

~ 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.

Hilda Barry	Barbara Hancock	Florence C. Lambden
Patricia Beattie	Teresa Marion Heitzner	Nancy Lashchuk
Estelle Budd	Margaret Mary Henry	Anne Isabel MacDonald
Jean E. Brown	Alan C. Hood	Terence K. Sheils
Alice M. Chrysler	Jennifer Hotson	Charles A. White

MISSING NEWSLETTER ~ Can you Help?

We have been examining our Archives and appear to be missing one issue of our Newsletter ~ *that of April, 1989 (or thereabouts)*. If you have been saving these treasures for posterity, and do not mind giving it up (or at least giving us a photocopy, please contact the editor.

USE YOUR DISTRICT EXECUTIVE

Your District Executive can only provide service and assistance if they are aware of issues that are on your mind. Do not hesitate to call those who perform the functions of the office they occupy. Please refer to your September Newsletter or website for contact information.

!!REMEMBER!!

ANNUAL GENERAL MEETING ~ TUESDAY, MAY 3, 2005

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.

Future Publications Schedule: Submissions: 01/03/05, 01/05/05, 01/09/05

Mailings: 31/03/05, 26/05/05, 29/09/05



Volume 27, Issue 3

JANUARY, 2005

Printed:

September, November, January, March, May

Editor: Paul Rowney

416.424.1298

President: Bill Menagh

416.488.3372

rtoero16news@aol.com

www.rtoerotorontodistricts.org

PRESIDENT'S MESSAGE

Your Executive wishes District 16 Members and Friends a bountiful and healthy New Year. The photos in this issue were taken at our New Member Breakfast. Our Past President, **Bob Neal**, will be establishing a slate of candidates for the District 16 2005/06 Executive. Although as this Newsletter goes to print, we do not have a complete list of vacancies, we do know that the position of Travel Chair will be available (not to worry, **Jack DeGroot** will still be organizing our Day Trips). If you have a penchant for this type of service to fellow members, or if you wish to serve on the executive as other positions become open, let Bob know as soon as possible (416.694.9638). Descriptions of the various responsibilities are available on our website in the constitution, or, email the president for a copy. Of course, the slate is only a convenient tool to drum up executive members. We are not a closed organization and members may run from the floor at the AGM; the 'slate' simply permits the seeking of interested individuals when reliance on volunteers proves unfruitful. We try our best to ensure little opportunity for nepotism as we seek representation from a variety of backgrounds in the various capacities from which one joined RTO/ERO - Catholic, Public, teacher, administrator, associate. *Continued Next Page*

RTO/ERO Toronto District 16 Executive 2004 ~ 2005

President: Bill Menagh

Past President: Bob Neal

First Vice-President: Kay Jeffery

Second Vice-President: John Bratton

Treasurer: Robert Putnam

Secretary: Mary Ann Fedchak

Archives: Rosalina E. Bustamante

Communications: Paul Rowney

Goodwill: Sue Booker

Health/Insurance: Bill Tajer

Mailing: Arlene Freeman

Membership/Recruitment: Charles Carr

Political Action: Pat Carson

Retirement/Pension: David Shanoff

Social/Recreation/Club 16: Valerie Mah

Travel: Jack De Groot

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

DATES TO REMEMBER ~ 2004/2005

TEOF Chinese New Year Banquet ~ February 17, 2005
Executive Meetings ~ February 10, March 3, April 14, May 12
Newsletter Deadline ~ March 1, May 1, September 1, November 1
Newsletter Mailing ~ March 31, May 26, September 29
MTCEF Annual Fun Walk ~ May 1
Annual General Meeting ~ May 3, 2005
Spring Luncheon ~ May 3, 2005

President's Message Continued from Previous Page

At our New Member Breakfast, a question was asked about how politically involved RTO/ERO became in specific situations at the provincial and local levels. That question, answered in the historical sense with reference to recent developments, is repeated and enlarged upon here.

Historically, RTO/ERO has tried to be apolitical. It endorses no party or platform. It tries to remain issue oriented - specifically in regards to those issues affecting older persons. RTO/ERO was, in part, born through political action precipitated by the need to have teachers' pensions indexed and a need to have definitive involvement in pension improvements and the offering of benefits for retirees at reasonable rates. The Ontario educational milieu is also of import to RTO/ERO - it did take a stand in opposition to many of the damaging educational decisions made by the previous government. When popular issues arise in the general population, RTO/ERO has taken a supportive stance such as opposition to the privatization of electricity and water supply. Recently your organization exercised political pressure when the Federal Government attempted to restrict the investment opportunities of the Ontario Teachers' Pension Plan (OTPP) and will likely get involved in the support of the OTPP in reforming the governance of the Canadian business/financial community. Knowing that RTO/ERO represents individuals from a variety of backgrounds, there is some considered hesitancy to become too identified with specific movements. On occasion, individuals or small groups have attempted to get RTO/ERO to support their 'pet' cause - the latest being to examine and report on an alternative voting structure for the Ontario electorate. (Only one alternative was asked to be studied to the exclusion of others.) Most often these special-interest initiatives are not supported by the Senate because their divisive nature prevents RTO/ERO acting on those issues of more serious consequence to retirees. Health, hospitals, drug testing, environment, enforced retirement, food supply and others come to mind. In the next Newsletter, as we approach our own Annual General Meeting, we'll try to review the historical politics of our own local organization. ♦

NOTE: We apologize for the quality of some of the photos in our last issue.

WELCOME TO NEW MEMBERS

We welcome our new members who have joined us in October and November, 2004. 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)).*)

Agnew, Patricia
Agnew, William
Bassett, Gale
Boyko, Michael
Brown, Carol M
Childs, Lynn
Chopping, Vera
Christy, Anne
Codispoti, Antonia
De Ravallet, Jane H
Deyholos, Rosalind V
Dockrill, Terence C
Dokolasa, Marika
Grainger, Margaret
Grizzle, Barbara
Jesty, William A
Knudsen, Marlene D
Laws, Claire
Lawton, Jennifer

Lee, Gordon R
Montgomery, M Jacqueline
Moran, Mary
Nease, Barbara
Otonichar, Ida
Self, Constance M M
Shaddick, Karin
Speedie, Kathleen
Steer, Marie L
Stojic, Dobri J
Szonyi, Harriet
Taylor, Mary
Tintinalli, Norman
Tomas, Michael M
Tone, Richard J
Townes, Katherine
Truchan, Terese M
Wawryshyn, Michael M
Wilson, Cherlyn B ♦

CHANGE OF ADDRESS, STATUS or DISTRICT

To limit confusion regarding a *change in address* or other contact information, the **ONLY** contact is **Dianne Vezeau** (Provincial Office ~ **416.962.9463** or **1.800.361.9888**). Also call the OTPP at 416.226.2700 or 1.800.668.0105. Similarly, to *change the District* to which you wish to belong, call Dianne. ♦

HOW TO OBTAIN YOUR NEWSLETTER

This Newsletter is provided at no cost as a benefit to being a Member of RTO/ERO Toronto District 16. Non District 16 individuals are able to obtain copies via subscription (\$10/annum) or downloaded PDF from our website. Join our email service and we'll let you know when it's posted. ♦

211 COMMUNITY INFORMATION SERVICE

211 is your first call for information about community, social, health and government services in Toronto. Just dial 211 in the 416 and 647 area codes. A trained Information and Referral Specialist will:

- assess your situation
- help you find answers to your questions
- provide you with options and appropriate referrals.

This 24-hour-a-day service is free, confidential and available in many languages. If you live outside the 416/647 area codes and are interested in speaking with a 211 Toronto Information and Referral Specialist, you may dial 416.397.4636.

The 211 Story

The story of 211 can be told in terms of partnership. 211 would not have been possible without the strong commitment of all partners to the vision, a clear understanding of the role and value each organization brought to the effort, and the effective utilization of staff expertise in areas of project management, marketing, resource development and technology.

Behind the successful implementation of 211 in Toronto and the emergence of *211Toronto.ca* is a story of community consultation, relationship building and tactics. ♦

GOVERNMENT STILL DOESN'T GET IT

The governments of Canada and the United States and the North American cattle industry still don't get it - **vegetarian stock (cattle and other ruminants) are NOT to be fed animal by-products in any form.** 'Garbage In/Garbage Out' is the result. If you enjoy beef and want to reduce your risk of cattle-born brain diseases, eat only meat from pure grain-fed range stock and reduce your intake of store-bought ground meat that comes from a multitude of animals. Have your meat ground for you that originates from one animal. ♦

SO YOU WRITE, EH? ~ Editor

We try to have variety in our newsletter. Sometimes we may be too 'officious'. As we plan for future issues, we are considering that our May, 2005 issue might contain an assortment short essays, poems, descriptions written by our members that might be entertaining/informative. Please send us your submission. Format criteria is available on the last page. We have not set a standard for length but short material will likely get greater consideration and allow more participants. ♦

Two hydrogen atoms walk into a bar. One says, "I've lost my electron." The other says, "Are you sure?" The first replies, "Yes, I'm positive..."

