

## ~ 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.

Ev Bell	Margaret S. Gairns	Gladys Morton
Dorothy Chambers	Ronald Hughes	Dianne Pena
Dulcie A. Cunningham	Anna Maria Johns	Margaret Thompson
M. Jean Eccles	Mary I. Langford	Dorothy E. Willmot
Elizabeth Farley	Vera Lazar	Johnston Young

## 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. ♦

## 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](mailto: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



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Editor: Paul Rowney

416.424.1298

President: Bill Menagh

416.488.3372

[rtoero16news@aol.com](mailto:rtoero16news@aol.com)

[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

## PRESIDENT'S MESSAGE

You are reminded of District 16's Annual General Meeting on May 3 followed by our Spring Luncheon. Aside from the usual business we are offering the opportunity to hear from, and express your views to, Robert Lamoreux (Chair of the RTO/ERO Health Services and Insurance Committee - HS&IC) with support from representatives of Johnson Inc. We have already indicated that, with the cut-backs by the provincial government in health coverage and the picking up of those costs by the RTO/ERO Benefits Plans, there is a likelihood of increased premiums for 2006. The decision on this matter will be made at the RTO/ERO Fall Senate upon recommendation by the HS&IC. The level of premium increase will be based on the cost of general increases in health care, the additional coverage created by government cut-backs, and the potential addition of new coverage. Therefore, this is one of your opportunities to have some input to the decision. Note that our September Issue described the methods by which more formal input to RTO/ERO Benefits coverage could be had.

Last month we described some of the political aspects of RTO/ERO in its formation and current activities at the provincial level. Here are some internal political issues that may or may not affect District 16. *Continued on Page 2.*

## 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 ~ 2005

Executive Meetings ~ .....	April 14, May 12, June 9
Newsletter Deadline ~ .....	May 1, Sept. 1, Nov. 1
Newsletter Mailing ~ .....	May 26, Sept. 29, Nov. 24
MTCEF Annual Fun Walk ~ .....	May 1 (see page 16)
Annual General Meeting ~ .....	May 3, 2005 (see page 11)
Spring Luncheon ~ .....	May 3, 2005 (see page 11)
TPSPA Luncheon ~ .....	May 10, 2005 (see page 12)
Toronto Choristers, Spring Concert ~ .....	May 18, 2005 (see page 15)
Artisan's Show/Fall Luncheon ~ .....	October 17, 2005

### President's Message continued from Page 1

Assuming that a district's membership drives the politics of that district, an executive can only react if there is opportunity for communication. Decisions made by an executive on behalf of the membership cannot be supported or challenged if they are not communicated to the membership. Similarly, an executive without membership feedback, has difficulty creating and implementing policy. In Toronto District 16, fortunately, there is little feedback of a negative nature - usually we receive positive and thankful appreciation for the executive's service. If there is an area that raises some question, it usually relates to how an executive spends the members fees. (Even then, the comments come from only 2 or 3 in a membership of 3400.) To foster that communication, your Newsletter has started to publish decisions made at the various levels of the organization and the scope of your AGM has been widened to provide the opportunity for two-way communication. To have a responsible organization, both executive and membership must exercise their communication skills.

Here are some other issues that arise in districts:

- should an executive vote itself an allowance without first getting the approval of its membership at an AGM where proper notice has been served?
- should a newsletter express support for, or an executive donate to, a particular charity?
- should the age of members be confidential such that a district cannot implement a recognition program for those reaching a certain milestone in their lives?
- would the interests of members be better served by full open elections rather than the preparation of a 'slate'?
- should executive members have to declare a conflict of interest as in the public political arena when considering making donations?
- should a district continue to amass unspent members fees without offering more services for which the fees have been paid?
- should a president even mention these issues? After all, no input from a constituency makes being on an executive much easier. ♦

## WELCOME TO NEW MEMBERS

We welcome our new members who have joined us in December, 2004 and January, 2005. 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)).*)

Alloul, Joseph	Lockhart, Elayne	Pearson, Simon
Arbus, Judith	Luginbuhl, Kenneth	Poapst Nancy
Armstrong, Catherine	Mann, Fritz	Rifa, Marie-Teresa
Booker, Virginia	Marriott, Madeline	Ryan, F Ruth
Calder, D. Judith	McCutcheon, Karen	Sharratt, Valerie E
Comuzzi, Catherine	McKay, George L	Shave, Beverley-Ann
Deline, James	McMurray, A Lynn	Stewart, Carol
Gardner, Zita J	Meagher, Frank	Terner, Ianina
Grouios, Panagiotis	Murphy, Eamonn	Thomson, Robert
Harrop, Richard L	Murray, Robert A	White, Elizabeth
Livingstone, Carol	Myers, Marcia J	Wilson, Marie C ♦

## HUMBER HEIGHTS FINAL REUNION

**Humber Heights** officially closed its doors as a public school in Etobicoke in 1982 but its memory lives on. Since 1955, women teachers, principals wives, nurses, secretaries, etc, have held reunions at various places to reminisce. On May 26, 2005, we will be celebrating *our 50th and final reunion*. We invite all former male and female staff and support staff to attend. If interested, please contact:

J. Beckley 416.244.3947 or,  
J. Sauro 416.626.3513 [silvio@ica.net](mailto:silvio@ica.net) ♦

## MISSING NEWSLETTER ~ We Got Help!

Thanks to **Mary Noylander**, a former editor of this Newsletter, we believe that we now have all past issues of the RTO/ERO District 16 Newsletters and our archives are complete. ♦

## 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. ♦

## DAY TRIPS, 2005 ~ Jack DeGroot

Several additional outings have been planned to complete this year's exciting itinerary of theatre daytrips. As usual the all inclusive price covers transportation by motor coach, two sumptuous meals, and your theatre ticket. Each performance is a matinee.

For reservations, contact **Jack DeGroot** at 416.691.3046. When confirmed, forward a deposit of \$40.00 (payable to CLUB 16) to:

**Jack DeGroot, 19 Elmview Drive, Scaxborough, Ontario, MIN 2W3.**

**NOTE:** Ordering of tickets begins on Wednesday, April 06 at 8.00 a.m.

<i>Theatre</i>	<i>Date</i>	<i>Presentation</i>	<i>Cost</i>
<b>Stratford Festival</b> Avon Theatre	Tuesday, October 4 -	<b>"Cat on a Hot Tin Roof"</b> Starring in this Tennessee Williams play is Cynthia Dale in the role of Maggie	\$100.00
<b>St. Jacobs</b> Schoolhouse Theatre	Thursday, November 10 -	<b>"Lend Me a Tenor"</b> Don't miss this grand farce; treat yourself to a good laugh (Drayton Entertainment)	\$ 90.00
<b>Shaw Festival</b> Festival Theatre	Tuesday, November 15 -	<b>"You Never Can Tell"</b> This is a magical comedy of love and transformation written by Bernard Shaw.	\$ 95.00 ◆

### Inner Strength...

- If you can start the day without caffeine or pep pills,
- If you can be cheerful, ignoring aches and pains,
- If you can resist complaining and boring people with your troubles,
- If you can eat the same food everyday and be grateful for it,
- If you can understand when loved ones are too busy to give you time,
- If you can overlook when people take things out on you when, through no fault of yours, something goes wrong,
- If you can take criticism and blame without resentment,
- If you can face the world without lies and deceit,
- If you can conquer tension without medical help,
- If you can relax without liquor,
- If you can sleep without the aid of drugs,
- If you can do all these things,

*Then* you are probably the family dog. ◆

## CLUB 16 ~ Valerie Mah, Co-ordinator/416.533.0445

Spring must be on its way as the Super Tees Golfers are ready to hit the course. We had our first multi-media presentation at the Travelogues in February when **Chuck Carr** used slides, video and sound in a digital presentation about his riverboat *Danube Cruise in October, 2004*. I'm sure many of you have been off holidaying around the globe and we hope you will want to share some of the exciting places you have been. The Bridge, Crafts and Travelogue programs are held at St. Margaret's Anglican Church on 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's** new evening Movie Club started on Friday, February 11<sup>th</sup> and we can't wait to see some of those top ten movies **John Borovilos** told us about in the last newsletter. Fingers went flying on February 1<sup>st</sup> for **Jack DeGroot's** ever-popular day trips. If you haven't been on one of Jack's day trips, you are missing a wonderful time. It's a real treat that so many of us have grown to love.

