



## PRESIDENT'S MESSAGE

### Our Annual General Meeting

We missed those of you who chose not to attend our AGM. Mind you, we would have been hard pressed to host over 3300 members. So, the 80 or so who did attend determined who will represent your interests for the coming year and how your fees (at least the ones we are responsible for) are spent. We even had an election - a brand new event in our life. **Bill Tajer** acknowledged those members who passed away this year. **Bob Putnam** presented the treasurer's and auditor's reports. **Bob Neal** ran the election. As part of our AGM, we try to provide more than just business. This year we had an hour presentation from **Eric Bundgard**, lawyer with *Evenson, Bundgard, Flynn* on the topic of Wills and Estate Planning. See you next year, eh?

### Departing Executive Members

Familiar names in our newsletter will be missing in the coming year. **Val Fiedler**, **Anne Fraser**, **Peter Morris** and **Loeland Parliament** will not be returning. Anne has completed 24 years; Val has served you for 10 years in numerous positions; Peter was originally planning to stay a bit longer and become president but responsibilities in other segments of his life have interfered; and, Loeland, who volunteered to complete the executive roster last year and provided stable, reasoned debate, has stepped aside to provide positions for those who reside closer to Toronto.

### New Executive Members

We welcome **Valerie Mah** (replacing Val Fiedler) as Program Chair; and, Members-at-Large **Linda Grieve** and **Carmelita Salazar**. Our September Newsletter will contain a complete listing of contact information regarding the 2004/05 Executive for your ease of contact.

### 2004 Spring Luncheon

This event was attended by about 95 members and guests.

(We have room for about 200 and hope to see you in the Fall.) A delicious dinner provided opportunity for relaxed camaraderie. Jovial entertainment by **Adam Timoon** kept diners in stitches. Also, in recognition of her lengthy service to District 16 members, **Anne Fraser** was presented with an Honorary Life Executive Member Award. Both the AGM and the Luncheon attendees acknowledged Anne with a most-fitting standing ovation. Thanks to **Kay Jeffery** for organizing both events.

### Ontario Teachers' Pension Plan Issues

- 1) The Federal Government announced in March its intent to impose a 1% cap on investments by pension plans in business trusts. This will negatively affect the OTPP. RTO/ERO will be working with the OTPP to make this a political and a financial issue. Your help may be needed. Stay tuned!
- 2) From time-to-time, movements within and without the teachers' unions launch programs designed to put public pressure on the OTPP to invest 'more ethically'. Although their goals may be laudable, they are usually based on limited knowledge and small issues are extrapolated to make the OTPP investment appear inappropriate. Before retirees decide to participate in such programs, they should consider that their own pensions are guaranteed. It would be disingenuous for one with a guaranteed pension to advocate an additional level of investment restriction that could cost current working participants increased premiums. Note that current investment processes of the OTPP give due consideration to ethical issues while fulfilling the legal investment restrictions placed on pension plans by federal/provincial governments. Check the OTPP investment policy at their website: [www.otpp.com/web/website.nsf/web/InvestmentStrategy](http://www.otpp.com/web/website.nsf/web/InvestmentStrategy).

**Continued Page 5**

## DATES TO REMEMBER ~ 2004

**Executive Meetings** ~ September 9, October 14  
**Newsletter Deadline** ~ September 1, November 1  
**Newsletter Mailing** ~ September 30, November 25  
**Annual General Meeting** ~ May, 2005

**MILLIKEN MILLS 15TH ANNIVERSARY** ~ June 12, 2004  
**ARTISANS' SHOW/FALL LUNCHEON** ~ October 18, 2004  
**'Screw the Bell' GOLF TOURNAMENT** ~ September 7, 2004  
**NEW MEMBER BREAKFAST** ~ December 1, 2004

### RTO/ERO District 16 Executive 2004 ~ 2005

**President:** Bill Menagh  
**Second Vice-President:** John Bratton  
**Archives:** Rosalina E. Bustamante  
**Health/Insurance:** Bill Tajer  
**Political Action:** Pat Carson

**Past President:** Bob Neal  
**Treasurer:** Robert Putnam  
**Communications:** Paul Rowney  
**Mailing:** Arlene Freeman  
**Retirement/Pension:** David Shanoff  
**Travel:** Jack De Groot

**First Vice-President:** Kay Jeffery  
**Secretary:** Mary Ann Fedchak  
**Goodwill:** Sue Booker  
**Membership/Recruitment:** Charles Carr  
**Social/Recreation/Club 16:** Valerie Mah

