserved for You</i>

**OPPORTUNITY FOR 'CRAFTY' PEOPLE
& those with other entrepreneurial pursuits**

We have received a good response so far ~ over a dozen participants listed elsewhere in this Newsletter ~ from our ad in the May Newsletter. We would like to expand this event to include those who provide other products not necessarily thought of a 'crafty' ~ authors, singers, poets, entertainment troupes (ok, that might be a bit too much), service providers, etc. If you would like to participate in this activity, complete the form below and forward it as indicated. If you are not sure, give us a call. You will be contacted whether or not we proceed. We will place a final ad in the September Newsletter along with a list of participants. If your product is too big, consider having photos and be ready to take orders. (See elsewhere in this document for the latest participants.)

This event, at **The Old Mill**, will take place on **Monday, October 20, 2003** from about 10:00am to 12:00n (set-up before 10:00am) and will be advertised to the four RTO/ERO Districts in Toronto. Who knows, this may become an annual event. Our Fall Luncheon is also that day.

Samples of product are available on our website. We may produce a catalogue for the September Newsletter.

* * * * *

NAME: _____ PHONE: _____

ADDRESS: _____ EMAIL: _____

PRODUCT DESCRIPTION: _____

(Forward a good quality photo of your product for the possible catalogue ~ we will not be able to return it.)

Send to: **Bill Menagh**, 674 Oriole Pky, Toronto ON M4R 2C5 Phone: 416.488.3372 Email: bmenagh@eol.ca

(This form also available on our website: www.rto-ero16.org)

NOTE: The 150th Anniversary Celebration at *Nelson Mandela Park School* has been postponed until Spring, 2004

Minding Your Money by Chuck Carr

Hedge Funds: Hedge funds distinguish themselves from other mutual funds because they are structured to make money in both rising (Bull) and falling (Bear) markets. Before you run out and transfer all your money into hedge funds, let's learn about hedge funds and their pros and cons.

When we hear the term Hedge Fund, three words typically come to mind: risk, complexity and high net worth. Most people think that hedge funds are for rich, high-risk people only. Yet, many ordinary investors are turning to hedge funds in our dreary bear market. Every sales pitch that I have ever heard about hedge funds sounds impressive. New strategies, technologies, and financial instruments are buzz words to convince investors that hedge funds can deliver returns in *any* market - even in a bear market like our current one. While sales pitches can be convincing, you must do your homework if you are thinking about buying such a fund.

Originally, hedge funds were designed to protect against *downward* volatility in the market, i.e. against a bear market. Hedge fund managers use "put" and "call" future option contracts to *sell short*, i.e. sell something that they don't own, but hope to buy in the future at a lower market price than the "option contract price". Using *put options*, hedge fund managers bet that a security will fall in value instead of increase in value and that they can buy the securities in the market cheaper than the "put contract price". They then *sell* those cheaper shares to the owner of the put contract at the put option contract price and make money on the transaction. Hedge funds also use *call options* to *buy* shares at a guaranteed future price hoping that the future market price of the securities will be higher than the "call option contract price" at the time of sale. In this scenario, hedge fund managers hope to buy securities from the owner of the "call option contract" and sell them in the market at a profit. Hedge funds deal in "futures contracts", not actual securities. Do you really want to place your hard-earned savings in the hands of managers who spend all their time "hoping"?

Regular equity mutual fund managers have little to no defence against market declines. Most equity funds are mandated by their simplified prospectus to hold stocks, and fund managers are limited to the existing universe of stocks as investment opportunities. - not futures contracts. When stock markets fall, all equity funds will fall in value unless they move to cash (which most funds will not) or unless they have access to alternate investments strategies. This is precisely why hedge funds have attracted a lot of attention recently. The bottom line is that hedge funds are financial vehicles that can make money in both rising and falling markets.

Hedge funds are complex. I've often thought that when buying a car, the more options that you have, the more things can go wrong. Hedge funds are no different. If you think that mutual funds are complex, hedge funds increase in complexity exponentially. Another reason why hedge funds are risky is that there are less regulations and more opportunities to make mistakes and bad investment decisions than with regular mutual funds that are highly regulated by the mutual fund dealers' association (MFDA) and Ontario Securities Commission (OSC).

One of the most complex aspects of hedge funds is how fees are paid. Typically, they have the same management fees (MER) that regular mutual funds have, but they also have something called *performance fees*. Performance fees are fees over and above the management fees and they are only paid if the fund reaches certain performance objectives. If you are buying a hedge fund, make sure you take the time to read the small print on fees. This performance fee could be the biggest variable in your returns.

