

## \* 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. **Sue Booker**

K.Adele Coates	Alan G. Harkness	Douglas J. Orr
Don Collins	Marie Hawkins	Frances Smith
Elizabeth Crothers	Anne Jones	Michael Stanwick
Winifred Farrell	Edna M. Lennox	Mary A. Stark
Alexander Gordon	Norton E. Mansfield	V. H. Wendorf
Marion Griffin	Catherine Nunney	Margaret Wiltshire

## Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, November 24, 2005 at St. Margaret's. ♦

## How To Obtain Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non District 16 individuals are able to obtain printed 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. ♦

## Editors' Comments

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. 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. Third-party submissions *must include all source details*.

**Submission standards: Electronic TXT file preferred**, (or Word DOC or WordPerfect WPD file) emailed to the editor at [bmenagh@eol.ca](mailto:bmenagh@eol.ca). 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.

**Editorial Committee:** Ian Baird, Bill Menagh, Paul Rowney

**Future Publications Schedule: Submissions:** 01/11/05, 01/01/06, 01/03/06

**Mailings:** 24/11/05, 26/01/06, 30/03/06 ♦



## THE RETIRED TEACHERS OF ONTARIO LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO DISTRICT 16 former CITY OF TORONTO **NEWSLETTER**

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**Volume 28, Issue 1**

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**Printed: September, November, January, March, May**

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

## President's Message

For all of you retirees out there, welcome back... I hope you had as enjoyable a summer as I did... travelling to the East coast, with lots of wonderful seafood, sun and scenery, even though it was very hot most of the time. The fall promises to bring more comfortable weather, always our favourite time of year.

For all new retirees, a special welcome. Remember RTO/ERO exists for much more than advocacy for all retired teachers, although that is the main thrust of our work. We also stand to assist you in making the transition to a life of leisure. There are a number of activities (both one-time and ongoing) to occupy your leisure hours.

Your Social/Recreation/Club 16 Chair, **Valerie Mah**, is a dynamo of activity, not only overseeing existing programs, but organizing new ones as well., (a Wellness Workshop with our Health Chair, **Bill Tajer** – see elsewhere in this Newsletter). If you feel there is a void to be filled in this area, please give Valerie a call. She is always open to suggestion. Remember, too, you may bring a friend to any of our activities.

We are always looking to recruit new members, and are working on several

*Continued on Page 2*

## RTO/ERO Toronto District 16 Executive 2005 ~ 2006

<b>President:</b> John Bratton	<b>Past President:</b> Bob Neal
<b>First Vice-President:</b> I. M. Vacant	<b>Second Vice-President:</b> Dave Shanoff
<b>Treasurer:</b> Robert Putnam	<b>Secretary:</b> Mary Ann Fedchak
<b>Archives:</b> Rosalina E. Bustamante	<b>Communications:</b> Bill Menagh
<b>Goodwill:</b> Sue Booker	<b>Health/Insurance:</b> Bill Tajer
<b>Mailing:</b> Arlene Freeman	<b>Membership/Recruitment:</b> Mary El Milosh
<b>Political Action:</b> Pat Carson	<b>Program:</b> Kay Jeffery
<b>Retirement/Pension:</b> Ken Devine	<b>Social/Recreation/Club 16:</b> Valerie Mah
	<b>Travel:</b> Ian Baird
<b>Members-at-Large:</b> Marjorie Blake, Wally Friesen, Linda Grieve, Carmelita Salazar, Shirley Young	

## 🕒 Dates To Remember ~ 2005/06 🕒

<b>Executive Meetings</b> ~ .....	Oct. 13, Nov. 10, Jan. 12
<b>Newsletter Deadline</b> ~ .....	Nov. 1, Jan. 1, Mar. 1, May 1
<b>Newsletter Mailing</b> ~ .....	Nov. 24, Jan. 26, Mar. 30
<b>Fall Luncheon/Annual</b> ~ .....	October 17 (see p15)
<b>Craft/Artisan Show</b> ~ .....	October 17 (see p5/22)
<b>Fall Senate</b> ~ .....	October 18/19 (see p5)
<b>Wellness Workshops</b> ~ .....	October 21 (see p12/19)
<b>Toronto Districts Joint Executive Meeting</b> ~ .	October 26 (executive only)
<b>Service to Others Grant Deadline</b> ~ .....	November 1 (see p14)
<b>Long Term Care Plan Seminar</b> ~ .....	November 1 (see p8)
<b>TEOF Auction</b> ~ .....	November 18 (see p11)
<b>Toronto Choristers' Christmas Sing-along</b> ~ .	December 5 (see p14)
<b>New Members' Breakfast</b> ~ .....	December 7 (see p17)

### *President's Message continued from Page 1*

fronts. **Bob Neal**, a member of the provincial RTO/ERO Member Services Committee, is involved in running a *Recruitment Workshop* for District representatives. You too can help with recruiting. If you know of any active teachers who are planning on retiring, mention RTO/ERO and its advantages to them, (along with the low cost).

In that same vein, the four RTO Toronto Districts are offering three *Retirement Planning Workshops* for about-to- retire teachers. The first is to be held at York Mills Collegiate on Thursday, November 17 from 6:30 to 9:00pm. The notices will be going out to all the schools in both the TDSB and the TCDSB.

Also in this issue you will find the notice for a *Long Term Care Plan Workshop*, to be held at the Moonlight Ballroom on November 1<sup>st</sup>, 2005. If you know of anyone who might benefit from either of these sessions, please draw them to his or her attention.

Don't forget to join us for the *Fall Luncheon* this October 17<sup>th</sup> at the Old Mill. As with past practice, there will be a terrific *Craft/Artisans' Show and Sale* held in conjunction with the luncheon. Come early and enjoy the entertainment and the works on display (it's free) then stay for lunch and renew old acquaintances, or make new ones.