<i>Program</i>	<i>Date</i>	<i>Day</i>	<i>Time</i>	<i>Convenor/Phone</i>
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### APRIL 2005

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

**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."**

### MAY 2005

<b>BRIDGE</b>	May 3, 17, 31	Tues.	1:00pm	<b>John Lane/416.486.0697</b>
<b>CRAFTS</b>	May 24	Tues.	1:30pm	<b>Bernice Iles/416.651.4378</b>
<b>TRAVELOGUE</b>	May 25	Wed.	1:30pm	<b>Dick Holyer/416.929.8512</b>

**Brian Jarvis** and **"Liverpool, Belfast and the Emerald Isle"**.

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

**BRIDGE** - John Lane shared that everyone, including beginners, is welcome. He says they play a friendly game. They currently have two to three tables and would be happy to have a few more. They start at 1 p.m and play the first, third and fifth Tuesdays of each month.

*Continued on Page 4*



*Social/Club 16 continued from Page 3*

**CRAFTS** - The craft group meets with **Bernice Iles** on the last Tuesday of each month. Now that the weather is hopefully better, they look forward to seeing many more of their members especially Vi Piccinini who has been recovering from surgery.

**TRAVELOGUE - Dick and Marilyn Holyer** were off to Costa Rica in February and we are most certain to have something special in the future from them. For those who have been to one of the countries on view, its fun to spot mutual sites and see changes that have happened to a location. As someone said at the February Travelogue, *“It’s my spring vacation”*. Just prior to receiving this publication, Dick and Marilyn shared slides from San Francisco to San Diego between 1954 and 2004 entitled *“California Cornucopia of Pleasure or Cruel Illusion?”*

*The following groups meet at various sites:*

**BOOK CLUB** - A very congenial group meet on the first Monday of each month from 1:00 - 3:00pm and the group select different authors each month. These are the upcoming selections:

- April 4     *Song of the Dodo Island*
- Biogeography in an Age of Distinction*     David Quammen
- May 2     *Brick Lane*     Monica Ali

And for those of you who want to read ahead

- June 6     *Bookseller of Kabul*     Anne Seierstad

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 in the afternoon. Each month, a different volunteer selects a movie with an early afternoon start for the group. Then they go for coffee and discussions afterwards. It is so popular that the current group is full to bulging and that is the reason Mary has started a second group for those who may also be still working part time. The convenors for the present group are **Brenda Wilson** (905.640.6549) or **Kelly Todesco** (416.693.0216). They meet from September to June. 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 April 11<sup>th</sup> and May 9<sup>th</sup>. Due to the distance in travel, Brenda will be leaving her position as one of the convenors so if you are interested in helping Kelly, please call her for particulars.

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*Social/Club 16 continued from Page 4*

**NEW FRIDAY NIGHT MOVIE GROUP** – **Mary Smith** convenes the new group. Her group meets on the second Friday of each month at a centrally located theatre for an early evening movie (approximately 7:00pm). Since shows change on Thursday, notification would be the evening before either by email or telephone. If you are interested, please call Mary at 416.467.8625 or email her at [vivian@enoreo.on.ca](mailto:vivian@enoreo.on.ca) before the proposed movie evening. They will be meeting on April 8<sup>th</sup> and May 13<sup>th</sup>.

**SUPER TEES GOLF GROUP** - The **Super Tees** are ready for a new season starting on **Wednesday, April 27<sup>th</sup> (weather permitting)**. Last year they had a phenomenal golf season. All levels of players were welcome and much improvement was noted. They met after their games to brag and share. They played 9 holes at Fox Run (Hunter’s Glen) on Highway 50 north of 7 starting at around 9:30 - 10:00am. **Rosalie Parente** is our convenor and she can be reached at 905.856.6936 for more detailed information. It’s a pay as you play. Please call her by April 20<sup>th</sup> if you are thinking of joining. It’s a good time to get started. They also plan to be out on May 25<sup>th</sup>.

**ART/SKETCH GROUP** - During the winter months, the Art/Sketch Group decided to take advantage of the figure drawing sessions held by the Helliconian Society When the weather gets better, they will go outside again. They particularly like statues which stay still while they sketch. Some of them have bought collapsible portable stools which can be set up anywhere and stowed in a bag. If you are interested in joining them , call **Anita Davies** at 416.531.3408, for the specific monthly location. They meet on the first Thursday of the month and plan to be out April 7<sup>th</sup> and May 5<sup>th</sup>.

**HIKING CLUB**

This winter was a cruel one for the hiking club with sub-zero temperatures, snowstorms, and worst of all, icy conditions which made driving and hiking especially dangerous. But now that spring will soon be here we’re ready to go again. We have already enjoyed a city walk in Sunnybrook Park on March 10. If you would like information on upcoming hikes please call **Don or Lynda Mason** at 416.759.3131. ♦

**NEXT MAILING**

Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, May 26 at St. Margaret’s. ♦

## MTCEF ~ FUN WALK



On Sunday, May 1, 2005, the **Metropolitan Toronto Catholic Education Foundation** will host its Annual Walk in support of TCDSB students. It will be a fun day of fitness and community for students, parents, staff, trustees, and their families and friends as together they participate in the events of the day including a liturgy at 10am at the Catholic Education Centre (CEC), followed by an exploratory 5 km walk through York Cemetery with various forms of entertainment courtesy of Toronto's finest teams (Raptors,

Maple Leafs, Blue Jays) as well as Toronto Police Services, Toronto Fire Services and a barbeque, superbly served by Francis Libermann staff and students. All proceeds are used to assist needy students of the Toronto Catholic District School Board in ways that lie outside the mandate of a district school board. (i.e. breakfast and snack programs, eye glasses, hearing aids).

Metropolitan Toronto Catholic Education Foundation, 80 Sheppard Avenue East, Toronto

Minimum donation: \$15 per adult, \$35 per family, \$10 per student or \$7 per participant for groups of 5 or more. For more information please contact:

**Sara Camilleri** - 416.222.8282 ext. 2195 or [sararosaria.camilleri@tcdsb.org](mailto:sararosaria.camilleri@tcdsb.org)

**Joan Lovell** - 416.222.8282 ext. 2844 or [joan.lovell@tcdsb.org](mailto:joan.lovell@tcdsb.org) ♦

## NEW DEFINITIONS

The **Washington Post** publishes a yearly contest in which readers are asked to supply alternate meanings for various words. The following are some winning entries:

- *Coffee* (n.), a person who is coughed upon.
- *Flabbergasted* (adj.), appalled over how much weight you have gained.
- *Esplanade* (v.), to attempt an explanation while drunk.
- *Willy-nilly* (adj.), impotent.
- *Lymph* (v.), to walk with a lisp. ♦

## 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. ♦

## PENSION NEWS

For those of you with lingering contacts in the teaching profession or perhaps hear of these matters in the media, you will know that the Ontario Teachers' Pension Plan Partners will be considering possible changes to the Plan in 2006. This process is a normal part of any pension plan evaluation. Current retirees are reminded that the OTPP is a *Defined Benefit Plan* whereby one receives the pension defined on the day of retirement and that pension is not revokable. We provide the following, obtained from the OTF website [www.otffeo.org](http://www.otffeo.org), for your information.