**Members-at-Large:** Ian Baird Marjorie Blake Linda Grieve Carmelita Salazar Shirley Young

**CLUB 16 ~ Val Fiedler, Co-Ordinator ~ 416.510.1861**

In this, my last message to you via this Newsletter, may I say what a pleasure it has been serving in this capacity. We have had, and continue to have wonderful convenors, prepared to lead the various activities offered to District 16 retirees. I trust you will continue to come out and support these special people. With such a large number in our membership, I hope that each activity group will see an increase in participants next season. Good luck, keep healthy and have fun. The Bridge, Crafts and Travelogue programs are held at St. Margaret's Anglican Church on Avenue Road at Burnaby (one block north of Eglinton).  
Sincerely, Val

**EVENT SUMMARY**

**BRIDGE** June 1, 15 Tuesday 1:00pm Convenor: **John Lane** 416.486.0697

**CRAFTS** October 26 Tuesday 1:30pm Convenor: **Bernice Iles** 416.651.4378

**TRAVELOGUE** October 27 Wednesday 1:30pm New Convenors: **Dick and Marilyn Holyer** 416.929.8512  
The new program will be announced in the September issue of our Newsletter.

**BOOK CLUB** Meetings are on the first Monday of each month from 1:00pm to 3:00pm. at a private home. Selections are from different authors each month. They also enjoy fellowship and conversation. Please call Convenors **Joan Johnston** at 416.691.5368 or **Elaine MacIntosh** at 416.463.2637 for further information. Upcoming selections:  
June Nobody's Fool Richard Russo  
September Marie Antoinette Antonia Fraser

**MOVIE CLUB** Our group has had a wonderful year and will be continuing. Please call Convenors **Brenda Wilson** 905.640.6549 or **Kelly Todesco** 416.693.0216 for further information.

**FRENCH CLUB** **Céline Lalancette** Convenor, will meet for the fourth time with this exciting group on June 15 at St. Margaret's Church (Guild Room) from 11:30am to 1:00pm. They enjoy learning to formulate questions and improve their French vocabulary on any topic of their choice. Call Céline at 416.699.1800.

**ART/SKETCH GROUP** After a very interesting and challenging day April 15th, sketching inside Union Station, the Convenor **Anita Davies** reports this group will have enjoyed an outdoor activity of sketching at the Petting Zoo in Riverdale Park in May. The current group will be called regarding the date, place, etc. for September. If you would like to join this group, please call Anita at 416.531.3408.

**TRAVEL** Where would we be without our outstanding Convenor **Jack De Groot**? We just love the exciting theatre, bus trips and the delicious lunches and dinners as planned by Jack. He promises to continue.

**SUPER TEES GOLF GROUP** I have just found out from Convenor **Rosalie Parente**, that the Ts refer to Teachers and Tea, the kind of tea you have at the end of a good round of golf along with coffee, etc. of course. Rosalie is very excited and pleased with the results of the last game with this new group at Fox Run. They 'teed off' at 10:00am; played nine holes; then enjoyed a social time afterward. The golfers are of varying experience and their goal is to find a pro to teach them to improve their game. Eventually they'd like to play 18 holes. As you read this they will have played Fox Run. Future dates include: Tuesday June 22, Wednesday July 21, Tuesday August 24, Wednesday September 22 and Wednesday October 13. If you would like to join in, please call Rosalie at 905.856.6936. She will give you the details.

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**FINAL FAREWELL ~ from Val Fiedler (but you will still see me enjoying all the events with you)**

As I step down from the last of my three positions working with District 16, I want to acknowledge the wonderful and supporting friends and colleagues who have assisted me and have made the jobs so interesting and satisfying. Membership: **Chuck Carr, Bill Menagh, Bob Putnam, Betty Chandorkar, Don Cooper, Torry Henderson, Mary Noylander, Arlene Freeman, Sue Booker, Paul Rowney** and, of course, my husband **Dennis Fiedler**. *Continued Page 3*

I would particularly like to thank the members who volunteered to be part of a 'labellers' bee' at our home helping to affix pre-checked labels on Newsletter envelopes prior to mailing. At one time we had 1206 members, but when it jumped to almost 2400 Dennis and I knew we needed help. Now, of course, you know we have over 3500 members. Our Newsletter mailings have joined the computer age due to the good work and skill of our President Bill Menagh. The mailing days go smoothly and quickly.

Occasionally or on a regular basis our 'labellers' have been: **Ron Bachelor, Barbara and Ian Baird, Rosalina Bustamente, Lyda Dmytriw, Arlene Freeman, Leticia Halili, Miriam Hastings, Kay Jeffery, Edwina Lehan, the late Ruth Lindsay, Liliac Macdonald, Bill Menagh, Mary Noylander, Jean Pitt, Paul Rowney, Bill & Mary Lou Shaver, the late John Terry, George Toyama, and Jack and Jeanette Tyson.**

**Travelogue:** I have appreciated the phoners who have really helped to increase the number attending our monthly programs: **Christine Newhouse, Gordon MacLean** and the late **Lilian Gandier**. Our delightful social occasions have been presided over by **Anne Fraser** (we wish her well), **Vi Piccininni, Bernice Iles, Helen Milton, Vera Shevchuk and Bernice Morley.**

A big thank you also, to **Les James**, who has made our popular and attractive computerized name tags for Club 16.