Finally, for those of you who are 'plugged in', access your website often. Our very capable Webmaster and Past President, **Bill Menagh** continually updates it. It is loaded with all sorts of useful information and photographs of our various functions. ♦

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*I planted some birdseed. A bird came up. Now I don't know what to feed it.  
The cost of living hasn't affected its popularity.*

## Welcome To New Members

Welcome to new members who have joined us from April to August, 2005. We trust our District will provide useful services and information. Consider joining our activities as a participant or a leader. (*Occasionally, new members have joined us in error - there are **four Districts in Toronto** (Etobicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16.)* **Mary El Milosh** ♦

Abraham, K Mathew	Hoogeveen, Agnes	Pierotti, Joseph
Aho, Lorraine	Hopson, Dana Leigh	Pinkerton, Patricia
Andrews, Gail	Ingram, E Joan	Reilly, Carol I
Bone, Olivera	Joanis, Maurice-Pierre	Reimer, Donald W
Boyd, Margaret E	Johnson, Inez	Rhamey, Marjorie
Bridgman, Paul E	Knight, Diana	Riccio, Joan
Brossard, Anne	Labate, Rose	Rogers, Marianne B
Brown, Carol A	Ladle, Susan	Schwartz, Susan
Brown, Kathryn	Lapoint Kearney, Collette	Shapiro, Jo-Ann
Brown, Margaret C	Law, Harriet	Shaw, Sally L
Cameron, Sherrill J	Lepore, Dorothy	Slade, Mary G
Cassell, Oswald W	Loforte, Frank	St Germaine-Corbett, Kerry
Challies, Susan G	Lonsdale, Rosea Marie	Stanfield, Margaret G
Clarke, Patricia	Lopponen, Peter D	Starkman, Sheila J
Coates, James P	Lord, Marion	Stavjanik, Antony G
Cohen, Barbara E	Lowery, Brenda	Stephens, Marion
Dalton, M Elizabeth	MacDonald, David J	Tanchak, Mary
Davey, Winnifred J	MacDonald, Liliias	Tessis, Charlotte
Deineka, Mike	MacDonald, Victoria E	Thom, K Dianne
Di Giulio, Quirino	Mcbride, Sandra	Trefeger, Sheila A
Doyle, C William	Mcken, Mary Jean	Wagner, Ruth E
Edwards, Peter	Melanson, M Joan	Walker, Phyllis
Evans, Joyce E	Mokriy, D Lynn	Walsh, Bernadette
Fairhead, Wayne J	Mokriy, Terry	Walters, Christina
Ferrone, Domenic	Moran, Michelle	Warnock, John G
Flickinger, Nancy	Omnet, Susan D	Warren, Robert J
Furlong, Margaret R	Osborne, Wendy Ann	West, Rosanne J
Girardi, Nadia	Pace, Lorraine	White M, Robert J
Goodman, Sylvia I	Pace, Oliver	Willan, Grace
Gordon, Marion R	Paquette, Janice G M	Witmer, Robert E
Hendra, Norah	Patrick-McArthur, Penelope	Wyllie, David P

## 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, to *change your District*, call Dianne. ♦

**RTO/ERO TORONTO 3<sup>RD</sup> ANNUAL  
CRAFT/ARTISANS' SHOW**

**Mary Ann Fedchak** (905.624.4316) and her committee are again organizing our Craft/Artisans' Show for a third time. If you would like to participate in this activity, complete the form below and forward it as indicated. A copy of this form will appear on our website and in subsequent Newsletters as space permits. If your product is too big, consider having photos and be ready to take orders.

This event, at The Old Mill, will take place on **Monday, October 17, 2005** from about 10:00am to 2:00pm. Setup details will be sent separately to registrants. There is room for 30 participants. Space will be allocated on a first-come, first-served basis. Should multiple Registration Forms arrive on the same date, postmark dates will determine order of receipt. A waiting list will be kept should a registrant drop out. ***There is no charge for participants (who must be RTO/ERO District 16 Members). There is a requirement that participants register for the Fall Luncheon (a subsidized cost of about \$25).*** Photos of product will be available on our website ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)) to be distributed at the event should they be received in time for preparation.

\* \* \* \* \*

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

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

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

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

PRODUCT DESCRIPTION:

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

(Forward a good quality photo of your product for our catalogue ~ we may not be able to return it but we will try.)

**Send IMMEDIATELY to:**

**Mary Ann Fedchak, 1693 Blackbird Dr., Mississauga ON, L4X 1N1,**  
**[maryfedc@enoreo.on.ca](mailto:maryfedc@enoreo.on.ca)** ◆

**Social/Club 16 ~ Valerie Mah/416.533.0445**

WELCOME BACK from a long hot summer which seemed to go by very quickly. Some of our Convenors were able to get together during the summer and they are raring to go. For those of you who have just retired, we are the social arm of RTO/ERO Toronto District 16 and try to offer something for everyone. We do hope you will be able to join us for some of our activities and/or help us set up additional ones of interest. You'll meet many former colleagues from the TCDSB, TDSB and TBE. We have nine ongoing groups. We'd love to have you join us. The Bridge, Crafts and Travelogue programs meet at St. Margaret's Anglican Church on Avenue Road at Burnaby Blvd. (one block north of Eglinton). There is parking one block west of Avenue Rd. just north of Eglinton on Castleknock. Call the Convenors for the location of the other programs. Bring a friend to any of our events. It's a good way to introduce them to our great programs. We are pleased to tell you about a new **Wellness Series, 'Staying Well! Empowering Yourself!'** which will be offered every other Friday from October 21 - December 2 planned by **Bill Tajer** (Health/Insurance Chair); **Kay Jeffery** (Program Chair); **Maureen Smith** (Healing Facilitator) and **Valerie Mah**. *Notice on Page 12. Registration on Page 19.*

<i>Program</i>	<i>Date</i>	<i>Day</i>	<i>Time</i>	<i>Convenor/Phone</i>
<b>OCTOBER 2005</b>				
<b>Bridge</b>	Oct. 4, 18	Tues.	1:00pm	<b>John Lane</b> /416.486.0697
<b>Crafts</b>	Oct. 25	Tues.	1:30pm	<b>Bernice Iles</b> /416.651.4378
<b>Travelogue</b>	Oct. 26	Wed.	1:30pm	<b>Dick Holyer</b> /416.929.8512
<i>Pam Lock will transport us to Exceptional Ethiopia</i>				

<b>NOVEMBER 2005</b>				
<b>Bridge</b>	Nov. 1,15, 29	Tues.	1:00pm	<b>John Lane</b> / 416.486.0697
<b>Crafts</b>	Nov. 22	Tues.	1:30pm	<b>Bernice Iles</b> /416.651.4378
<b>Travelogue</b>	Nov. 23	Wed.	1:30pm	<b>Dick Holyer</b> /416.929.8512
<i>La Purda Vida (the good life) in Costa Rica with Dick &amp; Marilyn Holyer</i>				

*A description of those groups meeting at St. Margaret's follows:*  
**Bridge - John Lane** invites everyone, including beginners. They play a friendly game and currently have two to three tables and would be happy to have a few more. They start at 1pm and play the first, third and fifth Tuesdays of each month starting again in October.