### Valuation of the Teachers' Pension Plan

Every year, the Ontario Teachers' Pension Plan Board has an independent actuary conduct a valuation of the Plan. To determine the financial health of the Plan, the actuary compares the assets to the liabilities. If the assets match the liabilities, the Plan is fully funded. If the assets are greater than the liabilities, the Plan has a surplus. If the liabilities are greater than the assets, the Plan has a deficit or funding deficiency.

In mid-February, the Ontario Teachers' Pension Plan reported on its earnings for the year 2003. It was a banner year for the Plan. The overall return on the Plan's assets was 18%. Even though the Plan's assets have been increasing in value, its liabilities are increasing faster.

Everyone is aware of how badly the stock markets performed in 2001 and 2002. The Plan had losses in each of those years. Because both gains and losses are smoothed over five years, those losses will continue to be a factor in the valuation of the Plan until 2006.

The Plan uses the rate of interest on Canada Real Return Bonds (RRB) to establish interest rates in calculating the amount needed today to pay all pensions promised in the future. For each 0.1% decline in this rate, the liabilities increase by \$1.5 billion.

What all of this means is that at the end of 2003, there is a \$6.2 billion deficit in the plan valuation.

By law, the OTPPB must file a valuation every three years with the Financial Services Commission of Ontario. Since the OTPPB filed last year, a filing is not required again until 2006.

Notwithstanding any media reports you may have heard or read about the Teachers' Pension Plan, you should remember:

- OTF and the Government of Ontario are the sponsors of the Plan;
- any decisions on how to handle the shortfall will be made by the Plan sponsors jointly;

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## RTO/ERO TORONTO DISTRICT 16 ACTIONS

- purchased a **shredder** for disposal of out-of-date membership lists;
- expressed concern to the Provincial Executive regarding their decision to ask **RWTO** to remove reference to their health plan from their Renaissance ad since it was thought to be in competition with that of RTO/ERO. Knowing that this was an unfounded premise, there was no authorization to take such a drastic step;
- made a donation of \$2,000 to UNICEF for **Tsunami Relief**;
- established a new **Friday night Movie group** (see Social/Club 16);
- received the **Treasurer's report**: Assets/\$49,839.86; Income/\$38,893.36; Expenses/\$39,532.31 as of 31 December, 2004;
- District **archives** have been converted to PDF format; are available on CD;
- District 16 has total of **3,437 members**;
- initiated a **new program** honouring members turning 75 in any given year beginning in 2005 by being invited to the Annual General Meeting/Spring Luncheon at District 16 expense;
- agreed to recommend some **constitution changes** to the AGM;
- *Comfort Life*, an information magazine for Seniors will be made available at the AGM along with some other promotional items;
- Set the deadline for the 2006 **Service To Others Award** submissions as November 1, 2005. The two late submissions for the 2005 award will be considered automatically along with any others. ♦

## RTO/ERO TORONTO DISTRICTS ACTIONS

**NOTE:** RTO/ERO Toronto Districts is a representative body of four RTO/ERO Districts in Toronto (22-Etobicoke/York, 23-North York, 24-Scarborough/East York, 16-Toronto) organized to carry out local recruitment activities in the Toronto Catholic/Toronto District School Boards. It also sponsors events for all RTO/ERO Members in these districts and hosts their common website: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).

- agreed to work with Johnson Inc. to sponsor a Long Term Care Plan Workshop in the Fall of 2005 (watch for details as they become available)
- agreed to investigate the sponsoring of local Retirement Planning Workshops in the two Toronto school Boards
- provided a booth at the Elementary Teachers of Toronto's Federation Day and the OECTA Retirement Planning Workshop for Toronto Elementary and Secondary Catholic Teachers ♦

### *Pension News continued from Page 5.*

- there is no current plan for a contribution rate increase;
- if the 2006 valuation shows a significant deficit, the contribution rate will have to increase in 2007;
- if the Plan status improves, however, then a contribution rate change may not be required; and
- the Plan sponsors will continue to monitor the situation of the Plan and keep you informed.

If you have any questions about the Pension Plan you can contact [**Ron Robert, RTO/ERO Pension & Benefits Officer**]. In the meantime, you should remember that unless you hear from OTF [or RTO/ERO] about contribution rates, anything you do hear is rumour or speculation. ♦



Toronto's own **Retired Teachers' Choir** is pleased to present its

### 13th Annual Concert

## *S<sup>pr</sup>ing into Summer*

**Wednesday, May 18, 2005 7:30pm**

Sir John A. MacDonald Collegiate

2300 Pharmacy Ave. (between Sheppard and Finch)

Tickets are \$8.00 each and are available from choir members or at the door. Light refreshments will be served after the concert and you will have the opportunity to meet with friends and former colleagues.

The choir is now composed of over 100 retired educators from the legacy and current Boards of the City of Toronto.

The program will provide a variety of choral renditions to suit all tastes including: classical, traditional, folk, modern and popular music. This year's guest artist is **Jonathan Estabrooks**, baritone. ♦



### NURSING OUR WOUNDED ENVIRONMENT

Like charity, care for the environment begins at home - in your own home. Of course, you have already been recycling thanks to the blue and gray boxes and now the green bin. But there is a reason why the slogan, Reduce Reuse Recycle, puts the words in that particular order - the order of importance. The most important is Reduce. If you don't use it in the first place you are already conserving and you don't have to worry about reusing or recycling it. Reducing consumption should be your goal.

Reduce energy consumption by lowering the furnace temperature and raising it on the air conditioner. Switch some lights to compact fluorescent bulbs. Do laundry in off-peak hours and use cold water for most loads. Only wash or do dishes when you have a full load. Hang clothes to dry, outside in the summer, indoors in winter where the moisture can help to replace your humidifier. When you have to replace an appliance choose one with an EnergyStar rating. Take public transit wherever possible. Do not let your car idle, even for a minute; it takes more gas to idle your car than to restart it.

One of the biggest and most unnecessary wastes of energy involves excess packaging. According to Environment Canada, 50% of garbage is solid waste and 30% to 60% of that is packaging. It costs money to produce packaging and those costs are passed on to you, the consumer. Does it make sense to pay for something you immediately throw away? Much packaging ends up as litter, an eyesore in our community. Creating packaging in the first place requires energy and the use of resources; it incurs transportation costs and eventually heavy landfill or incineration costs.