**Club 16:** Finally, thanks to all the excellent Convenors for the groups listed in every Newsletter, plus former Convenors: **John LaFlair** (Snooker); **Kelly Todesco** (Walkers); **Gilles Martin** (French); **Nell Godfrey** (Crafts); **Lynda Mason, Nancy Rose, Norman Day, and Judy Cole** who is new with the Hikers group.

**Note:** **Céline Lalancette** is moving to a beautiful house in the southeast part of Quebec, but a new Convenor is coming to continue. Thanks.

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### AUTUMN DAY TRIPS

**ROYAL MAIL SHIP SEGWUN**                      Wednesday, September 22, 2004                      Cost: \$60:00  
Openings are still available for this colourful and relaxing luncheon cruise on beautiful Lake Muskoka.

Due to great demand, the following two trips have been added:

**STRATFORD**    *'ANYTHING GOES'*                      Tuesday, October 26, 2004                      Cost: \$100.00 (includes 2 meals)  
Plan to attend this delightful musical starring Cynthia Dale.

**ST. JACOBS**    *'IT RUNS IN THE FAMILY'*                      Thurs. November 25, 2004                      Cost: \$87.00 (includes 2 meals)  
You'll visit the famous Farmer's Market, shop in the village and laugh non-stop during the madcap medical farce in the Schoolhouse Theatre.

To book, call **Jack DeGroot** at 416.691.3046 on **Thursday, June 3, 2004 (after 8:00am)**  
When booking is confirmed send a deposit of \$40.00/person to Jack DeGroot,  
19 Elmview Dr. Scarborough ON M1N 2W3  
Cheques are payable to : **CLUB 16**

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### HIKING SCHEDULE

Our hikes are non-strenuous walks exploring the Bruce Trail or Toronto's parks and ravines. New members are very welcome. Please call the hike leader to get detailed information and to register for the walk.

Wednesday, June 16 at 10:00am  
*Niagara Wine Region* with an optional lunch and/or wine tasting at Vineland Estates.  
Reservations are required for this hike.                      **Keith Pankhurst**                      416.757.0365  
Thursday, June 24 at 10:30am  
*Rouge Valley*                      **Jon and Lynda Mason** 416.759.3131

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*Two termites walk into a bar. One asked, "Is the bar tender here?"*

## 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 18, 2004. Join us and support your fellow RTO/ERO Toronto District 16 members. Consider participating yourself. Complete the form found below. See product samples on our website ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)). Help our sale to be a success. Then join us at our Fall Luncheon. *Registration Form is below.*

	Participant	Product/Service
1.	Betty Lou Askin	Various sized angels
2.	Winty Barnes	Rum balls, rum & brandy fruit, marmalade, aprons
3.	Josie Beylerian	Wreaths, swags, silk flower arrangements, home preserves
4.	Marjorie Blake	Scarves, neck bolsters, marzipan, shortbread, fridge towels, micro mitts
5.	Eleanor Bookman	One-of-a-kind pottery
6.	Mary Ann Fedchak	Home baked goods (cookies, muffins, coffee cakes)
7.	Diana Halnan	Wreaths, home and garden decor
8.	Baird & Maria Knechtel	Woodcraft, blankets, afghans, letter openers, hair pins, small tables, kitchen cloth
9.	Gabriella Kovacs	Beaded jewellery
10.	Patricia McGregor	Jointed teddy-bears, many Christmas motif fabric
11.	David Mills	Published books of literature (Saxon House Canada, etc.)
12.	Ed O'Connor	Landscape paintings
13.	Viola Piccininni	Fridge magnets, soap holders, Easter/Christmas items, key chains, book marks
14.	Bozenne Proc	Original watercolour paintings, prints, cards
15.	Alice Rawecki	Seasonal, general crafts
16.	Shirley Spence	Photo Greeting Cards ~ flowers, nature scenes (seasonal selections)
17.	Shirley Young	Home baked goods (cookies, muffins, coffee cakes)
	<b>TBA</b>	<b><i>This Line Reserved for You</i></b>

### RTO/ERO TORONTO 2<sup>ND</sup> ANNUAL CRAFT/ARTISANS' SHOW

We were so pleased with the success of our first annual Craft Show that we're doing it again. **Mary Ann Fedchak** (905.624.4316) and her committee have volunteered to be responsible. If you would like to participate in this activity, complete the form below and forward it as indicated. A copy of this form will appear on our website and in subsequent Newsletters as space permits. If your product is too big, consider having photos and be ready to take orders.