Hedge funds most attractive feature is the ability to protect capital and make money in down markets. However, it is important that investors know that most hedge funds come with *significant risk*. In hedge funds, mistakes can be magnified because of the lack of risk controls. One of the key risk factors is a hedge fund's potential exposure to leverage (borrowing). Before buying a hedge fund, learn how much leverage they can and will use, and what their worst-case scenario is? Under what conditions could they lose money? What are the risk controls? This information must be published in the fund's prospectus.

Although hedge funds have been around for a long time, their track records are difficult to find. At this time, a five year track record is considered long term. Not only are the track records short but also, their track records do not "guarantee" that hedge fund managers will not make big mistakes in the future. The problem is that one mistake can be devastating for investors.

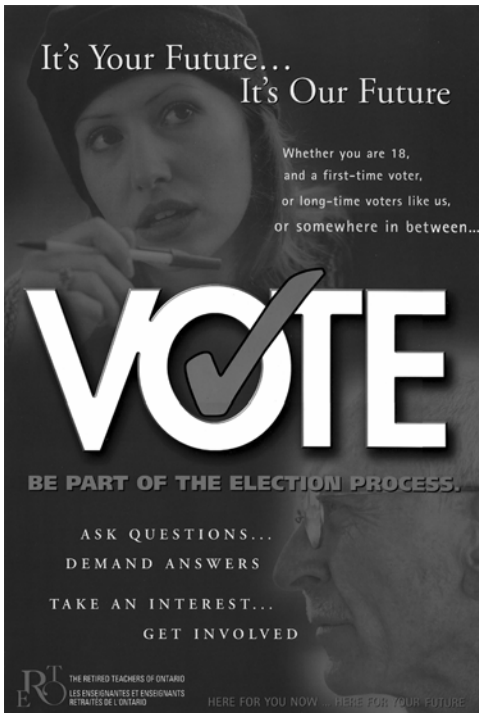
Hedge funds have piqued my interest. Just like anything else, there are good hedge funds and bad ones. My personal bias is to invest in hedge funds that have good risk controls. As we have all learned, risk does matter. Remember two things: never invest more than 10% in any single security, and if your tummy doesn't allow you to sleep at night, the investment is too risky for you.

If older folk deserve reimbursement for their education tax, does that mean it's about time they paid for their own way for healthcare, long-term care, medical care and prescriptions???

GOVERNMENT WATCH ~ Pat Carson, Chair

Here are some questions developed by your Political Action Committee to consider asking when attending meetings for the forthcoming provincial election:

1. Are you going to support the implementation of the Romanow Report?
2. To what degree would you allow private providers of medical services in Ontario? (70/30% public/private at present)
3. What improvements would you make to the public transportation system?
4. Are you prepared to allocate a portion of the gas tax to support public transportation?
5. What steps do you plan to take to reduce the municipal fiscal burden?
6. What plans do you have to control urban sprawl into prime agricultural land?
7. What regulations would you put in place to ensure the accountability of agencies, boards, councils acting in the name of the government? e.g. Ontario Municipal Board, Hydro, etc.
8. How do you propose to deal with rising environmental damage particularly our water supply?
9. Do you support the implementation of the Radwanski Report?
10. What steps do you intend to take to improve federal/provincial relations?
11. How would you provide adequate services for our increasing senior population?
12. How would you ensure the supply of electricity in Ontario while a) dealing with the Hydro debt b) providing for the capital needs for re-equipment c) allowing for the development of renewable energy resources?



RTO/ERO has produced a full-colour poster (blue/gold) seen here. Local Political Action Committees will look after distribution and, in Toronto, the RTO/ERO Toronto Districts will facilitate mass distribution to schools. Also available are 5 position papers outlining RTO/ERO's stand on a number of current issues affecting retirees and others ~ **Education, Energy, Health, Long Term Care, Seniors**. Although we do not have the space here to include them, they and a colour version of the poster are available on our website (www.rto-ero16.org). If you would like to place this poster in a suitable location when the election is called, call **Bill Menagh** (416.488.3372) or **Pat Carson** (416.626.5995) and arrange to pick one up.