CLUB 16 ~ Valerie Mah, Co-ordinator/416.533.0445

Happy New Year to all! The Executive and many of our convenors met new members at the December breakfast at the Old Mill and we look forward to having you join some of our regular monthly groups. The Bridge, Crafts and Travelogue programs are held at St. Margaret's Anglican Church at Avenue Road and Burnaby (one block north of Eglinton). There is parking one block west of Avenue Road just north of Eglinton on Castleknock. Please call the Convenors for the location of the other programs. Bring a friend to any of our events. **Mary Smith** has volunteered to convene a new Movie Club on Friday evening (details below). See page 16 for **Jack DeGroot's** day-trips.

<i>Program</i>	<i>Date</i>	<i>Day</i>	<i>Time</i>	<i>Convenor/Phone</i>
----------------	-------------	------------	-------------	-----------------------

FEBRUARY 2005

BRIDGE	Feb. 1, 15	Tues.	1:00pm	John Lane /416.486.0697
CRAFTS	Feb. 22	Tues.	1:30pm	Bernice Iles /416.651.4378
TRAVELOGUE	Feb. 23	Wed.	1:30pm	Dick Holyer /416.929.8512

Charles Carr will give both a digital and slide show presentation on a riverboat cruise of the Danube River from Passau, Germany to the Danube delta in the Black Sea and back. The cruise touches upon 10 of the 11 countries served by the Danube and discusses some of the history of the Danube as well as communism and the recent Slobodan Milosevic war in Yugoslavia. "Danube Cruise October 2004"

MARCH 2005

BRIDGE	Mar. 1, 15, 29	Tues.	1:00pm	John Lane /416.486.0697
CRAFTS	Mar. 22	Tues.	1:30pm	Bernice Iles /416.651.4378
TRAVELOGUE	Mar. 23	Wed.	1:30pm	Dick Holyer /416.929.8512

Coming of age after WWII in North Dakota, population 600,000 at the time, a young adult could be forgiven for pursuing the American dream (material riches, instant fame, mobility, variety of climate, physical fitness, perpetual youth and pursuit of exotic people and places) by leaving the prairies for California. Paradise found? After deserting the U.S. in 1968 with an 11-year-old son in protest against the Vietnam War, Marilyn (and many other Americans) fled to Canada. Now **Marilyn and Dick Holyer** explore California from San Francisco to San Diego in search of both the pleasure and the pain of the Golden State between 1954 and 2004. Join us! "California: Cornucopia of Pleasure or Cruel Illusion?"

Continued Next Page

Club 16 Continued from Previous Page

APRIL 2005

BRIDGE Apr. 5, 19 Tues. 1:00pm **John Lane**/416.486.0697
CRAFTS Apr. 26 Tues. 1:30pm **Bernice Iles**/416.651.4378
TRAVELOGUE Apr. 27 Wed. 1:30pm **Dick Holyer**/416.929.8512

Ted Kozminchuk and Moray Chesney will emphasize Bolivia's culture, language ethnicity, transportation, and economic activities, as well as replicating topographical features of its neighbours. "*Bolivia: A Roller Coaster Tour of the Heartland of South America.*"

Here is a description of the above groups that meet at St. Margaret's:

BRIDGE - John Lane welcomes everyone, including beginners. They play a friendly game, currently having two to three tables and are happy to have a few more. They start at 1:00pm on the first, third and fifth Tuesdays of each month.

CRAFTS - The craft group meets with **Bernice Iles** on the fourth Tuesday of each month. New people are always welcome. Keep your fingers nimble, your mind sharp and enjoy the company of friends over tea and crafts. If you like, bring along a friend. Give Bernice a call so they can watch for you.

TRAVELOGUE - Dick and Marilyn Holyer hold Travelogues on the fourth Wednesday of each month.

The following groups meet at various sites:

BOOK CLUB - Meetings are held on the first Monday of each month from 1:00 to 3:00pm and the group select different authors each month. These are the upcoming selections:

February 7	<i>The Heart is an Involuntary Muscle</i>	Monique Froulx
March 7	<i>Balzac and the Little Chinese Seamstress</i>	Sijie Dai
April 4	<i>Song of the Dodo Island</i>	
	<i>Biography in an Age of Extinction</i>	David Quammen

For further information call **Joan Johnston** at 416.691.5368 or **Elaine Macintosh** at 416.463.2637

MOVIE CLUB - The current group attend films usually on the second Monday of the month. Each month, a different volunteer selects a movie with an early afternoon start for the group. Then they go for coffee and discussion afterwards. It is so popular that the current group is full and we have started a second group. The convenors are **Brenda Wilson** (905.640.6549) or **Kelly Todesco** (416.693.0216). Because new films start Thursday, members of the group get only a short notice as to the location of the film, generally on Saturday or Sunday just prior to the viewing. Their days will be February 14, March 14 and April 11.

Continued on Page 17

TEOF ANNUAL LUNAR NEW YEAR BANQUET

Thursday, **February 17, 2005** ~ 6:00pm/Reception ~ 7:00pm/Dinner

BRIGHT PEARL SEAFOOD RESTAURANT

346 Spadina Ave (between College and Dundas)

\$40/person (charitable receipt for a portion of the cost)

For tickets call **Valerie Mah** at 416.533.0445

CLUB 16 Continued from Page 5

NEW FRIDAY NIGHT MOVIE GROUP - **Mary Smith** has agreed to convene a new movie group for people who can't always make a matinee. She is proposing an early evening movie (approximately 7:00pm) at a central location on the second Friday of each month starting in February. Since shows change on Thursday, notification would be that evening either by email or telephone. If you are interested, please call Mary Smith at 416.467.8625 or email her at vivian@enoreo.on.ca before the proposed movie evening. The first movie night will be Friday, February 11.

SUPER TEES GOLF GROUP - The Super Tees will reconvene in the spring. They played 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 during the season. **Rosalie Parente** is our convenor and she can be reached at 905.856.6936 for more detailed information.

ART/SKETCH GROUP - The sketch group is looking into the possibility of attending one of the figure drawing groups around town during the bad weather. There are several and they are on a pay-as-you-come basis. In December they attended the Modigliani show at AGO which they found well worth seeing. If you are interested in joining them call **Anita Davies** at 416.531.3408 to find out when they will meet and where they will plan to go. They meet on the first Thursday of the month and plan to be out February 3, March 3, and April 7. ♦

TEXTILE MUSEUM OF CANADA

The Textile Museum of Canada in downtown Toronto is exclusively devoted to contemporary and ethnographic textile works. The scope of textiles reaches into the fields of art, craft, economics, history, science, and geography.

To volunteer at the museum is a unique opportunity to become connected with a vibrant community. Because it is a small organization, volunteers find that they are truly involved in the life of the museum. Although there are positions in the shop and at the reception desk, the real need is for educators to give tours to adult and student groups. Former teachers are excellent at this work. They may also have the appropriate skills for the library which is seeking assistance. Training is given to new volunteers. See our website: www.textilemuseum.ca. For further information please call 416.462.1626. **Beverly Baird Lane** ♦

DAY TRIPS, 2005 ~ Jack DeGroot

A number of enjoyable daytrips have been lined up for the coming season. Each outing includes transportation by comfortable motor coach, two meals and a theatre ticket. The cost quoted is all inclusive. Each performance is a matinee. Contact the person listed with the particular Festival to reserve. If your booking is firm, please forward a deposit of \$40.00/person (*payable to CLUB 16*) to **Jack DeGroot**, 19 Elmview Drive, Scarborough ON MIN 2W3.

ORDERING TICKETS BEGINS on Tuesday, February 1, 2005 at 8.00am.