*Continued on Page 4*

**DAY TRIP SPACE AVAILABLE ~ please see message on Page 19**



### *Social/Club 16 Continued from Page 3*

**Crafts** - The craft group meets with **Bernice Iles** on the fourth Tuesday of each month at St. Margaret's. It's a wonderful social group for people interested in crafts. We all know how great we made children feel when they were able to create things with their hands so now we have time to enjoy crafts for ourselves or make something for others. Please come and join Bernice and the others for a relaxing productive time.

**Travelogue** - Canadians are traveling more than ever despite the many uncertainties in the world - the top destinations being the Caribbean (Mexico, The Dominican Republic, Cuba), as well as Europe. The skyrocketing price of oil has already resulted in surcharges on airfares and other means of transport, and the loss of production and refining capacity brought by hurricane Katrina in August has aggravated the situation. But people continue to travel, and we intend once a month to lure you to places you've never been or favorite spots to which you would like to return. Last year **Ruth Lor Malloy** transported us vicariously to fabled, troubled Tibet where she made part of her journey by cantankerous yak. She has just returned from Mongolia, having experienced even more excitement! You may have seen the sensitive engrossing film, *'The Weeping Camel'*, which deals with the disappearing nomadic culture of Mongolia. If we are fortunate, Ruth may mount a camel this time and take us along! We begin the year with **Pam Lock** in the varied topography of Ethiopia, exploring its historical role in Christianity and in the evolution of mankind. After making the frigid *'March of the Penguins'* in Antarctica this summer, we hope to work with **Mary Laszlo** in presenting her photographs of that polar region by employing the technology of the CD disc and the digital projector purchased by your RTO/ERO Toronto District 16. You will recall that **Chuck Carr** used that medium to share his river boat cruise on the Blue Danube; he has said we might join him again in the Galapagos Islands which inspired Charles Darwin to develop his theory of the origin of species in the 1800's. In the chill of November, **Dick and Marilyn Holyer** invite you to escape to soak up the sun and dazzling beauty of the rainforest, the hanging bridges in the cloud forest, the amazing diversity of plants and animals and the smoldering volcanoes of lush and peaceful Costa Rica. It's "pura vida" (the good life), as the Ticos say! Ignore the extreme weather, bundle up your imagination and venture forth for armchair travel. There will be no surcharge here!

*The following groups meet at various sites:*

**BOOK CLUB** - Meetings are held on the first Monday of each month from :00 - 3:00pm and different authors are selected each month. For details call **Joan Johnston** at 416.691.5368 or **Elaine MacIntosh** at 416.463.2637. These are the upcoming selections (easily available at Toronto Public Libraries):

*Continued on Page 21*

### *Social/Club 16 Continued from Page 4*

October 3 *Rush Home Road* Lori Lansens

November 7 *Beyond Measure* Pauline Holdstock

**Movie Club** - The current group attends films usually on the second Monday of the month in the afternoon. Each month, a different volunteer selects a movie which the group sees between 12 - 1pm. Then they go for coffee and discussions afterwards. It is so popular that a second group has been organized for Friday evenings which works well for those who are still doing occasional work. The afternoon movie group meets 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. Call **Kelly Todesco** 416.693.0216 to see if there is any room available on her list.

**Friday Night Movie Group** - The first full year of this group started on September 9. The group attends the early Friday night showing, usually around 7:00pm, at a centrally located movie theatre. The members of the group are notified on the Thursday night before either by email or phone. Over the summer, a number of people have shown interest in attending. Men are welcome! The dates for the fall movie nights are October 14 and November 11. Call **Mary Smith** at 416.467.8625 or [vivian@enoreo.on.ca](mailto:vivian@enoreo.on.ca) if you are interested.

**Super Tees Golf Group** - The Super Tees have been enjoying a great golf season inspite of the heat. Wednesday, October 19 will be their closing date this season. All levels of players welcome, novices and experienced. It's lots of fun and the group includes your new president. They meet after their games to brag and share. They play 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 starting at 10:00am. Call **Rosalie Parente** at 905.856.6936 for more detailed information.

**Art/Sketch Group** - This group met on Toronto Island during the hot days of July and August where they lunched at a couple of the little restaurants on the island and met at Harbourfront on September 8 where there were lots of subject matter to interest everyone. They will continue to take advantage of the warm weather as long as they can. They are a very small group that meet on the first Thursday of the month and anyone wanting to join them is welcome. They work in any medium that interests them, the main thing being that it is portable. **Anita Davies**, uses ink and/or watercolour pencil crayons, and would be happy to help anyone wanting tips. Contact her at [ajdaoust@sympatico.ca](mailto:ajdaoust@sympatico.ca) or 416.531.3408.

**Hiking/Walking Group** - Their new season begins and new members/friends are welcome. Their walks are not strenuous and everyone has the opportunity to enjoy fresh air and beauties of nature. Get on their email list to receive notification of upcoming hikes: call **Marianne Psica** at 416.499.0324 ♦

**Political Action Continued from Page 19**


20 percent lower among participants who said they were highly active.  
 Subarachnoid stroke risk was:  
 13 percent lower among participants with moderate activity; and  
 54 percent lower among those with high activity levels.  
 Intracerebral hemorrhage risk was:  
 23 percent lower for those with a moderate activity level; and  
 37 percent lower for those with a high activity level.

Lower risk also was associated with increased amounts of physical activity while commuting.

“Daily walking or cycling to and from work also reduces ischemic stroke risk and, therefore, should be recommended to all people”. Compared to people registering no activity while commuting to or from work, the risk of total stroke was 8 percent lower for those who were physically active for one to 29 minutes on their way to work each day. It was 11 percent lower for people who were active for more than 30 minutes on their way to work.

“Since the increase in computerization and mechanization has resulted in ever-increasing numbers of people being sedentary for most of their working time, adding short time exercise during working breaks or adding walking activity during work time is recommended.” ♦

**CURLING FOR TEACHERS**  
 ~ October 2005 to March 2006 ~



Mondays 4:00 – 6:00pm High Park Curling Club  
**Contact Mike Jasenko** 416.787.8941

Mondays 4:00 – 6:00pm Leaside Curling Club  
**Contact Sam Murakami** 905.479.9329

Wednesdays 4:30 - 6:30pm St. Georges Curling Club  
**Contact Wayne Williams** 905.238.1483

Fridays 5:00 – 7:00pm East York Curling Club  
**Contact Doug Ross** 416.699.3404

**FUN ~ FLEXIBLE ~ ALL ARE WELCOME**

**North Toronto Lawn Bowling & Cricket Club**

Those interested in this social and physical activity can obtain more information by contacting: **Claire McGeachie** at 416.483.6338.