Here are some ways to reduce packaging. Buy in bulk. Don't use disposables. Avoid blister packs. Choose alternative products that don't come in fancy packages. Take cloth bags to the supermarket (those so-called biodegradable plastic bags, don't disappear - they just end up as plastic dust in a landfill). You can especially help by returning excess packaging to the manufacturer, politely requesting that he consider less wasteful methods of packaging his product. Pollution Probe prepared a helpful book called *The Canadian Green Consumer Guide*, subtitled, *How YOU Can Help, Responsible Shopping that won't cost the Earth* (M&S, 1989). It's full of sensible, practical tips and ideas for reducing consumption in all areas. Environment Canada has similar suggestions, as do Clean Air Alliance, Energy Probe, Friends of the Earth, and many similar organizations, local, national and global. Even our newspapers and magazines often contain articles about conserving energy and reducing waste. ♦

- will hold a provincial **workshop for Treasurers**;
- contributed \$5,000 through the Canadian Red Cross to the relief effort for victims of the Asian **tsunami disaster**;
- launched the RTO/ERO a **members-only section of our website**. The instructions to "log on" or enter the members-only section are outlined on the main site. Members enter their nine-digit number exactly as it appears on their RTO/ERO membership card, as their username, and then choose their own password to "log on" to the site. (If you have lost your Member Card, your number is also on any refund letter from Johnson Inc.);
- made available two new fact sheets: **Ombudsman Ontario & Funeral Pre-Planning**. Call RTO/ERO at 416.962.9463/1.800.361.9888 or by emailing at [ltimms@rto-ero.org](mailto:ltimms@rto-ero.org) (Also available at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org));
- updated our annual compendium of **tax tips** for the 2004 tax year. This is available on the members-only section of the RTO/ERO website: [www.rto-ero.org](http://www.rto-ero.org) with print copies available by contacting Liz Timms at 1.800.361.9888/416.962.9463, or [ltimms@rto-ero.org](mailto:ltimms@rto-ero.org) (Also available at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org));
- will raise the issue of **PSA Testing** (Prostate Specific Antegen) with the Premier and the Minister of Health and Long Term Care;
- will survey Districts to see if there is interest in conducting a workshop on arranging local travel programs;
- approved the resumption of advertising in **Professionally Speaking**, the magazine of the Ontario College of Teachers.  
**Note:** This magazine reaches all active teachers in the province. RTO/ERO advertised in it previously, but withdrew to support the Affiliates in their stance against the College over the requirements of the Professional Learning Program (PLP). Since the program has been eliminated by the provincial government, it was decided that RTO/ERO could resume such advertising;
- approved a \$500 display fee for the Toronto School Administrators' Association conference;
- sent a memo to OTF regarding the possible joint support of a long-term support program for educational needs resulting from the tsunami catastrophe. ♦

### TORONTO REGION PROBLEM GAMBLING SERVICES

If you or someone you know needs help with a gambling problem, call the Ontario Problem Gambling Helpline at 1.800.230.3505 or go on-line to [www.responsiblegambling.org](http://www.responsiblegambling.org). Brochures available for adults and parents.

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

## OTHER INFORMATION

### THE SAFE LIVING GUIDE

Health Canada has produced an excellent guide to home safety for seniors called, "The Safe Living Guide". It outlines safety provisions that seniors should implement for both themselves and their homes including chapters on home safety checklists, safety-related products, physical activities, and medications. This document is available in alternative formats upon request through:

Division of Aging and Seniors, Health Canada

Postal Locator: 1908A1

Ottawa, ON K1A 1B4

Tel.: 613.952.7606 Fax: 613.957.9938

E-mail: [seniors@phac-aspc.gc.ca](mailto:seniors@phac-aspc.gc.ca)

Internet: <http://www.phac-aspc.gc.ca/seniors-aines>

### DOCUMENTS SENT TO MEMBERS - A REMINDER.

**Ron Robert**, RTO/ERO Pension & Benefits Officer, reminds us that all members who subscribe to the RTO/ERO Health Plans should have received their new "Health Insurance Plans Booklet" dated January 2005 and their 2004 Health Benefits Summary for Income Tax purposes. If members have not received these documents, they should contact Ron at 416.962.9463 ext. 240 or [rrobert@rto-ero.org](mailto:rrobert@rto-ero.org).

## PROJECT STO (Service to Others) APPLICATIONS

### UP TO \$4,000 AVAILABLE TO QUALIFYING PROJECTS

RTO/ERO has a history of supporting special projects of a humanitarian nature. Recently, there has been \$100,000 available to districts (up to \$4,000/district) for such a project. Toronto District 16 has made few applications for this grant in the past and would like to spread the word to its members of the opportunity. *The Project - Service to Others* Provincial deadline for applications for 2006 is March 1, 2006. However, since your Executive requires time to consider submissions in order to select one for provincial consideration, **the local deadline is November 1, 2005**. Those considering an application are responsible for obtaining that application, completing it and having it in the hands of the District 16 President by this date. (At the moment, two requests have been received.). Perhaps you know of a deserving entity.

Further information and application forms are available from Gail Knox, Administrative Assistant, Research, or at the provincial website, [www.rto-ero.org](http://www.rto-ero.org) (click on "Project STO" in the menu to the left side of the home page). Gail can be reached at [gknox@rto-ero.org](mailto:gknox@rto-ero.org) or at 416.962.9463 ext. 233.

Registration Form for **EITHER** or **BOTH** Events - **RETURN BY MONDAY, APRIL 15, 2005**

NAME: \_\_\_\_\_ Phone: \_\_\_\_\_

GUEST: \_\_\_\_\_ email: \_\_\_\_\_

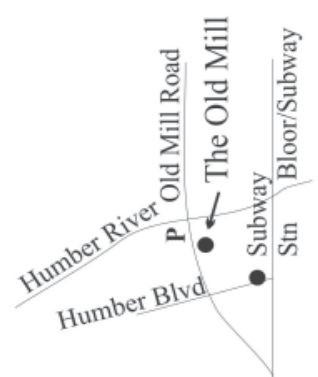
**NOTE 1:** The *AGM* is *FREE* to members. Registration is requested for amenity planning.

**NOTE 2:** Please indicate any dietary restriction here: \_\_\_\_\_

I/We will attend (check **EITHER** or **BOTH**) the:  **AGM**  **LUNCHEON**

Remit \$25.00 for the Luncheon by cheque (no post-dates)  
payable to **RTO/ERO District 16**  
to the Registrar: **BOB PUTNAM, 1208-15 King Street, Weston, ON M9N 3X1**

Additional Registration Forms available at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)



**SHORT TIMELINE - PLEASE RETURN IMMEDIATELY**



## TPSPA RETIREES

The Relay System continues to grow, the email list is now over 100. Congratulations **Steve Koning** and **Ross Trant!!**

Luncheon Plans are firmed up, responding to recurring requests for a central site on a Subway line with parking.

**Mandarin Restaurant** at Yonge/Eglinton above the Subway Station  
**Tuesday, May 10, 11:30am - 2:30pm**

**Price \$15** incl. tax/tip for 'All You Can Eat Buffet'. Cash Bar available. Parking Access is from Berwick Ave., first south of Eglinton, west off Yonge. Arlene Freeman, Valerie Mah, or Paul Rowney will accept your \$15 on arrival. Please have exact amount ready so we can expedite the event quickly. 100 spaces are reserved but more are available if we are notified in time.