<i>EVENT</i>	<i>PRODUCTION</i>	<i>COST</i>
DRAYTON FESTIVAL		
Wednesday, May 4 at Drayton	<i>Oklahoma</i>	\$ 90.00
Thursday, June 9 at Penetanguishene	<i>42nd Street</i>	\$ 90.00
<i>For Reservations call Susan Booker at 416.267.2418</i>		

STRATFORD FESTIVAL		
Thursday, May 19 in Festival theatre	<i>Hello Dolly</i>	\$100.00
Tuesday, May 24 in Avon theatre	<i>Into The Woods</i> (music by Sondheim)	\$100.00
<i>For Reservations call Jack DeGroot at 416.691.3046</i>		

SHAW FESTIVAL (Niagara-on-the-Lake)		
Tuesday April 19	<i>Gypsy</i>	\$ 95.00
Friday, September 23	<i>Major Barbara</i>	\$ 95.00
<i>For Reservations call Mary Ann Fedchak at 905.624.4316</i>		

Other productions including *Cat on a Hot Tin Roof*; *You Never Can Tell* and *Lend Me a Tenor* will be listed in the next newsletter and can be ordered then. ♦



TOP 25 MOVIES OF 2004

It's time to look back and reflect on the state of film-making in 2004. Certainly we had our share of stinkers, movies that were horrendous disappointments with *'The Village'* being at the top of that list. On the brighter side, we had a great many films from all genres to cheer about. In putting together this list. I have chosen films that have amazed me, moved me, provoked me, excited me, and made me rethink previously held misconceptions and stereotypes. I was taken to South America, the wine country of California, the dark streets of Moscow, 19th century England and France, and Ancient Greece and Babylon. I flew in the air with a conflicted superhero, an eccentric billionaire aviator, and an invented boy who would never grow up. I learned about the hypocrisy of war and politicians, the sickening greed of the corporate sector, bullying amongst reckless and thoughtless adolescents, the consequences of overweening ambition, and relationships that are toxic and destructive. I was reminded about the preciousness of love, friendship, romance, sex, and redemption, from youth to old age. This was a remarkable year at the movies with incisive, soaring performances, involving stories and themes, and great special effects (when needed to serve the story). *'Kinsey'* was my top film, not only because of the vulnerable and graceful performances of Liam Neeson and Laura Linnet, with Bill Condon's creative direction and editing, but also because Professor Kinsey's message of the importance of accepting and understanding sexual diversity is as relevant today as it was fifty years ago. For those of you who haven't seen these movies, you have a lot of wonderful hours awaiting you at the video shops in 2005. Enjoy!

John Borovilos

- | | |
|--|-----------------------------|
| 1. Kinsey | 14. Mean Creek |
| 2. The Aviator | 15. Monster |
| 3. Eternal Sunshine of the Spotless Mind | 16. Spiderman 2 |
| 4. Million Dollar Baby | 17. The Barbarian Invasions |
| 5. Ray | 18. Vanity Fair |
| 6. Sideways | 19. Collateral |
| 7. Fahrenheit 911 | 20. Saved |
| 8. Motorcycle Diaries | 21. Closer |
| 9. Alexander | 22. The Notebook |
| 10. The Bourne Supremacy | 23. Supersize Me |
| 11. Vera Drake | 24. Maria Full of Grace |
| 12. Finding Neverland | 25. Shattered Glass |
| 13. In America | |

NOTE: Your editor welcomes submissions. See our back page for details.

RTO/ERO TORONTO DISTRICT 16 ACTIONS

Aside from the regular operational business, your executive:

1. Approved the purchase of an electronic projector at a cost of \$2500.
2. Heard that the RTO/ERO provincial organization is trying to replace the former joint OTF/RTO Retirement Planning Workshops which OTF is not now supporting; and, that local districts will be involved.
3. Discussed the concept of the Hensen Trust as it relates to the Ontario Teachers' Pension Plan
4. Approved the balance of rentals paid to St. Margaret's Church for 2004.
5. Approved a recognition program for members turning 75 in a given year.
6. Were asked to inform the Past President (in charge of elections) of intentions to serve on the Executive for 2005/06.
7. Considered the concept of a joint 4-district (16, 22, 23, 24) social.
8. Received a Treasurer's report indicating assets of \$56 415.13.
9. Approved a donation of \$100 to the Gideon Society in memory of Ann Fraser.


RTO/ERO PROVINCIAL ACTIONS

The following are recent actions of your provincial executive:

1. Agreed NOT to take action on RTO/ERO support for works in developing countries. (This will be left to individual districts to decide on their own.)
2. Received a general presentation on Governance - Integrity, Accountability, Transparency.
3. Maintained commitment to long-range goals: Service to Members; Marketing RTO/ERO; Expanding relationships; Corporate structure; and, Financial Accountability.
4. Requested that the Retired Women Teachers of Ontario remove reference to their benefits plans in their *Renaissance* ad (RWTO chose to withdraw the ad completely). The District 16 Executive is questioning this decision.
5. Hired a new Pension & Benefits Officer, **Ron Robert** (former AEFO and OTF president with a background of responsibility for teachers' pensions.
6. Approved a training session for District Treasurers in 2005.

ONTARIO PROVINCIAL EDUCATION NETWORK ~ When members of the Provincial Executive and senior staff met with **Gerard Kennedy, Minister of Education** last August, we were informed about the Ontario Provincial Education Network (OPEN). *The Minister encouraged interested RTO/ERO members to join OPEN*, which is an "email network dedicated to opening up public policy decisions in order to sustain excellence in public

Continued Next Page



Act II Studio presents

*"Act II Studio" is a Seniors' Education Program
in the G. Raymond Chang School of
Continuing Education ~ Ryerson University*

Scenes of love, lunacy & lechery
by William Shakespeare

Ryerson Theatre School
44 Gerrard St. E (2nd floor - stairs only)

A Day at the Bazaar

February 24, 25 & 26, 2005
7:30pm: Thursday, February 24/Friday, February 25
2:00pm: Friday, February 25
4:00pm: Saturday, February 26

General Admission \$10 Seniors & Groups \$8
Tickets at the door or reserve at the office before February 24
416.979.5000 x6297
Reservations recommended for Saturday performance

TPSPA RETIREES

A group of retirees of the former Toronto Public School Principals' Association (TPSPA) have expressed an interest in reactivating the **telephone relay system** that once kept us informed of all significant events in each other's lives. The more modern version is via email.

Steve Koning, Valerie Mah and **Arlene Freeman** have this list underway. Should you wish to be added to either the phone or email list, please contact Steve (steven@koning.ca), Val, Arlene, or myself. Contact data is in your current RTO/ERO District 16 Directory (September, 2004 Newsletter).

Any email list will not be used for "spam". Announcements will be sent after being virus-checked. If you know of TPSPA retirees who live in other districts, please share this message.

On a related matter, there is a possibility of holding a TPSPA **Reunion Luncheon** in the Spring of 2005 when the 'snowbirds' have returned and the cottagers are still in town. If this interests you, contact me (416.424.1298) with your thoughts and give us any brainwaves you have regarding a suitable location and your willingness to assist.

Paul Rowney ♦

Drive carefully. It's not only cars that can be recalled by their maker.

Political Action Continued From Previous Page

evidence in order to ensure a guilty verdict for someone they are convinced has committed the crime.

Ethics has been at the forefront of Canadian political discussion the last few years. The appointment of an Ethics Commissioner for the Canadian government is an effort to address problems of non-ethical behaviour on the part of Ministers and members of parliament. The Gomery Inquiry into the sponsorship scandal is revealing interesting insights into the workings of government bureaucracies. Public servants are sometimes placed into situations where they have to obey political masters or lose their careers. Whistle-blower legislation is being drafted, though this as well is fraught with difficulties. Locally, the mismanagement of the contract for computer services by City Hall has shown the need for vigilance by City Council. Questionable accounting practices by Nortel and Enron, have raised questions about the accountability of the Boards of Directors of publicly owned companies. Milton Friedman, the economist, suggested that the primary obligation of companies was wealth maximization and that obligations to stockholders were to be defined by law, prevailing ethical customs and good public relations. Cutting ethical corners, which many have come to believe is at least sometimes the price that tough minded business people have to pay to compete successfully, can backfire resulting in serious public relations costs and financial penalties.

Globalization has provided countries with an incentive to engage in “regulatory competition”. Some countries attract investment by promising minimal labour and environmental standards. Free trade agreements such as NAFTA and the WTO which regulate international commerce, often bar the ability of the nation state to enact legislation in areas subject to those agreements. Thus much of the activity of multinational companies is beyond the effective reach of any country’s individual legal system.

It does appear that we find ourselves in ethical dilemmas. Perhaps, this shall always be the case. Human behaviour is complex and human relationships are complicated. But they cannot be founded on greed alone. It is interesting that the United States, the world leader of capitalism and multinational corporations, has elected a government which promises less regulation of industry, fewer environmental standards and has no safeguards for its own labour pool. The American people voted for “family values” as if the government could somehow promise them “good behaviour”. They will be sadly disappointed. A government cannot legislate morality; it can only make some behaviours illegal.