Free ‘Training Sessions’ on Fridays about 7:00pm  
 Greens and Clubhouse located at 138 Alexandra Blvd. (just east of Avenue Rd. between Eglinton and Larwence) **Nannette Zettler** ♦

*What is a “free” gift? Aren’t all gifts free?*

**3rd Annual Craft/Artisans’ Show**

(Monday, October 17, 2005)

We encourage our members to support the participants in our 3rd Annual Craft/Artisan’s Show and Sale. Seasonal gifts and tasty delectables are offered. Mary Ann Fedchak and her committee have organized this well and background music will be provided by Ken Edge. Check our website for colour samples of items available. Stay for lunch ~ **Registration Form on Page 15.**

The Craft/Artisan’s Show will be open from 10:00am to 12:00 and, again, after the Luncheon to 2:00pm.

*Check our website from time to time. We anticipate there will be a complete cadre of crafters/artisans (about 30). If you wish to participate, please complete the REGISTRATION FORM (SEE PAGE 22) and send immediately to Mary Ann Fedchak. Better still, give her a call at 905.624.4316.*

CRAFT/ARTISANS’ SHOW PARTICIPANTS, 2005	
<b>Winty Barnes</b>	Aprons, edibles, other ‘Things’ a la ‘Winty-B’
<b>Josie Beylerian</b>	Wreaths, swags, home preserves, gift baskets
<b>Pat Bourne</b>	Hand-knitted hats
<b>Dorothy Gemakas</b>	Photo greeting cards/gift tags, ‘Dorothy’s Photo Notes’
<b>Baird/Maria Knechtel</b>	Afghans, dishcloths, towels, woodwork items
<b>Thea Menagh</b>	Photography: portraits, weddings, events & cards
<b>David Mills</b>	Selection of published books, CDs, printed music
<b>Bev Morgan</b>	watercolour paintings, cards

**What Do You Think?**

At Fall Senate, a proposal to implement a \$25 000 Scholarship Fund (25 x \$1000 awards) for relatives of members pursuing careers in education will be debated. The provincial executive is split; your representatives are opposed because of long-term implications to the organization (membership and financial growth is levelling off and increased fees will be the only way to maintain current/added programs. Let your president or editor know your thoughts now. Also to be discussed is the institutionalization of Special Circumstances Grants designed to give districts extra money for local programs. Although your district is opposed to this, we have some difficulty in our debate when District 16 has such a large surplus built up. Your executive is making attempts to resolve this matter with judicious use of this accumulation. **Bill Menagh** ♦



## RTO/ERO Toronto District 16 Actions



In addition to receiving committee reports on organized activities, your executive:

- received the Treasurer's report - Income \$42 202; Expenses: \$22 922; Balance: \$19 280; Total Assets: \$67 670 (to 01 September 05)
- made a request that the Health Services Committee investigate payment of Paramedical Services to Doctors who have dual qualifications;
- made a request that the Health Services And Insurance Committee investigate payment for medical devices for blood thinners/heart blood pressure monitors, diabetic devices, etc. as prescribed by physicians;
- held the District Annual General Meeting which:
  - » heard a presentation about the RTO/ERO benefits plans from the chair of the Health Services and Insurance Committee supported by Johnson Inc.;
  - » made amendments to the District Constitution (available on our website);
  - » elected the 2005/06 District Executive. ♦



## RTO/ERO Provincial Actions



- Approved and signed the **contract between RTO/ERO and Johnson Inc. for the 2005 year** for consulting, administrative and claims administrations services.
- Approved the **Project - Service to Others Grants for 2005**, representing a total expenditure of \$99,935.00 **Note:** list available on website for those wishing to see the types of projects approved - see the *Updater Link*.
- Approved an expenditure of up to \$50,000 be charged to the Contingency Fund, for the costs of an independent **review of the services performed by Johnson Inc.**

### At Spring Senate:

- served notice of motion to Fall Senate to **'close the window of opportunity for RTIP plan members to transfer to RTO/ERO health plans without medical evidence of insurability effective 311205'**;
- referred back to the executive a motion to establish a \$25 000 Provincial Scholarship Fund (25 x \$1 000 grants);
- approved a **Code of Ethics regarding behaviour of staff and members** working on behalf of RTO/ERO. ♦



## RTO/ERO Toronto Districts Actions

- began preparations for the **4<sup>th</sup> annual Joint Executive Meeting** on 261005;
- agreed to **finance the recruitment and operations activities** for the four participating districts at last year's rate of \$1 000/district plus \$0.20/member (includes the operation of our joint website: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)).



## Toronto Health & Wellness Series Registration



Name(please print) \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

Postal Code \_\_\_\_\_ Phone \_\_\_\_\_ Email \_\_\_\_\_

Mail to: **Valerie Mah**, 41 Melgund Rd, Toronto M5R 2A1 by Friday, Oct. 15.



### Day Trips ~ Jack DeGroot



#### 'GYPSY' Space Available

Five (5) seats available for:

#### 'Gypsy' at the Shaw Festival

Tuesday, October 18, 2005

If interested, please call **Ian Baird** at 416.491.8906

on Wednesday, October 5, 2005 at 8:00am

Cost ~ \$95.00 ~ all inclusive with two (2) meals



## Important Reminder ~ Pay Direct Drug Card



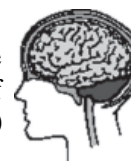
RTO/ERO members can now **use their pay direct drug card in all provinces**. You should present your member ID Card to the pharmacist at the time your prescription is being dispensed. Johnson Inc. is part of the ACE/NDC network and the carrier ID# is 627265. You will be responsible to pay the dispensing fee and 15% of the drug ingredient cost for any eligible drugs under your plan. ♦

### CLUB 48...

...is an association of retired teachers and friends meeting socially for luncheons, stimulating lectures and outings. Founded in 1948 by a group of forward-looking Toronto educators, the Association generally meets on the 2<sup>nd</sup> Wednesday of the month (October to June) in a central location. A small membership fee assures you of full details. To receive our autumn program with application, contact **Gwen Smith** at 905.426.1553, or **Linda Rose** at [enfj50@hotmail.com](mailto:enfj50@hotmail.com)

### LEND US YOUR BRAIN FOR A FEW HOURS!

The **Research Division of Baycrest Centre** is looking for people with memory problems who are over 60 years old and free of dementia and other major medical illnesses. Call us at **416.785.2500 x2080** to participate in memory studies. A small stipend is provided.