This event, at The Old Mill, will take place on Monday, October 18, 2004 from about 10:00am to 2:00pm. Set-up details will be sent separately to registrants. There is room for 30 participants. Space will be allocated on a first-come, first-served basis. Should multiple Registration Forms arrive on the same date, post-mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out. ***There is no charge for participants (who must be RTO/ERO District 16 Members). There is a requirement that participants register for the Fall Luncheon (a subsidized cost of about \$25).***

Photos of product will be available on our website ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)) and in a catalogue to be included in the September Newsletter and distributed at the event.

\* \* \* \* \*

NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ EMAIL: \_\_\_\_\_

PRODUCT DESCRIPTION: \_\_\_\_\_

(Forward a good quality photo of your product for our catalogue ~ we may 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](mailto:bmenagh@eol.ca)**

***Two cannibals are eating a clown. One says to the other: "Does this taste funny to you?"***

## President's Message - continued from Page 1

### Provincial RTO/ERO

*By the time you read this, Spring Senate will have determined the outcome of the following issues. An update on these matters will be available on our website and in our September Newsletter.*

- 1) At Fall Senate, 2003, your district introduced a motion that would reimburse the RTO/ERO membership fee for those 100 years and older. Spring Senate, 2004 will consider a motion to **waive the RTO/ERO group health plan premiums** for these same individuals.
- 2) In a previous newsletter we referenced a move by the provincial organization to begin a program of **support for Works in Developing Countries**. Your Toronto executive has taken a position in opposition to this move and we asked for your view on the matter. All communications received agreed with your executive. This opposition was communicated to the provincial executive - but to no avail. A motion will be introduced to Senate to establish a fund of \$50 000 for this concept. Your representatives to Senate will oppose this new program. Unfortunately, we believe that we are the only district to have brought this matter to its members for reaction. It is expected to be a struggle to counter the violins in order to defeat the proposal.
- 3) On a matter that may be related, there is some legitimate concern about the **growing surpluses** accruing to many local districts. Some members are arguing that fees collected from members should be used for those members. That, aside from some maintaining surplus funds for unexpected situations, there should be no massive build-up of large bank accounts in the name fiscal efficiency. However, provincial RTO/ERO finds itself with growing surpluses too. Hence, a search for more opportunities to spend. The Works in Developing Countries Program, the new Special Circumstances Grant, the expanded Service to Others Grant have become ways to spend the growing surplus funds and one expects to see even more creative ways to spend your fees. It is the position of this writer that if there are growing surpluses

both locally and with the provincial RTO/ERO, there ought to be a reduction in membership fee. Even a token \$0.05 reduction would better show efficient use of member fees than looking for additional expenditures. Please let us know your point of view on these matters so they can be represented accurately. If there is a general membership feeling to keep fees at the current level then, perhaps, the establishment of a new service for members might be appropriate ~ like a legal referral service; or, an RTO/ERO troubleshooter for members who are having difficulties with government agencies, nursing homes, frauds/scams, billing issues with private companies, etc.

### Federal Election

Again, by the time you read this, a federal election may have been called. We encourage our members to VOTE. Complete the **survey** included in this Newsletter ~ the data collected will help the Political Action Committee influence the candidates.

When you vote, consider what is not said by the various parties. Remember what happened to health, education, and government services in Ontario in 1997 when the party that took power made drastic changes to these programs after having made no reference to them in the election campaign itself.

**Bill Menagh**

### VOLUNTEER OPPORTUNITY

**Red Cross RespectED: Violence & Abuse Prevention** programs promote safe and supportive relationships and healthy communities through educational programs and partnerships. We are looking for volunteers in Toronto interested in a child abuse prevention program. For more information, please visit the Canadian Red Cross at [www.redcross.ca](http://www.redcross.ca).

**Julie Di Girolamo**, Recruitment Coordinator  
Employee & Volunteer Resources  
1623 Yonge St.  
Toronto, ON M4T 2A1  
416.480.0195, ext.2222  
email: [julie.digirolamo@redcross.ca](mailto:julie.digirolamo@redcross.ca)

## REVIEW OF THE ONTARIO TEACHERS' FEDERATION (OTF)

After the OTF facilitated review with the Honourable George Adams (a process begun with the legal sparring between OTF and OSSTF), a proposal to change the Membership By-laws is being made to the Board of Governors as follows:

- to accommodate the possibility of a non-teacher being elected or appointed to an Affiliate office that has a seat on the OTF Board of Governors or the OTF Executive by virtue of the Teaching Profession Act;
- to exclude from decision-making on pension issues those members of the Board or Executive who are not members of the Ontario Teachers' Pension Plan;
- to provide for substitution at the Board of Governors or re-assignment of the vote of such persons at the OTF Executive;
- to provide for the Affiliates to choose whether to join the Canadian Teachers' Federation (CTF) directly, effective in 2005-2006 while maintaining a vote for OTF at CTF.

The Executive also agreed, as a result of the review, to undertake a process to clarify the three pillars around which OTF's work is currently organized: advocacy, legislation and pensions. The Executive will engage in regular planning and review of OTF under the three pillars.