*Accordingly, we must have definite numbers by APRIL 8.*

Please confirm via one of the following:

**Arlene Freeman** - 416.630.3672 or [auntiear@sympatico.ca](mailto:auntiear@sympatico.ca)

**Valerie Mah** - 416.533.0445 or [vmah@ican.net](mailto:vmah@ican.net)

**Paul Rowney** - 416.424.1298 or [pcrowney@aol.com](mailto:pcrowney@aol.com) **Paul Rowney** ♦

*Editor's Note: Your Newsletter welcomes the opportunity to communicate events that may be of interest to its members. If you know of any reunions, celebrations or other events related to schools, organizations, SIGs, please provide details and we will be happy to assist. The editors of the four Toronto Districts Newsletters are often able to have your event placed in each of these publications pending space limitations.*

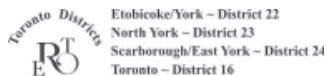
## Coming soon to a location near you... RTO/ERO Long Term Care Insurance Seminar.

Long term care insurance is a relatively new product in Canada. It provides a broad scope of services to assist you if you ever have a chronic illness or disability that leaves you unable to care for yourself for an extended period of time. Three critical factors: the aging population, gaps in provincial coverage, and the lack of caregivers primarily drive the need for long term care insurance.

Stay tuned...registration details in our next issue!

(or check our website in April)

Jointly Sponsored by:



Etobicoke/York - District 22  
North York - District 23  
Scarborough/East York - District 24  
Toronto - District 16



## MINDING YOUR MONEY ~ Chuck Carr

**Estate Planning Means Talking About Death!** It isn't if, it's when we're going to die! Not talking about it won't prevent it. One of the biggest obstacles to effective estate planning is the reluctance of the older generation to talk to the younger generation (and potential beneficiaries of the estate planning) about finances. A recent study reported that well over one third of parents do not talk to their children about money. Second only to talking about money comes talking about death. To many, the topic of death is uncomfortable and may be frightening. While death and taxes are inevitable, these topics often silence a conversation. This is unfortunate because a lack of provisions about death wishes and money can have a devastating impact upon an estate. It cannot be assumed that basic estate planning issues will be resolved by simply having a will.

**Effective Estate Planning must include:**

**Will:** The cornerstone of any estate plan is the will. The will is the formal document that outlines how assets are dealt with and distributed. Not only is it important to have a will, but it is equally important to communicate to your executor and children where they can find a copy of that will. If you make updates or changes to the will, let your family know this has been done. Our lawyer holds our wills and powers of attorney and our daughters know that. Recently, a dear friend of over 30 years died intestate. He was a very successful businessman who had amassed a significant estate. By not having a will, the estate loses well over \$30,000 in probate fees that will go to the provincial government and it will take up to three years for those assets to be released to his beneficiaries.

**Financial Contacts:** Do your beneficiaries know how to reach your financial contacts like lawyers, accountants, financial advisors, stockbrokers, life insurance agents, etc.? Do they know who these people are? If you have made changes to some of these advisors, would your executors or beneficiaries know? Lots of seniors deal with two or three different financial advisors that might include a bank representative, a stockbroker, a financial planner and an insurance agent. If your children live in a different city, that communication gap can get even wider.

**Funeral Arrangements:** Funeral arrangements are not usually high on the list of things we want to plan. However, it is important to let your family know if you have some specific wishes. It is essential that we help our children and spouse to understand what our wants and needs are when it comes to funeral

*Continued on Page 10*

**Minding Your Money ~ continued from Page 9**

arrangements. If you have already made arrangement through pre-paid funeral services, make sure you notify your beneficiaries so they know whom to contact.

**Contact lists:** When you die, whom would you like to have notified and whom would you *not* like to have notified? There are always the obvious people like immediate family. But what about old friends who may want to pay their respects? Several years ago, I was devastated to learn that a favourite aunt in Ottawa had been buried and I had not been informed. I felt gypped about not being able to pay my final respect to her. However, death is a difficult and emotional time and it is difficult to think straight and remember everything that needs to get done and everyone who needs to be contacted. Help your beneficiaries by making a list of phone numbers and contacts and keep a copy of this with the will? It makes sense to make that list when times aren't so emotional.

**Finances:** Does your family know what you have and who and how to contact if something happens? The financial aspects of estate planning will include things like life insurance policies; group plans from work, pension plans, RRSPs and investments, savings bonds, property, royalties, and bank accounts. Usually, the bigger accounts and items are well diarized. It is the small items that can get overlooked. For example, seniors often have multiple banks accounts because they do not want to keep all their eggs in one basket. Often these accounts can be forgotten because the point was also to keep them a secret. Money in a forgotten account goes to the Government.

**Break the Silence:** Its time to break the silence and to communicate better about death and taxes. Make your wishes known and relax in the thought that your will will be done! ♦

*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.*

*The reason a dog has so many friends  
is that it wags its tail instead of its tongue.*

**TORONTO MEN TEACHERS' CHOIR REUNION**

Former members of the Toronto Men Teachers' Choir (TMTC) interested in a 'get-together' are asked to get in touch with **Sil Sauro** at 416.626.3513 or [silvio@ica.net](mailto:silvio@ica.net). ♦

**ANNUAL SPRING LUNCHEON**  
District 16 is pleased to present:  
**TWO SEPARATE EVENTS**  
**ANNUAL GENERAL MEETING**  
Come to **EITHER** or **BOTH** on **Tuesday, May 2, 2005**  
at **The Old Mill ~ Balmoral & Guildhall Rooms**  
Enter at **West Upper Level Main Door to Avoid Stairs**

**ANNUAL GENERAL MEETING &  
RTO/ERO BENEFITS PRESENTATION**

**YOU MUST REGISTER ~ FREE**  
(Registration aids in planning amenities)

- 09:15 - Coffee, Light Refreshments  
Talk to Committee Chairs during this period  
so more time available for Presentation
- 09:45 - AGM - *Part One* - Treasurer's Report/Constitution
- 10:15 - **Presentation:** RTO/ERO Benefits  
Benefits' Committee Chair/Johns Inc. Reps
- 11:15 - AGM - *Part Two* - Constitution/Elections
- 11:45 - Adjournment - mingle with the lunch crowd?

**SPRING LUNCHEON**

**YOU MUST REGISTER ~ \$25.00**

- 11:30 - Cash Bar/Mingle
- 12:15 - Luncheon
  - Rolls and butter
  - Mixed greens ~ sourdough croutons/buttermilk dressing
  - Roast potatoes and carrots
  - Chicken stuffed with chopped spinach and ricotta cheese
  - Cheese cake with mixed fruit topping
  - Tea, coffee
  - Vegetarian Plates available

**ENTERTAINMENT ~ TBA**

1:00pm start

NOTE ROOM CHANGE  
Easy Entry through Upper Level

Registration Form on Page 13

## RTO/ERO TORONTO ~ SUMMARY OF TERMS OF EXECUTIVE SERVICE

(Surname order with first and last year on Executive  
\* ~ deceased or not now a D16 member)