9th ANNUAL – ‘SCREW THE BELL’ - GOLF TOURNAMENT

This ‘Scramble’ format event takes place on **Tuesday, Sept. 2, 2003** at the Harbour View Golf and Country Club in Gilford, Ontario. Book your foursome early to ensure participation. Send your cheque before **June 30th** to:

Keith Gregory – 47 Somerdale Square, Toronto M1E 1M9 – 416.267.7254 – kcagey@rogers.com

Cost: \$55.00 per person (includes green fees, lunch & prizes) Time: 10:00am “School bell start”

Places still available

TUTOR REQUIRED ~ Can You Help...

...a grade 5 boy from Afghanistan? The family would be very grateful. Fardin is bright, has an artificial arm, is a keen artist, is failing in school in grade 5, but will be promoted. He also has attention and behaviour problems in a group setting. I am a volunteer with Growing Together in St. Jamestown, working with the family and teaching English to immigrant women with young children; but am seeking help as a friend of the family. The location is in St. Jamestown (Parliament & Wellesley). The classroom teacher would brief any volunteer regarding Fardin's academic needs. Please contact: **Christa Singer** at christa.singer@sympatico.ca or call 416.483.7822.

GONE FROM THE TDSB

School Community Advisors; Youth and most Attendance Counsellors; General interest and continuing education courses for adults and seniors; 2 Residential Outdoor Education centres (Boyne/Pine River); 6 OE centres now half-time; a school must now have a MINIMUM of 750 pupils to generate a full-time librarian. More to come! (Less to come?)



TORONTO SECONDARY SCHOOL ATHLETIC ASSOCIATION 100th ANNIVERSARY REUNION 2003

This event includes either or both of these events: **Golf** (Parkview Golf Club ~ \$85), **Social** (Ellas Banquet Hall ~ \$40). The date is Friday, September 12, 2003. **Registration Forms** available from: **Danny Berehowsky** (416.231.0692); **Bryan Currah** (416.996.1860); **Dom Dente** (416.622.4085); **Herb Ebisuzaki** (416.651.7031); **Doug Lougheed** (416.484.9707); **Bob McKinney** (416.421.4822); **Dave McNaught** (416.769.7086); **Stew Passmore** (905.640.2272); **Marvin Pearl** (416.633.9401); **George Shepherd** (416.231.5738); **Loren Smith** (416.322.7085); **Peter Stille** (416.636.6812); **Neil Wilson** (416.494.7328).

DISTRICT 16 NEWSLETTER SUBSCRIPTION FORM

If you are **NOT** an RTO/ERO District 16 - Toronto Member (*Members receive their Newsletter automatically*), and wish to **continue or start** receiving our Newsletter on a subscription basis beginning in September, 2003, **complete this form, enclose a cheque in the amount of \$10 payable to RTO/ERO District 16, and send it to:**

Bill Menagh, 674 Oriole Parkway, Toronto ON M4R 2C5

NOTE: All subscriptions are \$10 for a September - May publication year. Our Newsletter is available at no charge at our website, www.rto-ero16.org. Email notification of its posting can be arranged.

NAME: _____ Phone: _____

ADDRESS: _____

Please notify me by email when the Newsletter has been posted on your website:

EMAIL me at: _____

~ IN MEMORIAM ~

RTO/ERO District 16 extends condolences to families, friends and colleagues of those deceased. May we, together, share in the mourning of the loss and in the celebration of service rendered.

Mary Babij	Clara Clewlow	Bruce G. Cook	Norman Fisher
Gail C. Horan	Yeiko Izumi	Peter Korchinsky	Maida M. F. Lent
Percy L. Malcolm	Alice E. O'Neill	Lena Patterson	Francis Powell
Kay Quinlan	Isabella Ragen	Myra Reid	Harvey Ross
Marguerite M. Skinner	William R. (Bill) Sinclair	C. Jean Sirman	R. 'Scotty' Taylor
Jean Thomas	Lindsay H. Tuck	Milan Zachary	

EDITOR'S COMMENTS

Your Newsletter Committee produces five Newsletters per year. We welcome submissions that a member considers of interest to others: travels, events, life milestones, etc. Of course, as with any publication, the editor reserves the right to modify any submission to fit space available and to determine the appropriateness of any submission in a particular issue.

Submission standards:

Electronic TXT file preferred, (or Word DOC or WordPerfect WPD file) emailed to the editor at (rtoero16news@aol.com)

If you create your submission in another program, save it as a TXT file. Typed or hand-*printed* submissions accepted but earlier submission is requested.

2003 Publication Schedule:

Submissions: 1/09/03, 01/11/03

Mailings: 25/09/03, 27/11/03