## HEALTH SERVICES & INSURANCE COMMITTEE UPDATE

*(District 16 Editor comments in italics)*

The RTO/ERO Health Services & Insurance Committee has approved a number of actions regarding Benefits:

- Received financial results of RTO/ERO Health Plans for 2003, indicating a **year-end surplus of approximately \$3.6 million**. *These are used to stabilize premium rates over time and/or permit plan improvements sans premium increases.*
- Increased the **benefit for special contact lenses from \$200 to \$250**, retroactive to January 1, 2004; this parallels the 2004 increase in the Vision Care benefit (from \$175 to \$225), and maintains the historical difference between the two related benefits, at minimal cost.
- Eliminated the **Supplemental Travel Plan Re-Entry fee (\$50)**, retroactive to September 1, 2003.
- Received the new **Long Term Care Plan (design and pricing)**, and authorized Johnson Inc. to send a letter to existing LTC policyholders in April outlining their options and related costs, accompanied by an explanatory letter from the Chair of the HSI Committee. *The voluntary Long Term Care Plan was implemented as a new program available through RTO/ERO. Since this type of insurance was relatively new when first offered, rates were guaranteed for 5 years but understood that, without a claims history, rates at the end of the 5 years might change significantly.*

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### RTO/ERO PROVINCIAL ACTIONS

*(District 16 Editor comments in italics)*

- Approved seven position papers on provincial issues for distribution and use at the local and provincial levels:
  - Education
  - Health Care
  - Long Term Care and Home Care
  - Seniors
  - Energy
  - Environment
  - Children's Services

These are available on our website: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org) at the Political Action Link

- Moved that necessary measures be taken to discontinue RTO/ERO's current Affinity Programs, effective immediately. *For retirees, there are no benefits available better than one can obtain because of age or other common affinity programs offered via credit card, CAA, others. ADDITIONALLY - there are tax implications for RTO/ERO Members' Fees should the organization provide these types of benefits.*

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### TORONTO HOTEL CORPORATE RATE FOR RTO/ERO MEMBERS

RTO/ERO members may take advantage of our hotel corporate rate for 2004 when visiting Toronto, by staying at the Courtyard by Marriott Hotel located at 475 Yonge Street (College & Yonge). The seasonal discount rates are:

- April 1 to October 31 = \$139.00 per night
- November 1 to December 31 = \$109.00 per night

If members decide to use this hotel, you must:

- Call 1-800-847-5075 and indicate that you want to reserve a room under "RTO/Retired Teachers of Ontario"
- When you check in at the hotel, show RTO/ERO identification to receive the discounted rate, i.e. membership card

Confirmed reservations are held until 6 p.m. on the day of arrival. Payment by credit card in advance is required to hold a room for late arrival (after 6 p.m.). Cancellation of confirmed reservations must be done before that time to avoid being charged for the night's accommodation.

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### GOVERNMENT INFORMATION

*(The following were distributed at our AGM on May 4, 2004)*

A **Fraud Free Calendar** with information on protecting oneself against scams and frauds **is available free of charge** at the Ministry of Consumer and Business Services website, [www.cbs.gov.on.ca](http://www.cbs.gov.on.ca). Or phone 416.326.8800.

A **Guide to Advance Care Planning** has been developed by the Provincial Government, as part of Ontario's Strategy for Alzheimer Disease and Related Dementias. It is designed to help people know and exercise their rights in preparing for a time when they may be unable to make decisions about their care. This 44-page booklet contains much useful information on making choices now about future personal care needs. This Guide to Advance Care Planning is available in English or French by calling 1-888-910-1999 or through the website [www.gov.on.ca/mczcr/seniors](http://www.gov.on.ca/mczcr/seniors).

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Many of you have expressed an interest in more extensive and long-stay holidays. You are encouraged to contact **TRAVEL GUILD INC.**, official affinity program supplier to RTO/ERO. Their telephone number is 905.760.9229 or 1.800.268.4284 or you can visit their website at [www.travelguild.com](http://www.travelguild.com). Call for their current guide.

## PROTECTION for Senior Citizens

Produced by the Metropolitan Toronto Police ~ Reproduced with permission

Criminals often regard older persons as easy **targets** for many kinds of crimes. Every elderly person should be aware of these crimes and how to prevent them.

### CON-GAMES AND SWEET-TALK CRIMES

**PIGEON DROP:** This scheme accounts for more than half of the confidence games reported to the police. The swindlers claim to have found a large sum of money and offer to share it with you. You are asked to withdraw “good *faith*” money from your bank. The swindlers take the “good *faith* money” and give you a phoney address where you are to collect your share of the found money. You never see them again.

**BANK EXAMINER:** A phoney bank examiner contacts you and asks for your help in catching a dishonest bank employee. You are asked to withdraw a specified amount of cash from your account so that the examiner may check the serial numbers. After turning over your money, you never hear from the examiner again.