Aberle, Gerald ~ 1991/92-1993/94 (3)  
Allen, Gertrude\* ~ 1978/79-1979/80 (2)  
Assad, June\* ~ 1986/87-1987/88 (2)  
Baird, Ian ~ 1993/94-2004/05 (11)  
Ball, John ~ 1973/74-1976/77 (3)  
Barrett, Dr. Harry\* ~ 1976/77-1978/79 (3)  
Batchelor, Ron ~ 1993/94-1997/98 (5)  
Birrell, Jenny ~ 1998/99 (1)  
Blake, Marjorie ~ 2002/04 (2)  
Booker, Susan ~ 1995/96-2004/05 (9)  
Boone, Geraldine ~ 1981/82-1985/86 (5)  
Boucher, Joyce ~ 1994/95-1997/98 (3)  
Bratton, John ~ 1999/00-2004/05 (5)  
Brooks, Wilson\* ~ 1987/88-1988/89 (2)  
Bussey, Art\* ~ 1994/95-1998/99 (5)  
Bustamante, Rosalina ~ 2004/05 (2)  
Carr, Charles ~ 1996/97-2004/05 (8)  
Carson, Pat ~ 1995/96-2004/05 (9)  
Chandorkar, Betty ~ 1988/89-1995/96 (8)  
Chole, Natalie ~ 1988/89-1992/93 (5)  
Clark, Mattie\* ~ 1977/78-1981/82 (5)  
Coles, Sidney\* ~ 1979/80-1987/88 (8)  
Cooper, Donald ~ 1987/88-1995/96 (9)  
Darbyshire, Bill\* ~ 1973/74-1976/77 (4)  
De Groot, Jack ~ 1994/95-2004/05 (10)  
Dean, Harold ~ 1980/81-1984/85 (5)  
DeGraaf, John\* ~ 1994/95 (1)  
Dineen, Cecilia\* ~ 1982/83-1994/95 (12)  
Dobson, Murray\* ~ 1975/76-1976/77 (2)  
Downward, Gord\* ~ 1992/93 (1)  
Edmondson, Phyllis ~ 1998/99 (1)  
Edmondson, Roseanne ~ 1976/77-1977/78 (2)  
Fedchak, Mary Ann ~ 2004/05 (2)  
Fick, Lew ~ 1985/86 (1)  
Fiedler, Dennis ~ 1989/90-1998/99 (10)  
Fiedler, Val ~ 1994/95-2002/04 (9)  
Fraser, Anne ~ 1980/81-2004/05 (24)\*  
Freeman, Arlene ~ 1993/94-2004/05 (11)  
Gang, Israel\* ~ 1981/82-1993/94 (13)  
Gang, Lillian ~ 2001/02 (1)  
Gartley, John\* ~ 1975/76 (1)  
Grieve, Linda ~ 2004/05 (1)  
Halford, Ron ~ 1995/96-1998/99 (4)  
Hardie, Charlotte ~ 1986/87-1994/95 (9)  
Hayes, George ~ 1986/87-2000/01 (15)  
Heard, Norton\* ~ 1980/81-1985/86 (6)  
Henderson, Torry ~ 1993/94-1999/00 (7)  
Hornick, Phil ~ 1985/86-1987/88 (3)  
Jeffery, Kay ~ 1994/95-2004/05 (10)  
Kennedy, Margaret\* ~ 1973/74-1974/75 (2)  
Kennedy, Vince\* ~ 1990/91 (1)  
Kerr, Ed ~ 1990/91 1992/93 (3)  
Ketcheson, Bill ~ 1985/86-1992/93 (9)  
Lehane, Mary\* ~ 1975/76-1976/77 (2)  
Lennox, Mitchell ~ 1983/84-1995/96 (13)  
Lindsay, Ruth\* ~ 1988/89-1997/98 (10)  
Longmuir, Cecil\* ~ 1978/79-1980/81 (3)  
Lunney, Esther\* ~ 1977/78-1979/80 (3)  
Mah, Valerie ~ 2004/05 (1)  
Machin, Bea\* ~ 1977/78-1980/81 (4)  
Martin, Fionnuala\* ~ 1988/89 (1)  
Matuszkiewicz, Wanda ~ 1997/98 (1)  
McCaig, Jean ~ 1987/88 (1)  
McEachern, Jean\* ~ 1981/82-1982/83 (2)  
McGillivray, Robert ~ 1988/89-1990/91 (3)  
McGinn, Bernice ~ 1985/86-1993/94 (9)  
McIver, Murdoch\* ~ 1973/74-1974/75 (2)  
McLean, Enid\* ~ 1988/89-1989/90 (2)  
McLean, Mel\* ~ 1988/89-1989/90 (2)  
McNabb, Vicki\* ~ 1973/74-1975/76 (3)  
McPherson, Catherine\* ~ 1975/76-1976/77 (2)  
McVicker, Kathleen\* ~ 1995/96-1997/98 (3)  
Menagh, Bill ~ 1998/99-2004/05 (6)  
Milloy, Archie\* ~ 1974/75-1976/77 (3)  
Moore, Ed\* ~ 1990/91-1991/92 (2)  
Moore, Mary\* ~ 1979/80-1987/88 (9)  
Morris, Peter ~ 2000/01-2002/04 (3)  
Nagawe, Sacci ~ 1996/97 (1)  
Naumoff, Carl ~ 1989/90-1997/98 (8)  
Neal, Bob ~ 1998/99-2004/05 (6)  
Neufeld, Roy ~ 1993/94 (1)  
Noylander, Mary ~ 1988/89-1999/00 (12)  
Parliament, Loeland ~ 2002/04 (1)  
Patterson, Elizabeth\* ~ 1980/81-1987/88 (8)  
Petch, Rhena ~ 1992/93-1998/99 (7)  
Putnam, Bob ~ 1995/96-2004/05 (9)  
Quinn, Bill\* ~ 1987/88-1989/90 (3)  
Reid, Walter\* ~ 1978/79-1985/86 (7)  
Roach, Veronica\* ~ 1977/78-1978/79 (2)

*Continued Page 2*

## RTO/ERO Toronto District 16 ~ AGM

The Old Mill ~ Balmoral Room ~ Tuesday, May 2, 2005  
9:00am Welcome/9:45 Business

Your District has taken steps to make the joys of attending Annual General Meetings (AGM) much more palatable over the past few years. Where we once forced attendees to buy a luncheon in order to participate in the governance of their organization, we now have a separate meeting with refreshments provided. Where we once handled the business of the organization such that there was little or no advance notice of items to be determined (slate of officers for election, budget to be approved, constitution changes to be made, etc.), we now use the March Newsletter to completely inform the membership of decisions to be made. (We now make full record of the business completed where once there was no record of our governance as determined by the Membership.) Where we once presented a full slate with individuals occupying multiple positions, we now leave positions vacant should volunteers wish to join at the AGM. (Not to worry, the positions will be filled if there are no volunteers.)

Recognizing that an AGM can be much more than carrying out the sometimes 'dry' business, we have added an information session to help educate those interested in matters vital to those our age. This year, we have a presentation from **Bob Lamoreux**, Chair of the RTO/ERO Health Services Committee and **Johnson Inc.** offering details of our Benefits Plans. With the Ontario Government cutting some treatments and our Plans picking up those losses, it is anticipated that there will be an increase in Benefits' Premiums in 2006. At the same time there is pressure to broaden the benefits available. You are encouraged to take this opportunity to get informed and suggest improvements/changes in our benefits.

The following pages contain the various items of business to be presented along with some additional material about our District's development and current status.