*Editor's Note: Your Newsletter welcomes the opportunity to communicate events that may be of interest to our readers. 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.*



**High Levels Of Leisure-time Physical Activity Cut Stroke Risk**

*(Article submitted by the Political Action Committee as obtained from the website of the American Heart Association and published in their magazine dated 07 August, 2005 - website: [strokeassociation.org](http://strokeassociation.org). Edited here for space considerations)*

High levels of physical activity, such as running, swimming or heavy gardening during leisure time can reduce your risk of stroke, according to a study reported in Stroke: Journal of the American Heart Association. In addition, walking or biking to and from work for up to 29 minutes a day may also reduce the risk of strokes caused by a blood clot.

“People should increase their physical activity during leisure time or commuting to lower the risk of stroke,” said lead investigator Gang Hu, Ph.D. The study is the first to find an inverse association between leisure-time physical activity and the risk of any stroke. Stroke is the third leading cause of death in the United States.

Researchers reviewed data on 47,721 Finns ages 25 to 64 years who did not have a history of coronary heart disease, stroke or cancer. They completed questionnaires on smoking habits, alcohol consumption, socioeconomic factors, medical history, and physical activities during their leisure time, at work and while commuting. During an average follow up of 19 years, 2,863 strokes occurred.

Self-reported leisure-time physical activities were classified in three ways:

**Low:** almost completely inactive activities such as reading, TV viewing or minor physical activity;

**Moderate:** physical activity for more than four hours a week, such as walking, cycling, light gardening, but excluding travel to work; and

**High:** vigorous physical activity for more than three hours a week, such as running, swimming or heavy gardening.

Hazard ratios for stroke, which indicate risk, were estimated for the different levels of leisure-time physical activities as well as occupational and commuting physical activities. Researchers adjusted for such factors as age, gender, body mass index, blood pressure, cholesterol, education, smoking, alcohol consumption and diabetes. They found that participants who described their leisure-time physical activity as moderate had a 14 percent lower risk of suffering any type of stroke than those whose activity level was low. Similarly, participants who reported high leisure-time physical activity had a 26 percent lower risk of all stroke than those who had a low physical activity level.

Compared to participants with low activity levels, risk of ischemic stroke was: 13 percent lower for those who reported that they were moderately active during leisure times; and,

*Continued on Page 20*

**Funding Status ~** Every year the Ontario Teachers’ Pension Plan (OTPP) has an independent actuary conduct a valuation of the Plan. The actuary compares the assets to the liabilities. For the Plan, the liabilities are how much money must be set aside now for each pension to be paid for every member of the Plan - active or retired. (The liabilities vary according to economic conditions.)

If assets match liabilities, the Plan is fully funded. If assets are greater than liabilities, the Plan has a surplus. If liabilities are greater than assets, the Plan has a deficit or funding deficiency.

**Investment Performance ~** The Plan also reports on how well its investments did over the year. The performance of the investments in the last two years was excellent, increasing the Plan assets. At the same time Plan liabilities have continued to grow.

For 2003, the Plan had a return of 18% on investments. In the same year, there was also an increase in the liabilities of \$8 billion. The bottom line was a funding deficiency of \$6 billion at the end of 2003.

**Filing ~** By law, the OTPP must file a valuation (statement of assets and liabilities) with the Financial Services Commission of Ontario once every three years. It is this filing that triggers action. The next filing date is 1 January 2006. The Ontario Teachers’ Pension Plan is financially secure. All indications are that the Plan will once again report excellent returns on investments for 2004. Nonetheless there will be a continuing increase in its liabilities meaning the next valuation filing will show a funding deficiency. This issue needs attention. The Ontario Teachers’ Federation and the Government of Ontario, as the joint sponsors of the OTPP, are responsible for deciding how any shortfall will be addressed. We are meeting to examine all the options. While there are a range of options, the provisions of the Pension Benefits Act protect current pensions. All pension plans are experiencing change. The members of the Ontario Teachers’ Pension Plan have benefited from a long period of stability and growth that has resulted in our being part of one of the best pension plans in North America. Factors such as an aging population of teachers, longer life for all of us and very low real interest rates mean the next few years will see less stability than we are used to having.

It is OTF’s intention to minimize the impact on teachers [increase premiums or decrease benefits]. However, a contribution rate increase in 2007 for both teachers and the Government cannot be avoided.

In the next months, the Partners - OTF and the Government - will continue to work on the solutions. We will keep you informed as decisions are made. ♦

## RTO/ERO LONG TERM CARE INSURANCE SEMINAR

Presented by RTO/ERO Toronto Districts and Johnson Inc.

What does the future hold for you?  
Freedom, Independence, Security, Dignity, Quality of Life and Peace of Mind?

The RTO/ERO Long Term Care Plan is designed to bridge the gap between the services provided by the government and your actual needs should you become ill or injured and require care.

The fear of dying too soon has been replaced by the fear of living too long.

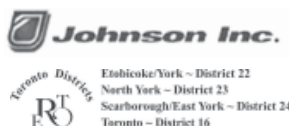
Please join us for a **FREE** information seminar.

**Continental breakfast included, and there's plenty of free parking!**

*Register today, space is limited!*

**DATE:** November 1, 2005  
**TIME:** 10:00 am to 12:00 pm

**WHERE:** Moonlight Ballroom,  
3125 Bayview Avenue, Toronto, Ontario M2K 1G3  
\*\*\*Just South of Finch on the East side of Bayview\*\*\*



**R.S.V.P:** Grace Semeraro  
905.764.4955 ~ *Phone to give the detail requested on the form below*  
905.882.5586 ~ *Fax this completed form*  
gsemeraro@johnson.ca ~ *Email the detail requested below*

**NOTE:** This form is available as a PDF file from the RTO/ERO Toronto Districts website ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)). Complete it on-line and submit it directly.

**We look forward to seeing you there!**

To learn more about the RTO/ERO Long Term Care Plan and to access the RTO/ERO Long Term Care Planning Guide, please visit the Johnson Inc. Members Only website [www.johnson.ca](http://www.johnson.ca)

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

**RTO/ERO DISTRICT: 16/Toronto**

RTO/ERO TORONTO is pleased to invite all members to its:

# NEW MEMBER BREAKFAST

## PLEASE READ CAREFULLY

To welcome RTO/ERO Toronto District 16's new members who have joined us in the past year, we hold an Annual Breakfast in December. After the success of the first two Breakfasts, we are extending this invitation to all members at cost.