**DOOR -TO -DOOR SALES:** Many door-to-door sales are not legitimate. Provincial laws protect you against quick sales at your door. Enquire and be sure.

### MAIL FRAUD SCHEMES

**CONSUMER FRAUDS:** Beware of contests which require you to put up money to win, even if there is a guarantee that you will be a winner.

**HOME IMPROVEMENT OFFERS:** Beware of tempting home improvement offers, made through the mail or on-the-spot. These offers are a popular type of swindle.

**CHAIN-REFERRAL SCHEMES:** These schemes offer a commission for buying one item and selling additional ones to friends. The products are usually over-priced and difficult to sell.

**RETIREMENT ESTATES:** Any retirement estates offered at conspicuously low prices to “**lucky**” individuals are usually fraudulent and should be avoided.

**BUSINESS OPPORTUNITIES:** Business opportunities and work-at-home schemes which promise high profits after a substantial investment or registration fee are often fraudulent.

**MEDICAL FRAUDS:** Fake laboratory tests, miracle cures, and mail order clinics, etc. are other ways schemed to defraud you. Legitimatedoctors and hospitals do not advertise through the mail.

### FOR YOUR PROTECTION

- Avoid rushing into something involving your money or property.
- Be wary of “*something-for-nothing*” or “*get-rich-quick*” schemes.
- Never sign a contract until you and your lawyer, banker, or other expert has thoroughly read it.
- Never turn over large sums of cash to anyone, especially a stranger, no matter how promising the deal looks.
- Do not hesitate to check the credentials of a salesperson or public official.
- Report all suspicious offers to the police immediately, before the swindler leaves town in search of other victims.
- Arrange for incoming cheques to be sent directly to your bank.
- Avoid burdening yourself with packages and a bulky purse.

### *Other crime prevention tips...*

#### AT HOME

- Join **OPERATION IDENTIFICATION**.
- Install good locks and always use them.
- Don't leave tell-tale signs that you are away.
- Never open your door to a stranger without credentials. Install a wide-angle door viewer which permits you to see callers before you open the door.

#### ON THE STREET

- Walk only in well-lit areas
- Walk near the curb and away from alleys and doorways.
- Never display large sums of money in public.

**IN YOUR CAR**

- Always lock your car after entering and whenever leaving it.
- If you have car trouble, raise the hood, lock yourself in and wait for the police. If a stranger stops to offer help, do not get out of your car. Ask the stranger to call a service truck for you.
- If you suspect you are being followed by another vehicle, drive to the nearest police station, service station or restaurant and blow your horn.

Contact your police for more information on this or any other crime prevention topic.

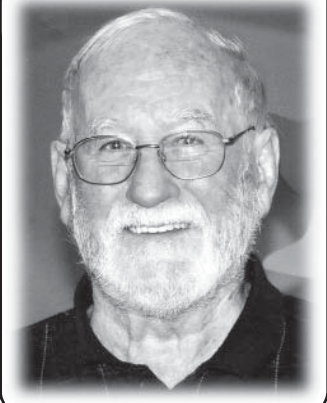
**TORONTO POLICE EMERGENCY ~ 9 - 1 - 1      POLICE NON-EMERGENCY ~ 416.808.2222**

*Working Together To Prevent Crime*

**CHOLESTEROL & YOUR HEALTH**

RTO/ERO Scarborough/East York District 24 is organizing, on behalf of Johnson Inc. and Pfeiser Pharmaceuticals, an information meeting related to cholesterol Wednesday, November 17, 2004. Details to follow.

**Mitchell 'Mike' Lennox**  
former President & 13-year executive member on his recent birthday.



**10<sup>th</sup> ANNUAL RTO/ERO TORONTO  
'SCREW THE BELL' GOLF TOURNAMENT**

This 'Scramble' format event takes place on **Tuesday, Sept. 7, 2004** at the Harbour View Golf and Country Club in Gilford, Ontario. Book your foursome early to ensure participation. Send your cheque before **June 30<sup>th</sup>** to:

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

**Cost: \$60.00 per person (includes green fees, lunch & prizes)  
Time: 10:00am "School bell start" Places still available**

**MILLIKEN MILLS HIGH SCHOOL ~ 15TH ANNIVERSARY**

Former students and teachers are encouraged to attend the Milliken Mills High School is celebrating its 15th Anniversary.

**Saturday June 12, 2004**

Additional details at: [www.mmhs.ca](http://www.mmhs.ca)

**CURLING FOR TEACHERS – October 2004 to March 2005**

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
Wednesdays	4:30 - 6:30pm	St. Georges Curling Club	Contact Wayne Williams	905.238.1483
Fridays	5:00 – 7:00pm	East York Curling Club	Contact Doug Ross	416.699.3404

**FUN ~ FLEXIBLE ~ ALL ARE WELCOME**

**TSSAA GOLF TOURNAMENT 2004**

Following the success of our 100th Anniversary Reunion we have planned another golf tournament.