Why does our government approve drugs that harm but won't approve the medical use of marijuana that can help with minimal side effects?

Continued from Previous Page

education in this province. Members are kept up to date and may be asked for advice on important education developments, policies and events”. If your District is interested in participating in this network, you can join OPEN by visiting: www.edu.gov.on.ca/tools/eduministerleng/openlist. ♦

RTO/ERO TORONTO DISTRICTS ACTIONS

1. Operates a joint website with Districts 16, 22, 23, 24 at www.rtoerotorontodistricts.org. District 16 Members are encouraged to peruse the Newsletters and activities of our neighbours - there may be something that interests you.
2. Will consider the joint sponsorship of local Toronto Retirement Planning Workshops.
3. Approved the purchase of Toronto-based recruitment materials for distribution to the Toronto Catholic and Public school boards. ♦

PENSION TIPS & TIDBIT

In 2001, a number of changes were made to pension benefits. One opportunity at the time was to select an option for a 10-year pension guarantee by taking a nominal reduction to one’s pension - automatic, at no cost, for single pensioners. If they die within the period of the pension guarantee, their survivor or estate will receive the amount of their pension for the balance of the period. Of course, in the appropriate Will, that balance can be directed, as can any asset, to a family member, friend, charitable organizations, etc. ♦





POLITICAL ACTION ~ Pat Carson, Chair

ETHICS ~ Produced by the Political Action Committee

The term ethics derives from the ancient Greek ethos, meaning moral character. Mores, from which morality is derived, meant social rules or inhibitions within the society of the Greek demos. Today, morality refers to an individual's inner character and the choices that one makes. It is more reflective of a society where individual freedom of action and behaviour is of utmost importance. The term, Ethics, is used to determine what is *good*, both for the individual and for the society as a whole. Defining what is *good*, means dealing with conflicting priorities of individuals versus the whole. *Goodness* has to be determined by the results of the action or the means by which results are achieved.

There is no short supply of philosophers that have dealt with ethics. The ancient Greeks, including the Sophists, Socrates, Plato, Aristotle, Epicurus and the stoics, all developed theories of ethics. The Hebrew Bible, the New Testament and the later writings of Maimonides and St. Thomas Aquinas began the debate between ethics based on natural law and divine law. Modern Western philosophy is based on Hobbes, Locke, Hume, and Kant, followed by the utilitarians, Bentham and John Stuart Mill.

Applied ethics deals with controversial issues, which often bear directly on public policy. For example the following would be questions of applied ethics: "Is euthanasia ever moral?"; "What are the ethical underpinnings of affirmative action policies?" Some questions do not necessarily deal with public policy: "Is lying always wrong? If not, when is it permissible?"

Given the fact that we have had at least 4000 years of philosophical debate about what is and what is not ethical behaviour, it seems hard to believe we still can't seem to get it right. Yet, human actions and behaviours change over time. New technologies bring new ethical questions and reasonable people even if they espouse the same ethical principles can disagree about how these principles ought to apply. Ethical questions resulting from the use of the Internet are just beginning to emerge and include issues such as downloading "free" music, and selling and buying stocks with "inside" information. The political arena has lately had its share of problems. When public officials abuse the trust that is placed in them in order to provide themselves or their friends with special benefits, or to achieve personal goals in violation of the principles of equality and respect, we say they have acted unethically. Some public officials justify unethical practices as being necessary to achieve good results. This is often called the "over zealous syndrome". Police officers can falsify

Continued Next Page

Minding Your Money continued from Page 11

will face in the near future. Each year that you contribute, the federal government provides a Canadian Education Saving Grant (CESG) of 20% on the first \$2,000 of the money that you contribute that year. This grant is invested in a fund of your choice. When RESP money is withdrawn, it is taxed in the hands of the beneficiary, who will have a much lower tax rate than the contributor. Not all RESPs are alike! See me for more information. Grandparents reign supreme when it comes to RESPs. Only grandparents may set up a family RESP that includes children from different families. This is because there must be a direct blood relationship between the contributor and the beneficiary and only grandparents have that relationship.

Tax Efficiency: CCRA taxes different investment returns at different rates. Capital gains are taxed at 50% of reported value, dividends at 67% and interest income at 100%. Thus, investors would retain the following amounts of a \$1,000 investment return: capital gains \$800, dividends \$733 and interest \$600. Bonds, CSBs, GICs, T-Bills, etc. pay returns as interest, so are the least tax efficient form of investing. The *effective rate of return* is more important than the published rate of return when investing in non-sheltered securities.

Trusts: Formal trusts are expensive to set up and benefit wealthy investors more than average ones. However, people are winning lotteries and receiving large inheritances and are asking about this tax-saving strategy. If your estate (excluding your primary residence) is worth \$1 million or more, then you might want to consider trusts as part of your tax saving strategies. There are many types of trusts, each set up for a specific purpose, e.g. testamentary, inter vivo. Contact an estate planning specialist lawyer for more information. Remember that a trust is merely the container that holds your assets. You still require the help of a licenced, independent financial advisor to assist you in investing those assets.

Editor's Note re Minding Your Money: Chuck Carr is a certified income tax specialist; licenced, independent, mutual fund advisor; and retirement planning specialist. He was an auditor in chartered accountancy before becoming a teacher. He is willing to assist if you have questions about finances, taxes or managing retirement. There is no charge for this service. For a fee, he will process income tax returns.

NOTE: By the time you read this, you should be able to obtain your RTO/ERO 2004 Tax Tips - just phone 416.962.9463 (also on our website when available).

*Although commonly advised that eggs are bad for you and fish is good,
an egg from a hen raised on flax is good for you
while a fish on a diet of methylmercury in Lake Ontario is not.*

MINDING YOUR MONEY ~ Chuck Carr

Annual Tax Tips

File It Or Lose It!: Many taxpayers who have no taxes payable do not file a tax return. This is most unwise! Not only do they lose the GST and Ontario tax rebates that are available to low/no income taxpayers, but, if they are part of a family, (including common law and same gender couples) they prevent the transferring of tax credits to the higher-income taxpayer. If you have a child/grandchild 16 years or older, that child should submit a tax return to claim the Ontario Tax Credit and, if 19 years old, the GST rebate as well. Failing to file a tax return also complicates the tax return for the year of death.

Income Splitting: Income splitting (including tax credit transfers) is probably the most fertile area for tax reduction. You will be amazed at the number of items that may be transferred among family members, *after* they are no longer needed to reduce the lower-income taxpayer's *Tax Payable* (Line 435) to zero. Such transferable items include: Age Amount, Attendant Costs, Charitable Donations, Child Tax Credit, CPP, Disability Amount, Education Amount, GST Credit, Medical Expenses, Pension Amount, Political Donations, Provincial Credits, Spousal Amount, Tuition Fees and Canadian Taxable Dividends Credit.

Lending money to a family member is an excellent way of splitting income. However, it must be done very carefully with meticulous records kept or CCRA might disallow the loan and attribute the income earned back to the lender. Said simply, a family member, usually the highest income earner, may lend money to another family member to invest. A formal contract must be drawn up and the CCRA prescribed rate of interest charged. The income from investing the money received as a loan is reported and taxes paid on that amount by the family member who received the loan. The interest received from the loan must be reported by the lender. The reference for this tax strategy is CCRA Interpretation Bulletin IT-510 and IT 511.

Charitable Donations: Charitable donations and medical expenses merit special attention. Both may be claimed by *either* spouse, and, in addition, have special characteristics. Charitable donations may be accumulated for up to five years and claimed up to 75% of Net Income (100% in the year of death). Choose the claimant who will provide the better *family* tax credit.

Continued on Page 10

Minding Your Money continued from Page 9

For people who are single with no relatives or dependants and who would like to sponsor a charity of their choice, contact the Canadian Association of Gift Planners at www.cagptoronto.org or for more details or call Linda Pearson at 416.978.2811. The issue here is donating to charity and gaining a 100% of taxable income deduction. This significantly reduces Ontario probate fees as well as taxes.