### *Who Are RTO/ERO District 16*

According to data available as of 31 December, 2004, RTO/ERO Toronto District 16 numbered 3506 Members (Full, Associate and Other). Our members (not including the 'Others') fill the following age brackets as of 2005:

100 years or more . . . . .	10	60 - 69 years . . . . .	1444
90 - 99 years . . . . .	125	50 - 59 years . . . . .	416
80 - 89 years . . . . .	440	<50 years . . . . .	2
70 - 79 years . . . . .	994		



## RTO/ERO DISTRICT 16 EXECUTIVE NOMINEES ~ SPRING, 2005

This Slate may be amended by the time the AGM occurs. Should you wish to join your executive in one of the vacant positions, please contact **Bob Neal** at 416.694.9683. Constitutional amendments will be recommended to make slight changes in the structure of your executive. These changes are recommended to bring the constitution in line with current practice and to distribute work-load/responsibility more evenly. *Nominations from the floor are accepted.*

POSITION	No Amendments	With Amendments (Recommended)
Past President ~	Bob Neal	Bob Neal
President ~	John Bratton	John Bratton
First Vice-President/Program ~	Kay Jeffery	n/a
First Vice-President ~	n/a	Vacant
Second Vice-President ~	David Shanoff	David Shanoff
Treasurer ~	Bob Putnam	Bob Putnam
Secretary ~	Mary Ann Fedchak	Mary Ann Fedchak
Archives ~	Rosalina Bustamante	Rosalina Bustamante
Communications ~	Bill Menagh	Bill Menagh
Goodwill ~	Sue Booker	Sue Booker
Health Services and Insurance ~	Bill Tajer	Bill Tajer
Mailing Chair ~	Arlene Freeman	Arlene Freeman
Membership ~	Mary El Milosh	Mary El Milosh
Political Action ~	Pat Carson	Pat Carson
Program ~	n/a	Kay Jeffery
Retirement/Pension Concerns ~	Ken Devine	Ken Devine
Social/Recreation (Club 16) ~	Valerie Mah	Valerie Mah
Travel Chair ~	Ian Baird	Ian Baird
Members-at-Large (up to 5):	Marjorie Blake, Wally Friesen, Linda Grieve, Carmelita Salazar, Shirley Young	

### Continued from Page S8

Robb, Al ~ 1982/83-1993/94 (12)	Stubbs, Ted* ~ 1973/74-1977/78 (5)
Rowney, Jim ~ 1992/93-1995/96 (4)	Sweetman, Allan ~ 1973/74-1975/76 (3)
Rowney, Paul ~ 1996/97-2004/05 (7)	Tajer, Bill ~ 1995/96-2004/05 (9)
Salazar, Carmelita ~ 2004/05 (1)	Targett, Lloyd ~ 1991/92-1996/97 (6)
Schissler, Laura* ~ 1976/77-1981/82 (6)	Terry, John* ~ 1991/92-1996/97 (6)
Shanoff, David ~ 2004/05 (2)	Thomas, Mary ~ 1980/81-1989/90 (10)
Shaver, Bill ~ 1989/90-2000/01 (12)	Tufts, Harold* ~ 1973/74-1974/75 (2)
Simons, Shirley ~ 1991/92-1999/00 (9)	Warren, Laura ~ 1989/90-1999/00 (11)
Smith, Margaret* ~ 1978/79-1997/98 (19)	Watson, Jean ~ 1983/84-1986/87 (4)
Smith, Warren ~ 1993/94-1999/00 (3)	Whitehouse, William* ~ 1977/78-1986/87 (10)
Sparks, Doug ~ 1987/88-1990/91 (4)	Whitley, Harold* ~ 1974/75-1977/78 (5)
Strangway, Kenneth* ~ 1979/80-1985/86 (7)	Young, Shirley ~ 2004/05 (2)

## RECOMMENDED CONSTITUTION CHANGES

(Recommended by your Executive)

### ARTICLE 2 - DISTRICT EXECUTIVE

2.01 The Executive shall be composed of at least seven (**change to six ~ the 'seven' is a miscount**) Executive members: President, two Vice-Presidents, Secretary, Treasurer, Past President;

2.02 The Executive will meet at the call of the President or of any two members of the 'District' Executive. (**Delete 'District' ~ superfluous**)

2.03 The Duties of the Executive shall be:

2.03.01 to hold at least two District membership meetings a year, one of which shall be the Spring AGM; (**reword to require AGM only.**)

#### 2.05 Term of Office

2.05.01 The Executive shall be elected at a Spring AGM. *It is anticipated, as an ideal, that a Table Officer will rotate through the Chairs for a maximum of five years.* (**Delete the last sentence ~ superfluous in the past few years and removes an artificial restriction on process**)

**2.05.02 The Term of Office shall be from July 1 to June 30.**

2.06 **Quorum:** 2.06.01 A quorum shall be a simple majority.

#### Replace with:

2.06.01 A quorum **for all duly constituted Executive and Membership Meetings shall be those in attendance. (corrects a definition error and clarifies quorum at all meetings.)**

### ARTICLE 6 - DUTIES OF THE VICE-PRESIDENTS

6.01 *The First Vice-President shall perform the duties of the President when the President is unable to carry out such duties, and shall also chair the Program Committee.* (**Delete the section after 'duties'. The position of Program Chair continues as per the constitution; the executive is increased by one; allows for stability in the position and removes the obligation for the program chair to move through the chairs. Brings Constitution in line with current practice.**)

### ARTICLE 11 - AMENDMENTS TO THE CONSTITUTION

11.01 This Constitution may be amended by the consent of two-thirds of the eligible Members voting at the Spring AGM, provided that notice of motion has been sent to the members prior to the Meeting.

**11.02 This Constitution may be amended by the consent of ninety percent of the eligible Members voting at the Spring AGM when no notice of motion has been presented in accordance with 11.01. (New)**

Continued from Page S3

36	Contingency	-	-	1.00
37				
38	<b>BALANCE</b>	<b>-3,360.00</b>	<b>- 629.32</b>	<b>-1,832.00</b>
39				
40	<b>RESERVES</b>			
41	GIC Canada Trust	30,000.00	30,500.00	30,500.00
42	Trip Operating Capital	5,000.00	8,543.35	7,000.00
44	<b>Total</b>	<b>35,000.00</b>	<b>39,349.49</b>	<b>37,500.00</b>

**RTO/ERO DISTRICT 16 AUDITOR'S REPORT, 2004**

**Balance Sheet As of 31 December 2004**

<b>Accounts</b>	<b>31 December 2004 Balance</b>
<b>Assets</b>	
Cash and Bank Accounts	
Club 16 Trips	8,543.35
RTO 16	10,806.14
<b>Total Cash and Bank Accounts</b>	<b>19,349.49</b>
<b>Investment</b>	
RTO 16 GIC	30,500.00
Total Investments	30,500.00
<b>Total Assets</b>	<b>49,849.49</b>
<b>Liabilities &amp; Equity</b>	
Liabilities	0.00
Equity	49,849.49
<b>Total Liabilities &amp; Equity</b>	<b>49,849.49</b>

We attest that the financial information presented fairly represents the fiscal position of RTO District 16 during the financial year January 01, 2004 to December 31, 2004.