Should you wish to join us, complete and submit the form below. Please respond by October 28, 2005 so that we can best use our resources by ordering the proper amount of sustenance. Space may become limited.

**Members who joined us AFTER October 1, 2004 will receive their personal invitation in a separate mailing in mid-October.**

**Confused? ~ Contact Bill Menagh at 416.488.3372/bmenagh@eol.ca**

Location ~ The Old Mill, Brûlé Room C

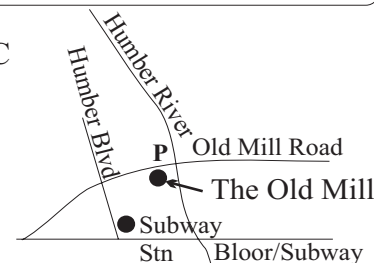
Date ~ Wednesday, December 7, 2005

Registration ~ 9:30am

Breakfast ~ 10:00am

Cost ~ \$15

Non-RTO/ERO Members/Guests ~ \$15



Registration Form for 'Old' Members to NEW MEMBER BREAKFAST  
**RETURN BY FRIDAY, OCTOBER 28, 2005**

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

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

Guest: \$15: \_\_\_\_\_

**NOTE:** Please indicate any dietary restriction here:

Remit **\$15.00/person** by cheque (no post-dates) payable to  
**RTO/ERO District 16 to:**

**BOB PUTNAM, 1208-15 King Street, Weston, ON M9N 3X1**



## Changes Regarding ENO/REO Accounts

1. ENOREO has entered into a partnership with AOL/Netscape under the name: ENOREO/Netscape Services to enhance the services to subscribers and relieve ENO/REO of the billing/tech support issues.
2. This has resulted in a number of RTO/ERO members who use this service losing their dial-up connection. *Typically this happened to those who did not access their accounts regularly and, therefore, did not receive the email communications from ENOREO/Netscape Services regarding the required changes in the log-in procedures.*
3. If you have not already done so, here are the changes to be made:
  - a **USER NAME:** this is modified by the addition to your current user name of the extension: **@eno.netscape.ca**  
For example: **joesuser** becomes **joesuser@eno.netscape.ca**
  - b **PASSWORD:** there is no change
  - c **ACCESS TELEPHONE NUMBERS:** these have changed as follows:

Location	Old Phone Number	New Phone Number
Toronto	416.640.0177/416.848.8424	416.364.0774

*International Access Numbers will be available soon*

### 4. ENOREO Email Addresses

There may a need to make modifications to your email setup. Guidance is available at the websites below or by phoning Customer Support. ENOREO will continue to service and maintain @enoreo.on.ca and @citan.ca email accounts under our contract with the Ministry of Education. The ENOREO/Netscape help desk will not be able to provide support for ENOREO email. For assistance with your @enoreo.on.ca email address please view their online instructions or visit their technical support forum.

*For email set up and trouble shooting instructions please go to:*

**<http://internet.enoreo.on.ca/customer/setup.html>**

*To retrieve user code or password information email:*

**enohelp@enoreo.on.ca**

### 5. Customer Support

If you need technical or billing support at any time, please contact the ENOREO/Netscape Internet Service help desk at **1.888.652.7700**.

### 6. Continued Billings VIA Automatic Account Deductions

ENOREO has taken steps to stop automatic billing charges for those who did not make the changes as requested. It is still recommended that your accounts be checked closely and, if necessary, contact Customer Support.

**Note:** these changes were to have been made by June 1. ♦

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*What was the greatest thing before sliced bread?*

## Minding Your Money ~ Chuck Carr

**Habits of Wealthy Canadians:** Far too often we are lured by the thought that there may be a shortcut to wealth. We all dream about winning the lottery, investing in the next great invention, or starting a wonder business that becomes a licence to print money. I recently heard an infomercial about a stock trading system guaranteed to make you rich if you bought the product being promoted. Our society is filled with schemes that advertise that their product will transform people from rags to riches in a miraculously short time. They even include success stories. (Don't you ever wonder how the successful people are always so beautiful or handsome?) The promoters certainly do get rich selling products to gullible buyers. If it is really so easy to become rich, why is 80% of the wealth in Canada concentrated in the hands of 20% of the people?

What are these 20% doing right to accumulate the majority of the wealth in Canada? Numerous books and studies have tried to answer this question. Here is a summary of the seven habits of wealthy Canadians.

§ **They save regularly.** Wealth is not built by accident and, contrary to popular belief, wealth is not inherited. 80% of the wealthy are first generation and they have built their wealth one step at a time. One of the key habits wealthy people possess is a systematic, disciplined, savings plan. The best way for people to develop this habit is to start an automatic monthly savings plan where money is deducted from their paycheck or out of their bank account before any other expenses or deductions, i.e. a pre-authorized chequing plan (PAC). Studies suggest that wealthy Canadians save about 20% of their income. Remember the Wealthy Barber's admonition to "pay yourself first".

§ **They live below their means.** According to the book, *The Millionaire Next Door*, by Thomas Stanley and William Danko, you may be surprised at what a wealthy person looks like. According to their research, the typical wealthy person might not be the one who drives the new Mercedes, lives in the biggest house, or wears top designer clothes. Rather, the millionaire next door is the person living in the same bungalow they have lived in for the past 20 years. They may drive a nice car, but it is usually older and well maintained.

§ **They know where their money is going.** Most wealthy people not only live below their means but they also are very conscious of where they spend their money. In fact, studies suggest that about two thirds of wealthy people know exactly where their money goes. If you want to become wealthy, you should develop the habit of tracking your spending on a monthly basis. Budgeting can be a very intimidating word, but the fact remains, it is an essential habit for wealth accumulation. Do check your credit card summary in detail each month. It is a good indicator of where you are spending your money.

*(Continued Page 10)*

*(Minding Your Money Continued from Page 9)*

§ **They avoid debt.** Wealthy Canadians make a very conscious effort to avoid, minimize and pay off debts. It is so easy in our society to access debt. Every week, I receive mail offering lines of credit, credit cards and access to other forms of debt. “No Money down”, “Don’t pay till 2008”, “interest free” are all common ploys to get you to spend money you don’t have, i.e. going into debt. It is so enticing, but one of the habits you’ll need to build wealth is to avoid spending money that you don’t have.