Medical Expenses: Medical expenses may be claimed for *any* 12 month period ending in the tax year. This allows taxpayers to choose the most costly 12 months to claim expenses, e.g. If a taxpayer experienced large medical expenses from July to September in 2XXX, he/she could designate July 1, 2XXX to June 30, 2XXY as the fiscal year for medical expenses. **Note:** Only expenses that have not been reimbursed are eligible, and the total of such expenses must exceed the *lesser* of \$1,728 or 3% of Net Income to generate a credit. Eligible expenses include premiums paid to non-governmental, medical or hospital care plans in 2003, (e.g. your portion of your Health Benefits plan) and any travel insurance that you have paid. Don't forget the \$100 deductible you pay if you are 65 or over and the deductible portion of all prescriptions. Johnson Inc. provides RTO members with a totaled summary of all deductibles.

Claiming Tuition Fees: Students attending post secondary education and students who have been IPRCed may claim tuition/tutoring fees on their income tax returns. In each case you will need to submit either a T2202A from the educational institution or a copy of the IPRC letter that confirms that your child is exceptional. For students attending university outside Canada, obtain two forms from CCRA – *Education Amount Certificate (T2202E)* and *Tuition Certificate – University Outside Canada (TL11A)*. Be sure to instruct the university to complete column C (Number of months for full time credit) on the Education Amount Certificate. In all cases, the children must submit their own tax returns and complete the back of the T 2202A/TL11A form to transfer their unused tuition fee and education amount to the higher earning taxpayer. An accompanying letter to CCRA to explain the T2202E and TL11A forms would help in processing these forms.

Long Term Tax Planning for Young Children: Parents with children or grandchildren, nieces or nephews eight years or older may wish to engage in long-term tax planning to reduce taxes in both the short and long term. Said simply, the concept involves attributing money to children eight years or older, assigning tasks that they must perform to *earn* this money and keeping records

on how the money is spent. The children submit tax returns starting at age eight and begin building up *unused* RRSP room that will be used later when they earn money to help pay for their post secondary education. When the post secondary aged children's income exceeds their personal amount deduction and they have to pay taxes, the children buy just enough RRSPs to reduce their taxes payable to zero and then may transfer their tuition fees and education amount to the higher tax-paying parent.

Disability Credit: This is available to you (your spouse, relative or loved one) if you have experienced a severe trauma (e.g. heart attack, stroke, Alzheimer's) or severe health deterioration that leads to an *enduring disability*. The tax payer must be markedly restricted all or most of the time in hearing, seeing, speaking, walking, thinking, loss of bladder or bowel control, ability to dress, or feed oneself, perceive, think or remember to be eligible for a disability credit. Have a CCRA form T2201 signed by a qualified medical doctor, optometrist, audiologist, psychologist or occupational therapist.

Attendant Care Credit: Retirement home residents, who have had a T2201, Disability Tax Credit form signed, may now claim up to an additional \$10,000 for attendant care credits on top of their medical expenses.

Tax Shelters: Tax shelters are investment vehicles that defer taxes until you withdraw money from the shelter. Common tax shelters include RRSPs, RRIFs and RESPs. A *sheltered* investment of \$10,000 returning 8% for 25 years in a 40% tax bracket will be worth \$68,485. An unsheltered investment of \$10,000 returning 8% for 25 years in a 40% tax bracket will be worth \$32,387. Maximize your RRSPs. Tell your children.

RRSPs: RRSPs represent the single most effective method of reducing taxes payable. RRSP contributions provide a dollar-for-dollar reduction in taxes payable. At the same time, your RRSP investments compound exponentially because they are sheltered from taxation. It is a serious investment error not to maximize RRSP contributions. RRSPs *defer* income taxes until a later date when your marginal tax rate is lower. If you have unused RRSP contribution room, use it up before you turn 69 and are unable to contribute to an RRIF.

RESPs: Registered Education Saving Plans (RESPs) provide excellent vehicles to shelter your investments while you are saving to help pay for the exorbitant, post-secondary tuition fees that your children, grandchildren, nieces or nephews

Continued on Page 12

Senior Friendly	416.351.0095
Seniors' Info Line	1.888.910.1999
The Co-operators Insurance	1.800.265.2662
Traffic Safety - Ontario Provincial Police	416.235.4981
Toronto Traffic Services	418.808.1900
Volunteer Centre of Toronto	416.981.6888

WEBSITES OF INTEREST

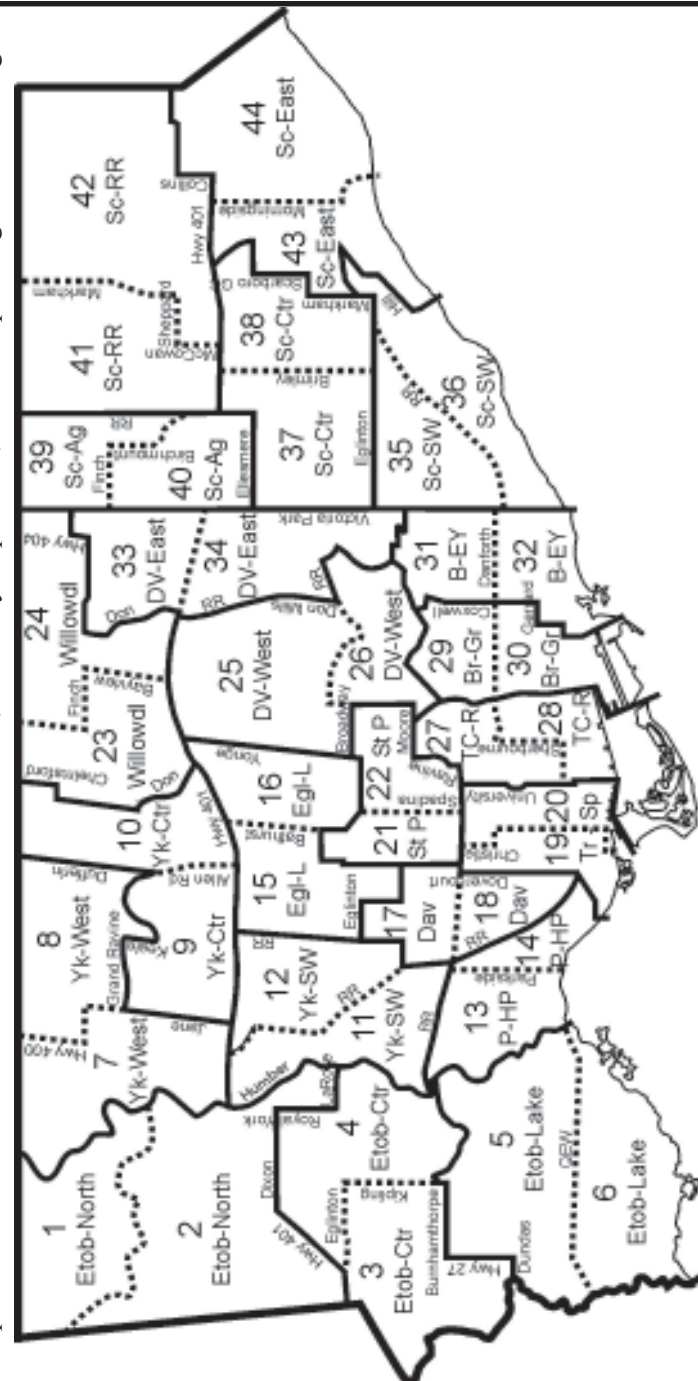
Alzheimer Canada	www.alzheimer.ca
Arthritis Society	www.arthritis.ca
Canada Pension Plan & Old Age Security	www.sdc.gc.ca
Canadian Cancer Society	www.cancer.ca
Canadian Diabetes Association	www.diabetes.ca
Canadian Hearing Society	www.chs.ca
Canadian Hospice Palliative Care Association	www.chpca.net
Canadian National Institute for the Blind	www.cnib.ca
Caregiver Network	www.caregivor.on.ca
Crohn's and Colitis Foundation of Canada	www.cffc.ca
Division of Aging and Seniors Government of Canada Programs and Services	www.canada.gc.ca
Heart and Stroke Foundation of Canada	www.heartandstroke.ca
Parkinson Foundation of Canada	www.parkinson.ca
Royal Canadian Legion	www.legion.ca
Seniorbusters (support info)	www.phonebusters.com
211 Toronto	www.211toronto.ca
Ombudsman Ontario	www.ombudsman.on.ca
Ontario Ministry of Health and Long Term Care	www.health.gov.on.ca
Ontario Securities Commission	www.osc.gov.on.ca
Toronto Transit Commission	www.ttc.ca
Veteran's Affairs Canada	www.vac-acc.gc.ca
The Co-operators	www.cooperators.ca
Volunteer Centre of Toronto	www.volunteertoronto.on.ca

OTHER IMPORTANT NUMBERS

Community Service ~ 211	Sexual Assault Victims ~ 416.597.8808
Toronto Police Service (Non-Emergency) ~ 416.808.222	Alcoholics Anonymous ~ 416.487.5591
Poison Information ~ 416.813.5900	Distress Centres ~ 416.408.4357
Assault Victims ~ 416.863.0511	Kids Help Phone ~ 1.800.668.6868
	Telehealth Ontario ~ 1.866.797.0000

Your CITY OF TORONTO Political Representatives

In a democratic society, the communication of citizens' points-of-view to elected representatives is vital. The information in this insert will assist you. Note that the Federal Ridings, because of redistribution, do not now match exactly Toronto Wards as the Provincial Ridings do. Adding the new Federal ridings to the map would have made it most complicated. Ward numbers have been inserted to match, as closely as possible, the corresponding Federal riding.