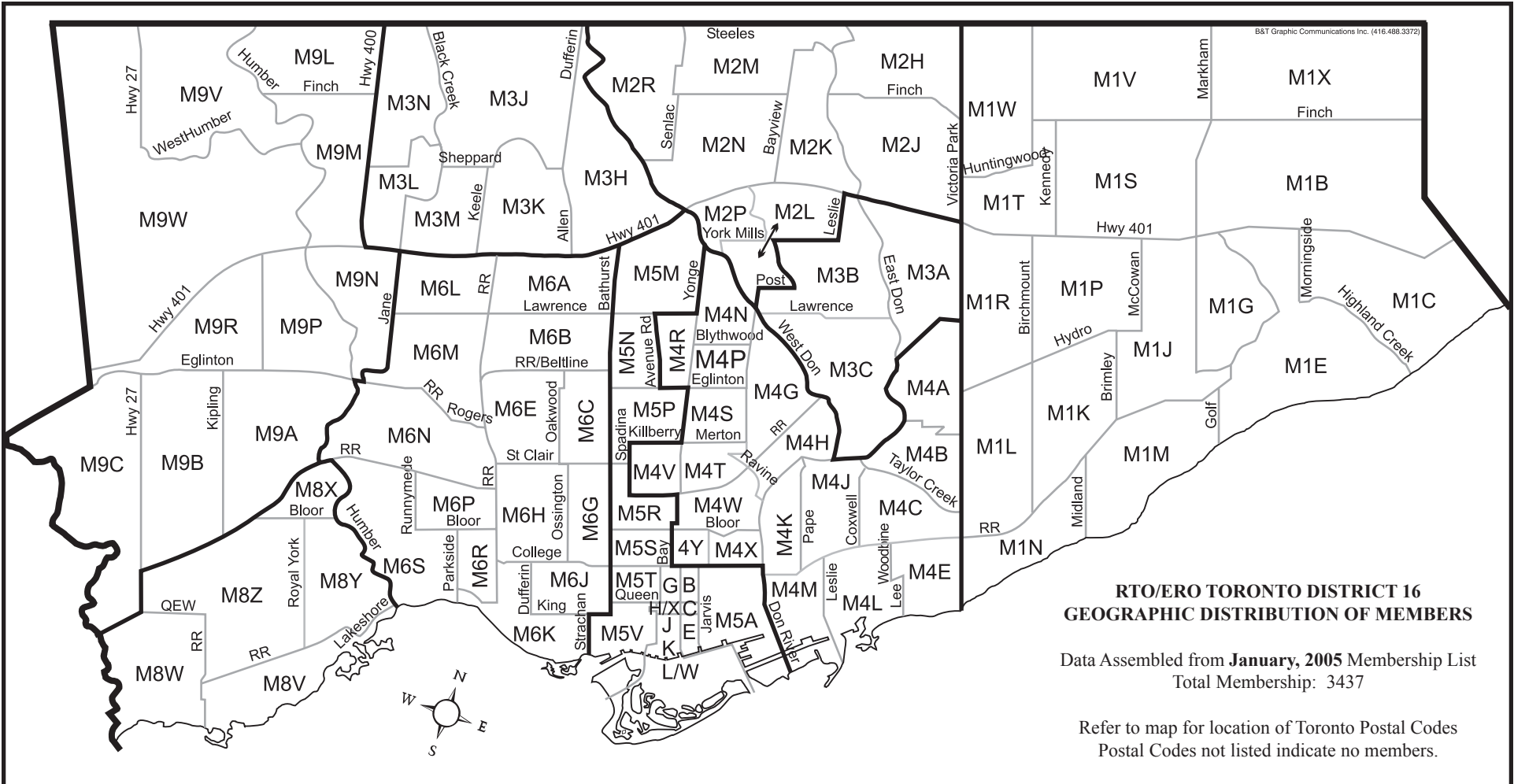
Signed  
**Paul A. Caron**                      **Robert G. Putnam**                      **William R. Menagh**  
Auditor                                      Treasurer RTO 16                      President RTO D-16

**PROPOSED RTO/ERO TORONTO BUDGET ~ 2005**

(recommended by your Executive)

	<b>Budget 2004</b>	<b>Audit 2004</b>	<b>Budget 2005</b>	
1				
2				
3	<b>Income</b>			
4	Provincial Rebate	36,500.00	37,890.23	41,500.00
5	Subscriptions	30.00	-	-
6	Interest	600.00	863.13	900.00
7	Donations	20.00	140.00	130.00
8	Total Income	37,150.00	38,893.36	42,530.00
9				
10	<b>Expenses</b>			
27	<b>Administration</b>			
	Office	700.00	585.04	700.00
11	AGM	2,200.00	1,611.51	2,200.00
13	Audit and Legal	200.00	-	200.00
12	Bank Charges	60.00	-	60.00
21	Exec Mtg	500.00	144.35	500.00
20	Senate/Workshops	1,000.00	1,633.40	1,800.00
30	Rentals/St Margarets	1,400.00	1,400.00	1,400.00
35	Toronto Districts	1,800.00	1,659.40	1,800.00
24	<b>Goodwill</b>	1,000.00	368.51	1,000.00
31	New Member Breakfast	2,500.00	2,241.81	3,000.00
	75 yr recognition			2,000.00
34	Service to Others	5,000.00	1,600.00	3,000.00
25	<b>Membership</b>	500.00	2,275.91	2,000.00
26	<b>Newsletter</b>	17,000.00	16,149.96	17,000.00
32	<b>Political Action</b>	500.00	-	500.00
28	<b>Social (incl. Club 16)</b>			
14	Rentals/St Margarets	2,200.00	2,200.00	2,200.00
15	Day Trips	100.00	-	-
16	Refreshments	400.00	352.46	400.00
17	Equipment	200.00	2,501.25	1.00
18	Contingency	250.00	-	1.00
19	Fall Craft Show	1,000.00	1,402.06	1,500.00
22	Fall Luncheon	1,000.00	1,526.63	1,600.00
23	Spring Luncheon	1,000.00	1,320.39	1,500.00
29	Investment		550.00	-
	<b>Total Expenses</b>	<b>40,510.00</b>	<b>39,522.68</b>	<b>44,362.00</b>

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**RTO/ERO TORONTO DISTRICT 16  
GEOGRAPHIC DISTRIBUTION OF MEMBERS**

Data Assembled from **January, 2005** Membership List  
Total Membership: 3437

Refer to map for location of Toronto Postal Codes  
Postal Codes not listed indicate no members.

<b>Postal Code/City #s</b>	M1S 15	M3A 41	M4H 23	M5A 35	M6A 7	M8V 19	M9W 3	<b>Cities =&gt;10</b>	<b>Canada</b>
M1B 2	M1T 25	M3B 27	M4J 40	M5B 14	M6B 24	M8W 4		Ajax 13	Alberta 6
M1C 24	M1V 7	M3C 34	M4K 53	M5C 8	M6C 39	M8X 47		Brampton 16	Manitoba 1
M1E 25	M1W 31	M3H 17	M4L 39	M5E 8	M6E 14	M8Y 37		Markham 34	New Bruns 3
M1G 6	M1X 1	M3J 4	M4M 13	M5G 5	M6G 55	M8Z 26		Mississauga 129	Nova Scotia 12
M1K 19	M2H 15	M3K 1	M4N 56	M5J/K/L/ 21	M6H 24	M9A 51	L/Central 531		Nunavut 0
M1J 17	M2J 36	M3N 3	M4R 36	M5N 47	M6J 10	M9B 39	K/Eastern 75	Newmarket 12	PEI 2
M1L 3	M2K 24	M3M 5	M4S 85	M5P 71	M6L 7	M9C 50	N/Western 57	Oakville 24	Quebec 10
M1M 17	M2L 19	M4A 11	M4T 56	M5R 69	M6M 12	M9M 3	P/Northern 18	Orillia 11	Saskatch 2
M1N 37	M2M 14	M4B 26	M4V 70	M5S 31	M6N 25	M9N 12		Pickering 20	Yukon 1
M1P 7	M2N 33	M4C 26	M4W 68	M5T 10	M6P 71	M9P 28		Richmond HI 30	<b>Out of Canada</b> 16
M1R 10	M2P 10	M4E 98	M4X 12	M5V 10	M6R 19	M9R 25		Thornhill 52	
	M2R 13	M4G 102	M4Y 64		M6S 107	M9V 3			