**Date:** Friday June 25, 2004    **Location:** Bushwood Golf Club    **Time:** Golf Registration at 12:00N  
**Tee Off:** 1:00pm (Best ball or Scramble)    **Cost:** Golf and Social: \$75.00    **Social only:** \$40.00  
**Social: Grilled Sirloin Steak Dinner, at the Clubhouse, beginning at 6:30pm**    **Register by June 15<sup>th</sup>**

For information/registration, go [www.ntci.on.ca](http://www.ntci.on.ca) (follow the TSSAA Reunion Golf link) or contact Peter Stille at [stille106@rogers.com](mailto:stille106@rogers.com) or 416.636.6812. Open to all District 16 members.

**MEMBER UPDATE**

We recently received a note from the niece of one of our members which we thought was worth sharing. **Ruth Stillman** is in her 98<sup>th</sup> year and celebrating her 39<sup>th</sup> year of retirement from Lord Lansdowne Public School with the legacy Toronto Board of Education. She is very mentally alert and does enjoy finding out what is happening in our district. Recently she was visited by fellow staff from Lord Lansdowne. She lives in Burlington.

*Editor's Note: We welcome and encourage anecdotes of this nature subject to our normal space limitations.*



## MEMBERSHIP SURVEY ~ Political Action Committee

Your Executive has approved the distribution of this survey. In the list of issues below, indicate those which are importance to you and the degree of that importance. Please place an "X" in the appropriate boxes, add your personal issues as applicable, and return to: **Pat Carson, F16-300 Mill Road, Toronto ON M9C 4W7**

This survey is also available on our website at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

Issue	Strongly Concerned	Fairly Important	Somewhat Interested	Least Important
Affordable Housing				
Border crossing and security				
Coping with future epidemics				
Cost of Prescription Drugs				
Credit Card Interest Rates				
Criminal Justice System				
Defense Spending				
Elder Abuse				
Employment Insurance				
Energy Supplies				
Environment				
Ethics in Politics				
Expansion of Hwy's, Roads, Rail				
Federal/Provincial Relations				
Foreign Aid and Relations				
Fresh Water Supply				
Genetically Modified Foods				
Immigration				
Labeling of Foods				
Long Term Care				
Municipal/Provincial Infrastructure				
Public Transportation				
Privatization of Government Services				
Reduction/Removal of GST				
State of Canadian Cities				
University Tuition				
Universal Health Care				
<b>Issues not listed that are really important to me</b>				

### ATTENTION RETIRED WOMEN TEACHERS

Join the Rendezvous Club (an affiliate of RWTO). Enjoy monthly luncheons with entertainment, speakers, fashion show, etc. at The Old Mill. Meet other colleagues, renew old friendships and make new friends.

For more information, contact **Stella Preda** at 905.277.2092.

*(Note: RWTAO is not affiliated with RTO/ERO)*

# MEMORIES OF OUR AGM & SPRING LUNCHEON



## IMPORTANT INFORMATION – Source: Government of Ontario

ORGANIZATION	TORONTO AREA #	TOLL FREE #	WEBSITE ADDRESS
Government of Ontario – Ministry of Consumer and Business Services Consumer - Services Bureau	416-326-8800 416-325-3408 (TTY)	1-800-889-9768 1-800-268-7095 (TTY)	www.cbs.gov.on.ca
Advocacy Centre for the Elderly	416-598-2656		www.advocacentreelderly.org
Assistive Devices and Oxygen Program	416-327-8804	1-800-268-6021	www.gov.on.ca/health/english/program/ www.the-cma.org
Canadian Marketing Association	416-391-2362		www.sppd.gc.ca
Canadian Seniors Policies and Programs Database (under Division of Aging and Seniors)	613-952-7606 (Seniors may call collect)		www.ConsumerInformation.ca
Consumer Information Gateway to federal/ provincial/territorial governments & partners			
Crime Concern	416-225-1102		www.crimeconcern.org
Government of Canada Information		1-800-622-6232	www.canada.gc.ca
Government of Ontario Information and Referral	416-326-1234 416-325-3408 (TTY)	1-800-267-8097 1-800-268-7095 (TTY)	www.gov.on.ca/MBS/english/index.html
Guaranteed Annual Income System (GAINS)		1-800-263-7965	www.gov.on.ca
Industry Canada-Competition Bureau		1-800-348-5358	www.Competition.ic.gc.ca
Industry Canada - information for business		1-800-328-6189	www.strategis.gc.ca
Interac Association			www.interac.org
Lawyer's Referral Service	416-947-3330	1-800-268-8326	www.lsuc.on.ca Go to Quick Links: Lawyer Referral Service and click on Lawyer Referral Information for the Public
Life Event Bundles Government of Ontario	416-326-1234	1-800-267-8097	www.cbs.gov.on.ca/Online Services Click on Life Bundles
Old Age Security (federal government)		1-800-277-9914 1-800-255-4786 (TTY)	www.hrdc-drrhc.gc.ca
Ontario Drug Benefit Program Infoline	416-327-8109	1-888-405-0405 1-800-387 5559 (TTY)	www.gov.on.ca/health
Ontario Health Insurance Program	416-314-5518	1-800-268-1154	www.gov.on.ca/health
Ontario Securities Commission	416-593-8314	1-877-785-1555	www.osc.gov.on.ca
Ontario Seniors' Secretariat Information Line	416-326-7076	1-888-910-1999 1-800-387-5559 (TTY)	www.gov.on.ca/citizenship/seniors/index.html
Phonebusters		1-888-495-8501	www.phonebusters.com
Seniorbusters/Toronto Fraud Squad	416-808-7319		www.torontopolice.on.ca/d22/senior.html
Registered Charities	613-954-0410	1-800-267-2384	www.ccrca-adrc.gc.ca/charities
Telehealth Ontario		1-866-797-0000	www.gov.on.ca/health
Free access to registered nurses		1-866-797-0007 (TTY)	Click on Telehealth Ontario