CITY COUNCILLORS

TDSB TRUSTEES

**Ward 1
Etobicoke North**
Suzan Hall
City Hall
C54-100 Queen Street W
Toronto, M5H 2N2
416.392.0205
C.O.* 416.392.4255
councillor_hall@toronto.ca

**Ward 3
Etobicoke Centre**
Doug Holyday
City Hall
B29-100 Queen Street W
Toronto, M5H 2N2
416.392.4002
councillor_holyday@toronto.ca

**Ward 5
Etobicoke-Lakeshore**
Peter Milczyn
City Hall
C51-100 Queen Street W
Toronto, M5H 2N2
416.392.4040
councillor_milczyn@toronto.ca

**Ward 7
York West**
Giorgio Mammoliti
City Hall
B27-100 Queen Street W
Toronto, M5H 2N2
416.395.6401
councillor_mammoliti@toronto.ca

**Ward 9
York Centre**
Maria Augimeri
City Hall
C53-100 Queen Street W
Toronto, M5H 2N2
416.392.4021
C. O. 416.395.6405
councillor_augimeri@toronto.ca

**Ward 2
Etobicoke North**
Rob Ford
City Hall
C40-100 Queen Street W
Toronto, M5H 2N2
416.397.9255
*C.O. = Constituency Office
councillor_ford@toronto.ca

**Ward 4
Etobicoke Centre**
Gloria Lindsay Luby
City Hall
B38-100 Queen Street W
Toronto, M5H 2N2
416.392.1369
councillor_lindsay_luby@toronto.ca

**Ward 6
Etobicoke-Lakeshore**
Mark Grimes
City Hall
C48-100 Queen Street W
Toronto, M5H 2N2
416.397.9273
councillor_grimes@toronto.ca

**Ward 8
York West**
Peter Li Preti
City Hall
C41-100 Queen Street W
Toronto, M5H 2N2
416.392.0201
councillor_lipreti@toronto.ca

**Ward 10
York Centre**
Mike Feldman
City Hall
A22-100 Queen Street W
Toronto, M5H 2N2
416.392.1371
C. O. 416.395.6407
councillor_feldman@toronto.ca

**Ward 1
Etobicoke North**
Stan Nemiroff
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3077
Stan.Nemiroff@tdsb.on.ca

**Ward 2
Etobicoke Centre**
John Campbell
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3106
john.campbell@tdsb.on.ca

**Ward 3
Etobicoke-Lakeshore**
Bruce Davis
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.393.1972
bruce.davis@tdsb.on.ca

**Ward 4
York West**
Stephnie Payne
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.2441
stephnie.payne@tdsb.on.ca

**Ward 5
York Centre**
Sheine Mankovsky
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.2431
sheine.mankovsky@tdsb.on.ca

**Scarborough—Rouge River
Wards 41, 42**

Hon. Alvin Curling (Lib)
Constituency
22 - 589 Middlefield Rd.
Toronto, ON M1V 4Y6
416.297.5040
acurling.mpp.co@liberal.ola.org

**Scarborough East
Wards 43, 44**

Hon. Mary Anne V. Chambers (Lib)
Constituency
20 - 4630 Kingston Rd
Toronto, ON M1E 4Z4
416.281.2787
machambers.mpp.co@liberal.ola.org

**Scarborough-Rouge River
Wards 41, 42**

Derek Lee (Lib)
Riding Office
119-4800 Sheppard Ave East
Toronto, M1S 4N5
416.298.4224
Lee.D@parl.gc.ca

**Scarborough-Guildwood
Wards 36, 38, 43**

John McKay (Lib)
Riding Office
12 - 4630 Kingston Road
Toronto, M1E 4Z4
416.283.1226
McKay.J@parl.gc.ca

**Pickering-Scarborough East
Wards 43, 44**

Dan McTeague (Lib)
6758 Kingston Road, Suite 3
Toronto, M1B 1G8
416.287.0110
McTeague.D@parl.gc.ca

INFORMATION ~ TORONTO AREA

Source: Safe Seniors Calendar 2005, produced by Bringing Awareness of Senior Safety Issues to the Community (BASSIC) ~ www.bassic.ca

Access Toronto	416.338.0338
CHATS (Community Home Service for Seniors)	1.877.952.4287
Driver Re-testing (ON Ministry of Transportation)	416.235.2999
Toronto Police	416.808.7040
Falls Prevention - Toronto Health Connection	416.338.7600
Fire Safety - Toronto	416.338.9050
Frauds - Toronto Police Service	416.808.7300
Telemarketing - Fraud & Identity Theft contact Phonebusters	1.888.495.8501
Project Senior (Toronto Fraud Squad)	416.808.7319
Home Owner/Auto Insurance (Insurance Bureau of Canada)	1.800.387.2880
Ministry of Consumer & Business Services	1.800.268.1142
Ministry of Transportation	1.800.268.4686
Ontario Network for The Prevention of Elder Abuse	416.978.1716
Royal Canadian Legion	905.841.7999
Senior Pedestrian Safety "Daredevil"	416.480.5912

Ward 41
Scarborough-Rouge River
 Bas Balkissoon
 City Hall
 A10-100 Queen Street W
 Toronto, M5H 2N2
 416.392.1375
 councillor_balkissoon@toronto.ca

Ward 43
Scarborough East
 David Soknacki
 City Hall
 C52-100 Queen Street W
 Toronto, M5H 2N2
 416.392.4008
 councillor_soknacki@toronto.ca

Ward 42
Scarborough-Rouge River
 Raymond Cho
 City Hall
 B23-100 Queen Street W
 Toronto, M5H 2N2
 416.392.4076
 councillor_cho@toronto.ca

Ward 44
Scarborough East
 Gay Cowbourne
 City Hall
 B33-100 Queen Street W
 Toronto, M5H 2N2
 416.392.1373
 councillor_cowboume@toronto.ca

Ward 21
Scarborough Rouge River
 Noah Ng
 Education Centre
 5050 Yonge Street
 Toronto, M2N 5N8
 416.397.3096
 noah.ng@tdsb.on.ca

Ward 22
Scarborough East
 Patrick Rutledge
 Education Centre
 5050 Yonge Street
 Toronto, M2N 5N8
 416.397.3071
 patrick.rutledge@tdsb.on.ca

TRUSTEES ~ Toronto Catholic District School Board

Ward 1 (Etobicoke)
 Joseph Martino
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3401
 joseph.martino@tcdsb.org

Ward 2 (Etobicoke)
 Ann Andrachuk
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3402
 ann.andrachuk@tcdsb.org

Ward 3 (North York)
 Sal Piccininni
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3403
 sal.piccininni@tcdsb.org

Ward 4 (North York)
 Mary Cicogna
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3404
 mary.cicogna@tcdsb.org

Ward 5 (North York)
 Maria Rizzo
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3405
 maria.rizzo@tcdsb.org

Ward 6 (York)
 Christine Nunziata
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3406
 christine.nunziata@tcdsb.org

Ward 7 (Scarb/NY)
 John Del Grande
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3407
 john.delgrande@tcdsb.org

Ward 8 (Scarborough)
 Oliver Carroll
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3408
 oliver.carroll@tcdsb.org

Ward 9 (Toronto)
 Catherine LeBlanc-Miller
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3409
 catherine.leblanc-miller@tcdsb.org

Ward 10 (Toronto)
 Barbara Poplawski
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3401
 barbara.poplawski@tcdsb.org

Ward 11 (East Yk/Tor)
 Angela Kennedy
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3411
 angela.kennedy@tcdsb.org

Ward 12 (Scarborough)
 Paul Crawford
 80 Sheppard Avenue East,
 Toronto, M2N 6E8
 416.512.3412
 paul.crawford02@tcdsb.org