§ **They maximize income.** In a study by Statistics Canada, there is a correlation between wealth and income. The more money people make, the more likely they are to build wealth more quickly. While this makes intuitive sense, it may not always be easy to just go out and increase your income. That being said, it is an important habit to building wealth. Take time to train your mind to think outside the box about ways you might be able to increase your earning power. This might mean getting more education, starting a business or getting a part time job, etc. No one said building wealth did not take some effort.

§ **They own appreciating assets.** The majority of wealthy people own their own home. Owning your personal residence develops some productive wealth mindsets. Ownership gives you a better appreciation of the value of goods. In addition, most wealthy Canadians have equity in other appreciating assets like business, stocks and real estate. The next time you invest your money in something, ask yourself if it is an appreciating or a depreciating asset like a car. Taking public transportation is very cost effective. You not only save on insurance and operating costs, but you only pay when you use it. Cars cost you money just sitting in the driveway.

§ **They get professional advice.** Wealthy people typically have a team of professionals to help them accumulate, manage and protect their wealth. This might include accountants, lawyers and financial advisors. Studies suggest that although they use professional advisors, they ultimately make the final decisions themselves. If you want to become wealthy, you must seek help but ultimately must retain control over key decisions. ♦

*Editor’s Note re Minding Your Money:* Minding Your Money is a “service to others” offered by District 16 providing timely advice on investing, taxation and retirement management. While there is much more to retirement, (family, travel, wellness, Club 16/social activities), this column focuses upon the financial aspects of retirement. *Chuck Carr is a certified income tax specialist; licenced, independent, mutual fund advisor; and retirement planning specialist. 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.*

*CBC Morning Radio Hosts now available at CIUT (89.5FM) for now!*

RTO/ERO Toronto District 16 is pleased to present its:

# ANNUAL FALL LUNCHEON

Monday, October 17, 2005  
at The Old Mill ~ Brûlé Room

Meet & Greet/Bar ~ 11:30am/Luncheon ~ 12:15pm

*Come Early to Our Craft Show*  
**10:00am to 2:00pm**

~ MENU ~

**YOU MUST REGISTER - \$25.00 per person**

*Rolls & Butter*

*Old-Fashioned French Canadian Pea Soup with Croutons*

*Lamb Cutlets in Niagara Red Wine Sauce*

*(or Salmon or Vegetarian Alternative)*

*Griddle Potatoes with Sweet Peppers and Onions*

*Toasted Carrots in Paprika Scented Butter*

*Applesauce Cake with Rhubarb Chutney (or Sliced Fresh Fruit Tray)*

*Coffee (regular, decaffeinated) ~ Selection of Teas*



Registration Form for **FALL LUNCHEON ~ 2005**

**RETURN BY FRIDAY, OCTOBER 7, 2005**

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

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

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

**NOTE:** *You will receive the Lamb Cutlets unless one of these substitutes is chosen:*  SALMON  VEGETARIAN  
*Similarly, Applesauce Cake unless you select:*  FRUIT TRAY

Remit **\$25.00/person 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

**SHORT TIMELINE - RETURN IMMEDIATELY**


(Garth Turner continued from Page 13)

mortgage business [and is] investigating how to give seniors “an added sense of security” in borrowing against their homes by having the Government of Canada involved - presumably as the lender, who will be stealing all these houses from unsuspecting estates.

For the record, CHIP does a fine job at providing a product thousands of seniors want. There is no reason our government needs to put the company out of business, using taxpayer funds. Second, if the feds really cared about the financial well-being of older homeowners, it would be out there educating folks about all the better choices available to them.

Garth Turner’s *Investment Television* airs nationally Sundays on the Global network. ♦

***Christmas Concert & Sing-Along***




**MONDAY, DECEMBER 5, 1:30pm**  
**St. Margaret’s Church**  
**(Avenue Road and Eglinton ~ beside Mac’s)**  
 Enjoy this annual event with your own retired teachers’ choir  
**‘THE TORONTO CHORISTERS’**  
 Conductor: **Jim Maben** Pianist: **Margaret Deeth**

**RTO/ERO 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 evaluate 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. ♦



**TEOF 13th Annual  
“Don’t Forget To Feed the Kids”  
Auction**

**Friday, November 18, 2005**  
**5:30 p.m. Viewing 6:30 p.m. Dinner**  
**Fountain Dining Room, 2nd Floor, Queen Elizabeth Building (CNE)**

\$50.00 admission includes: Buffet Dinner, Parking, Catalogue & Door Prizes  
 Income Tax Receipt

**We also need your help! ~ quality items for auction to raise funds for child nutrition.** TEOF will provide value-in-kind tax deductible receipt for donations of: Oil paintings, Prints, Watercolours, Stained Glass, Carvings, Pottery, Sculpture, Quilts, Antiques, Household products and gift items, as well as Special Event tickets for Theatrical or Athletic events.

To make a donation, or for further information, call:  
**Les Birmingham** at 416.291.0908, or **Ian Baird** at 416.491.8906.  
 (For each item donated, please provide an estimated price for consideration. TEOF will evaluate all accepted donations and issue income tax receipts.)

✂.....  
**AUCTION TICKET ORDER FORM**

Name (please print): \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ Prov. \_\_\_\_ Postal Code \_\_\_\_\_  
 I wish to order \_\_\_\_ tickets @ \$50.00 = \$ \_\_\_\_\_ Telephone: \_\_\_\_\_  
 Method of payment:  
 VISA \_\_\_\_ MasterCard \_\_\_\_ American Express \_\_\_\_ Cheque \_\_\_\_  
 Credit Card #: \_\_\_\_\_ Expiry Date: \_\_\_\_/\_\_\_\_  
 Cardholder Signature: \_\_\_\_\_

Mail order form to:  
**TEOF Auction, c/o C. Costa, 200-1482 Bathurst St, Toronto, ON M5P 3H1, OR fax to: 416.393 0456**  
 Registration Form also available at [rtoerotorontodistricts.org](http://rtoerotorontodistricts.org) (Toronto Link)  
 For further ticket information call **Colleen Costa (416.393.0440 Ext 285)**



*Now retired, how do we maintain, or acquire, a healthy quality of life?*

*How can we preserve our mind and body?*

The good news is that we can start to do something immediately to increase our and our family's chances for health and wellness. Toronto District 16 is pleased to offer this series of four sessions which will include *participation, informative dialogue, healthy snacks, door prizes, a light lunch and fun* in a central location accessible by public transit and plenty of free parking.