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

We welcome our new members who have joined us since December, 2003. We trust our District will provide useful services and information. 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-22, North York-23, Scarborough/East York-24 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 other changes in address/status.*

Bjarnason, Julia M	DeHaarte, Norma S	Knott, Therese	Racine, Lionel J
Brown, Jane	Dmytryshyn, Jerry	Kowal, William	Rowney, Diana
Bryam, Sheila P	Farquhar-Kaegi, Wendy	Leeds, Myra	Rudd, Norman M
Burke, Hilary C	Forrest, Linda	Lynch, Leo	Scott, Gwendolyn G
Butorac, Yvonne	French, Ruth M	Magee, Wayne S	Skawinski, Stanley
Catlin, Brigitte	Geller, Sylvie	Manktelow, Margaret R E	Stein, Alison M
Chong, Stan	Gould, Beverley	Mastrangelo, Nina	Thomas, Charlotte
Chyliwsky, Olga	Halnan, Diana	McCrossan, Donald	Thompson, Frank J
Collins, Patricia	Hayes, Katalin	McLaughlin, Margaret Anne	Torrance, Paul J
Connor, Jean M	Heywood, Elizabeth R	Mergelas, George M	Vieira, Anne
Crouch, Robert	Hill, H Peter	Mitchell, Malle	Welowszky, Sylvia
D'Esterre, Joanne	Hirons, Virginia G	O'Neill, Terri	Wild, Dorte E
De Filippo-Kitchak, Anita	Johnston, Anda	Oulahan, James J	Wilson, Neil D
De Sousa, M Fatima	Jones, Alwena	Pajovic, Neda P	Wong, Carol
De Zotti, Donna L	Keele, Janet M	Priest, Ernest H	Young, David A
DeGraff, John			Zuzak, Daniel

### ~ 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 celebration of service rendered.

Theresa M. Basler	Annesley W. Evans	Myrtle Pike	Louis R. Thomas
Mavis T. Bauer	Hannah Flanagan	Elizabeth Ann (Betty) Postill	Anne Warren
Stella Brasseur	Vera L. Hatch	Jeanette Postnikoff	Alexander Welowszky
Beryl Campbell	James Klukach	Janet S. Rowsell	Ann Zeidenberg

My friend **Ann Zeidenberg**, as many of you have heard in the media, was murdered in her home on Thursday, March 18, 2004. I would like to pay tribute to Ann's 83 years. She was the warmest, most positive, joyous human being I have ever met.

Though Ann was born with a birth defect (her left arm failed to develop below the elbow). Anyone who spent time with her would agree that she was a most capable and determined person. Her motto was: *'I'd rather be looked at than be overlooked'*. No one overlooked Ann.

Ann celebrated life every day. When she wasn't travelling, she was occupied from dawn to dusk: walking, attending various classes and cultural events. Ann always looked forward to the RTO/ERO Club 16 Day Trips. We could learn a lot from Ann. Keep loving, smiling and moving. Ann will be missed and we all hope that the police will solve this senseless crime before long.

From the heart, **Thelma Schlifer**

### EDITOR'S COMMENTS

Your Newsletter Committee produces five Newsletters per year. We welcome submissions from members that may be of interest to others: travels, events, life milestones, etc. As with any publication, the editor reserves the right to modify or reject any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any of the material contained in this document providing that appropriate attribution is made regarding source.

#### 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.

**2004 Publication Schedule: Submissions:** 01/05/04, 01/09/04, 01/11/04 **Mailings:** 27/05/04, 30/09/04, 25/11/04