ONTARIO MLAs

Etobicoke North
Wards 1, 2
 Shafiq Qaadri (Lib)
 Constituency
 823 Albion Rd.
 Toronto, ON M9V 1A3
 416.745.2859
 sqaadri.mpp.co@liberal.ola.org

Etobicoke Centre
Wards 3, 4
 Donna Cansfield (Lib)
 Constituency
 4800 Dundas St W
 Toronto, ON M9A 1B1
 416.234.2800
 dcansfield.mpp.co@liberal.ola.org

Etobicoke-Lakeshore
Wards 5, 6
 Laurel Broten (Lib)
 Constituency
 2731 Lake Shore Blvd W
 Toronto, ON M8V 1G9
 416.259.2249
 lbrotten.mpp.co@liberal.ola.org

York West
Wards 7, 8
 Mario Sergio (Lib)
 Constituency
 38 - 2300 Finch Ave W
 Toronto, ON M9M 2Y3
 416.743.7272
 msergio.mpp.co@liberal.ola.org

York Centre
Wards 9, 10
 Hon. Monte Kwinter (Lib)
 Constituency
 539 Wilson Heights Blvd
 Toronto, ON M3H 2V7
 416.630.0080
 mkwinter.mpp.co@liberal.ola.org

MEMBERS of PARLIAMENT

Etobicoke North
Wards 1, 2
 Roy Cullen (Lib)
 Riding Office
 815 Albion Road
 Toronto, M9V 1A3
 416.747.6003
 Cullen.R@parl.gc.ca

Etobicoke Centre
Wards 3, 4
 Boris Wrzesnewskij (Lib)
 Riding Office
 140 Larose Avenue, Unit 14
 Toronto, M9P 3B2
 416.249.7322
 Wrzesnewskij.B@parl.gc.ca

Etobicoke-Lakeshore
Wards 5,6
 Hon. Jean Augustine (Lib)
 Riding Office
 656 The Queensway
 Toronto, M8Y 1K7
 416.251.5510
 Augustine.J@parl.gc.ca

York West
Wards 7, 8, 9
 Judy Sgro (Lib)
 Riding Office
 17-2201 Finch Ave West
 Toronto, M9M 2Y9
 416.744.1882
 Sgro.J@parl.gc.ca

York Centre
Wards 8, 9, 10
 Hon. Art Eggleton (Lib)
 Riding Office
 845 Wilson Ave
 Toronto, M3H 5W1
 416.638.3700
 Eggleton.A@parl.gc.ca

Ward 11
York South-Weston
Frances Nunziata
City Hall
C49-100 Queen Street W
Toronto, M5H 2N2
416.392.4091

councillor_nunziata@toronto.ca

Ward 13
Parkdale-High Park
Bill Saundercook
City Hall
C46-100 Queen Street W
Toronto, M5H 2N2
416.392.4072
C. O. 416.338.5165
councillor_saundercook@toronto.ca

Ward 15
Eglinton-Lawrence
Howard Moscoe
City Hall
B30-100 Queen Street W
Toronto, M5H 2N2
416.392.4027
councillor_moscoe@toronto.ca

Ward 17
Davenport
Cesar Palacio
City Hall
B37-100 Queen Street W
Toronto, M5H 2N2
416.392.7011
C. O. 416.392.0399
councillor_palacio@toronto.ca

Ward 19
Trinity-Spadina
Joe Pantalone
City Hall
C47-100 Queen Street W
Toronto, M5H 2N2
416.392.4009
councillor_pantalone@toronto.ca

Ward 12
York South-Weston
Frank Di Giorgio
City Hall
A8-100 Queen Street W
Toronto, M5H 2N2
416.392.4066
C. O. 416.395.6437
councillor_digiorgio@toronto.ca

Ward 14
Parkdale-High Park
Sylvia Watson
City Hall
A4-100 Queen Street W
Toronto, M5H 2N2
416.392.7919
councillor_watson@toronto.ca

Ward 16
Eglinton-Lawrence
Karen Stintz
City Hall
B32-100 Queen Street W
Toronto, M5H 2N2
416.392.4090
councillor_stintz@toronto.ca

Ward 18
Davenport
Adam Giambrone
City Hall
C42-100 Queen Street W
Toronto, M5H 2N2
416.392.7012
councillor_giambrone@toronto.ca

Ward 20
Trinity-Spadina
Olivia Chow
City Hall
C50-100 Queen Street W
Toronto, M5H 2N2
416.392.4044
councillor_chow@toronto.ca

Ward 6
York South-Weston
Elizabeth Hill
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3098

elizabeth.hill@tdsb.on.ca

Ward 7
Parkdale-High Park
Irene Atkinson
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3091
irene.atkinson@tdsb.on.ca

Ward 8
Eglinton-Lawrence
Howard Goodman
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.395.8403
howard.goodman@tdsb.on.ca

Ward 9
Davenport
Maria Rodrigues
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3069
maria.rodrigues@tdsb.on.ca

Ward 10
Trinity - Spadina
Chris Bolton
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3100
chris.bolton@tdsb.on.ca

ONTARIO MLAs

**Beaches—East York
Wards 31, 32**

Michael Prue (NDP)
Constituency
1821 Danforth Ave
Toronto, ON M4C 1J2
416.690.1032
mprue-co@ndp.on.ca

**Don Valley East
Wards 33, 34**

Hon. David Caplan (Lib)
Constituency
2062 Sheppard Ave E
Toronto, ON M2J 5B3
416.494.6856
dcaplan.mpp.co@liberal.ola.org

**Scarborough Southwest
Wards 35, 26**

Lorenzo Berardinetti (Lib)
Constituency
3005 Kingston Rd
Toronto, ON M1M 1P1
416.261.9525

lberardinetti.mpp.co@liberal.ola.org

**Scarborough Centre
Wards 37, 38**

Brad Duguid (Lib)
Constituency
204 - 2075 Lawrence Ave E
Toronto, ON M1R 2Z4
416.615.2183
bduguid.mpp.co@liberal.ola.org

**Scarborough—Agincourt
Wards 39, 40**

Hon. Gerry Phillips (Lib)
Constituency
204 - 4002 Sheppard Ave E
Toronto, ON M1S 4R5
416.297.6568
gphillips.mpp.co@liberal.ola.org

MEMBERS of PARLIAMENT

**Beaches-East York
Wards 31, 32**

Hon. Maria Minna (Lib)
Riding Office
1912 Danforth Ave
Toronto, M4C 1J4
416.467.0860
Minna.M@parl.gc.ca

**Don Valley East
Wards 33, 34**

Yasmin Ratansi (Lib)
Riding Office
220 Duncan Mills Road, Suite 211
Toronto, M3B 3J5
416.443.0623
Ratansi.Y@parl.gc.ca

**Scarborough Southwest
Wards 35, 36**

Tom Wappel (Lib)
Riding Office
1B-462 Birchmount Road
Toronto, M1K 1N8
416.261.8613

Wappel.T@parl.gc.ca

**Scarborough Centre
Wards 37, 38**

John Cannis (Lib)
Riding Office
211-1450 Midland Ave
Toronto, M1P 4Z8
416.752.2358
Cannis.J@parl.gc.ca

**Scarborough-Agincourt
Wards 39, 40**

Jim Karygiannis (Lib)
Riding Office
206-2850 Finch Ave East
Toronto, M1T 3T6
416.321.5454
Karygiannis.J@parl.gc.ca

CITY COUNCILLORS**TDSB TRUSTEES**

**Ward 31
Beaches-East York**
Janet Davis
City Hall
C57-100 Queen Street W
Toronto, M5H 2N2
416.392.4035
councillor_davis@toronto.ca

**Ward 33
Don Valley East**
Shelley Carroll
City Hall
A14-100 Queen Street W
Toronto, M5H 2N2
416.392.4038
councillor_carroll@toronto.ca

**Ward 35
Scarborough Southwest**
Gerry Altobello
City Hall
B25-100 Queen Street W
Toronto, ON M5H 2N2
416.392.0213
councillor_altobello@toronto.ca

**Ward 37
Scarborough Centre**
Michael Thompson
City Hall
B24-100 Queen Street W
Toronto, ON M5H 2N2
416.397.9274
councillor_thompson@toronto.ca

**Ward 39
Scarborough-Agincourt**
Mike Del Grande
City Hall
A1-100 Queen Street W
Toronto, M5H 2N2
416.392.1374
councillor_delgrande@toronto.ca

**Ward 32
Beaches-East York**
Sandra Bussin
City Hall
B28-100 Queen Street W
Toronto, M5H 2N2
416.392.1376
councillor_bussin@toronto.ca

**Ward 34
Don Valley East**
Denzil Minnan-Wong
City Hall
C55-100 Queen Street W
Toronto, M5H 2N2
416.397.9256
councillor_minnanwong@toronto.ca

**Ward 36
Scarborough Southwest**
Brian Ashton
City Hall
A11-100 Queen Street W
Toronto, M5H 2N2
416.392.4052
C. O. 416.396.7703
councillor_ashton@toronto.ca

**Ward 38
Scarborough Centre**
Glenn De Baeremaeker
City Hall
B31-100 Queen Street W
Toronto, M5H 2N2
416.392.0204
councillor_debaeremaeker@toronto.ca

**Ward 40
Scarborough-Agincourt**
Norm Kelly
City Hall
C43-100 Queen Street W
Toronto, M5H 2N2
416.392.4047
councillor_kelly@toronto.ca

**Ward 16
Beaches-East York**
Sheila Cary-Meagher
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.395.8413
sheila.cary-meagher@tdsb.on.ca

**Ward 17
Don Valley East**
Michael Coteau
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3086
michael.coteau@tdsb.on.ca

**Ward 18
Scarborough Southwest**
Gary Crawford
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.393.8815
gary.crawford@tdsb.on.ca

**Ward 19
Scarborough Centre**
Scott Harrison
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3104
scott.harrison@tdsb.on.ca

**Ward 20
Scarborough-Agincourt**
David Shory
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3066
david.shory@tdsb.on.ca

**York South—Weston
Wards 11, 12**

Hon. Joseph Cordiano (Lib)
Constituency
3 - 2277 Keele St
Toronto, ON M6M 3Z6
416.243.7984

jcordiano.mpp.co@liberal.ola.org

**Parkdale—High Park
Wards 13, 14**

Hon. Gerard Kennedy (Lib)
Constituency
2861 Dundas St W
Toronto, ON M6P 1Y9
416.763.5630

gkennedy.mpp.co@liberal.ola.org

**Eglinton—Lawrence
Wards 15, 16**

Mike Colle (Lib)
Constituency
2882 Dufferin St
Toronto, ON M6B 3S6
416.781.2395
mcolle.mpp.co@liberal.ola.org

**Davenport
Wards 17, 18**

Tony Ruprecht (Lib)
Constituency
1359 Davenport Rd
Toronto, ON M6H 2H5
416.535.3158

truprecht.mpp.co@liberal.ola.org

**Trinity—Spadina
Wards 19, 20**

Rosario Marchese (NDP)
Constituency
854 Dundas St W
Toronto, ON M6J 1V5
416.603.9664
marchese@ndp.on.ca

**York South-Weston
Wards 11, 12**

Alan Tonks (Lib)
Riding Office
2534 Keele Street
Toronto, M6L 2N8
416.656.2526

Tonks.A@parl.gc.ca

**Parkdale-High Park
Wards 13, 14**

Sarmite Bulte (Lib)
Riding Office
304-2333 Dundas St West
Toronto, M6R 3A6
416.952.0823

Bulte.S@parl.gc.ca

**Eglinton-Lawrence
Wards 15, 16**

Joseph Volpe (Lib)
Riding Office
511 Lawrence Ave West
Toronto, M6A 1A3
416.781.5583
Volpe.J@parl.gc.ca

**Davenport
Wards 17, 18**

Mario Silva (Lib)
Riding Office
1674 St Clair West
Toronto, M6N 1H8
416.654.8048

Silva.M@parl.on.ca

**Trinity-Spadina
Wards 19, 20**

Tony Ianno (Lib)
Riding Office
304-622 College Street
Toronto, M6G 1B4
416.533.2710
Ianno.T@parl.gc.ca

**Ward 21
St. Paul's**
Joe Mihevc
City Hall
B35-100 Queen Street W
Toronto, M5H 2N2
416.392.0208
councillor_mihevc@toronto.ca

**Ward 23
Willowdale**
John Filion
City Hall
B36-100 Queen Street W
Toronto, M5H 2N2
416.392.0210
C. O. 416.395.6411
councillor_filion@toronto.ca

**Ward 25
Don Valley West**
Cliff Jenkins
City Hall
A12-100 Queen Street W
Toronto, M5H 2N2
416.395.6408
councillor_jenkins@toronto.ca

**Ward 27
Toronto Centre-Rosedale**
Kyle Rae
City Hall
A5-100 Queen Street W
Toronto, M5H 2N2
416.392.7903
councillor_rae@toronto.ca

**Ward 29
Toronto-Danforth**
Case Ootes
City Hall
C45-100 Queen Street W
Toronto, M5H 2N2
416.392.4032
C. O. 416.397.4670
councillor_ootes@toronto.ca

**Ward 22
St. Paul's**
Michael Walker
City Hall
B26-100 Queen Street W
Toronto, M5H 2N2
416.392.7906
councillor_walker@toronto.ca

**Ward 24
Willowdale**
David Shiner
City Hall
B39-100 Queen Street W
Toronto, M5H 2N2
416.395.6413
councillor_shiner@toronto.ca

**Ward 26
Don Valley West**
Jane Pitfield
City Hall
A13-100 Queen Street W
Toronto, M5H 2N2
416.392.0215
councillor_pitfield@toronto.ca

**Ward 28
Toronto Centre-Rosedale**
Pam McConnell
City Hall
A7-100 Queen Street W
Toronto, M5H 2N2
416.392.7916
councillor_mcconnell@toronto.ca

**Ward 30
Toronto-Danforth**
Paula Fletcher
City Hall
C44-100 Queen Street W
Toronto, M5H 2N2
416.392.4060
councillor_fletcher@toronto.ca

**Ward 11
St. Paul's**
Josh Matlow
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3094
josh.matlow@tdsb.on.ca

**Ward 12
Willowdale**
Mari Rutka
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.395.8411
mari.rutka@tdsb.on.ca

**Ward 13
Don Valley West**
Gerri Gershon
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.2428
gerri.gershon@tdsb.on.ca

**Ward 14
Toronto Centre-Rosedale**
Sheila Ward
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.2571
sheila.ward@tdsb.on.ca

**Ward 15
Toronto-Danforth**
Rick Telfer
Education Centre
5050 Yonge Street
Toronto, M2N 5N8
416.397.3083
rick.telfer@tdsb.on.ca

**St. Paul's
Wards 21, 22**
Hon. Michael Bryant (Lib)
Constituency
803 St. Clair Ave W
Toronto, ON M6C 1B9
416.656.0943
mbryant.mpp.co@liberal.ola.org

**Willowdale
Wards 23, 24**
David Zimmer (Lib)
Constituency
Newtonbrook Plaza
3 - 5801 Yonge St
Toronto, ON M2M 3T9
416.733.7878
dzimmer.mpp.co@liberal.ola.org

**Don Valley West
Wards 25, 26**
Kathleen O. Wynne (Lib)
Constituency
146 Laird Dr, Suite 101
Toronto, ON M4G 3V7
416.425.6777
kwynne.mpp.co@liberal.ola.org

**Toronto Centre—Rosedale
Wards 27, 28**
Hon. George Smitherman (Lib)
Constituency
120 Carleton St. Suite 413
Toronto, ON M5A 4K2
416.972.7683
gsmitherman.mpp.co@liberal.ola.org

**Toronto—Danforth
Wards 29, 30**
Marilyn Churley (NDP)
Constituency
288 Danforth Ave
Toronto, ON M4K 1N6
416.461.0223
marilyn_churley-mpp@ontla.ola.org

**St. Paul's
Wards 21, 22**
Carolyn Bennett (Lib)
Riding Office
103-1650 Yonge St
Toronto, M4T 2A2
416.952.3990
Bennett.C@parl.gc.ca

**Willowdale
Wards 23, 24**
Hon. Jim Peterson (Lib)
Riding Office
806-5799 Yonge St
Toronto, M2M 3V3
416.223.2858
Peterson.J@parl.gc.ca

**Don Valley West
Wards 25, 26**
John Godfrey (Lib)
Riding Office
203-146 Laird Drive
Toronto, M4G 3V7
416.467.7275
Godfrey.J@parl.gc.ca

**Toronto-Centre
Wards 27, 28**
Bill Graham (Lib)
Riding Office
365 Bloor Street East, Suite 1805
Toronto, M4W 3L4
416.954.2222
Graham.B@parl.gc.ca

**Toronto-Danforth
Wards 29, 30**
Jack Layton (NDP)
Riding Office
1506 Danforth Avenue
Toronto, M4J 1N4
416.405.8914
Layton.J@parl.gc.ca