**What?** Staying Well! Empowering Yourself!

**Where?** Upstairs at the Forest Hill Loblaws, at 396 St. Clair Avenue West

**When?** Alternate Fridays from 10:00am - 12:00, followed by a light lunch

**Cost?** \$20 per person for series of four sessions (spouses/friends welcome)

### **Session 1: Friday, October 21, 2005**

Planning to head south or somewhere exotic? What inoculations should you have? What medications should you pack? How safe is the water? How to stay healthy while traveling? How to avoid jet lag? Here's your chance to hear from and ask noted travel specialist, **Dr. Mark Wise**, The Travel Doctor from the Travel Clinic.

### **Session 2: Friday, November 4, 2005**

**Sandra Fox**, certified reflexologist and licensed holistic practitioner, shares her knowledge and benefits of reflexology with some hands-on tips to help us feel better. Representatives from Johnson's Inc. will present an overview about our health plan with a specific emphasis on travel and ways to protect your residence while you are away.

### **Session 3: Friday, November 18, 2005**

**Maureen Smith**, RTO Member and Healing Facilitator, shares her knowledge of alternative health care and introduces some basic principles from Traditional Chinese Medicine, Acupressure and Applied Kinesiology. Wear comfortable clothes to this session and try Qi gong (chi gong).

### **Session 4: Friday, December 2, 2005**

Healthy cooking for one or more. A demo of informative practical cooking tips on nutrition and heart smart menus by a registered dietician

**How do you register?** Call **Valerie Mah** at 416.533.0445 or email [vmah@ican.net](mailto:vmah@ican.net) and, once your registration is confirmed, fill out the registration form and remit a cheque for \$20 payable to RTO District 16 (Wellness Series).

NOTE: There is a limit of 30 participants so make that call now!

**REGISTRATION FORM AT TOP OF PAGE 19** ♦

### **One way to have your house stolen from you ~ Garth Turner**

(Used with author's permission. Originally published in Real Estate News, July 8/14, 2005)

(Edited for space)

The rising real estate market has been a two-edged sword for a lot of older Canadian homeowners. On one hand, their wealth is going up fast as housing gets a lot more valuable. On the other hand, rising values bring rising property taxes, and a booming market means trades people are pricier and home maintenance costs are exploding.

Lots of folks who own homes without mortgages [can be] in a financial bind as a result - even when their net worth on paper is rising. ... a paid-off house on its own is not the goal. What everybody needs in retirement [is] ... cash flow.

[The Reverse Mortgage] has been around for a few years, and is the creation of ... the Canadian Home Income Plan. The idea is simple - seniors (over the age of 62) can borrow against the equity in their homes, taking out up to 40 per cent of the value of the real estate in a lump sum of at least \$20,000.

The appealing part... is that the money comes to you tax-free, and never has to be paid back. In return for the loan, CHIP gets a priority lien on the house, so that when the homeowner sells it, or dies, the company can sell the place and get its money back.

Now, a sleeper of a fact, is that a reverse mortgage operates the same way a regular one does - which means interest is a huge portion of the final debt. ... and because no repayments are made, that charge keeps on adding up until it equals the entire value of the home, consuming all the equity.

So, a senior might borrow \$120,000 on a \$300,000 home, and by the time of death, the reverse mortgage has grown to equal the value of the property - which means the estate which is left behind gains zero benefit from the chief asset the person owned. This is why... a reverse mortgage is an ideal strategy, if you hate your children!

...you are far better off to take a home equity loan from any major bank, than a reverse mortgage. With a home equity loan there is no minimum amount to borrow, and conversely, you can easily take out 75 per cent of your equity if you want. The money is also tax-free, and it comes at about half the cost of the CHIP funds, since you can borrow at the prime rate. You can also set up the loan to make interest-only payments, which ends up being very affordable and - if the loan proceeds are used to invest in income-producing assets, like stocks or mutual funds - the interest is tax-deductible. Another big benefit. Every senior with an income should check out this option first. But if you are a financial basket case, then go the CHIP route.

...Our federal government... is now contemplating getting into the reverse

*(Continued on Page 14)*

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## RTO/ERO SERVICES FOR MEMBERS

Supplement to RTO/ERO Toronto Newsletter, September, 2005



## CONTACT INFORMATION



### RTO/ERO ~ Provincial

300-18 Spadina Rd  
Toronto ON M5R 2S7  
416.962.9463  
416.962.1061 (Fax)  
[www.rto-ero.org](http://www.rto-ero.org)

### RTO/ERO ~ District 16

President  
**John Bratton**  
416.782.2530  
[enorjay@rogers.com](mailto:enorjay@rogers.com)  
[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

### ONTARIO TEACHERS' PENSION PLAN (OTPP)

5650 Yonge St  
Toronto ON M2M 4H5  
416.226.2700 or 1.800.668.0105  
416.730.7807 or 1.800.949.8208 (Fax)  
[Member\\_Inquiry@OTPP.com](mailto:Member_Inquiry@OTPP.com) [www.otpp.com](http://www.otpp.com)

**RETAIN  
INSERT FOR  
REFERENCE**

### JOHNSON INC.

(service for benefits subscribers and information for non-subscribers)

#### Service:

416.920.7248 (local)  
1.877.406.9007 (toll free)  
416.920.0939 (fax)

[www.johnson.ca](http://www.johnson.ca)

*See Page S11 for Out-of-Province Service through World Access*

#### Service Address:

Johnson Inc. - Service Dept.  
18 Spadina Road, Suite 100A  
Toronto, ON M513 2S7

#### Claims:

905.764.4888 (local)  
1.800.638.4753 (toll free)  
905.764.4041 (fax)  
1.888.895.2209 (toll free fax)

#### Claims Address:

Johnson Inc. - Claims Dept.  
1595 16th Avenue, Suite 600  
Richmond Hill, ON L4B 3S5

### JOHNSON MEMBERS ONLY WEBSITE

RTO/ERO members have access to the Group Benefits Program and all other Plans offered to RTO/ERO members through our Plan Administrator, Johnson Inc. The coverage and claims information on the website is in real-time. The website is secure and private. To obtain your personal user name/password, log onto [www.johnson.ca](http://www.johnson.ca) and click on "Members Only".

## RTO/ERO WEB SERVICES

[www.rto-ero.org](http://www.rto-ero.org) ~ [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)  
[info@rtoerotorontodistricts.org](mailto:info@rtoerotorontodistricts.org)

Both RTO/ERO and your Toronto District 16 operate websites of interest to potential and current members. Each has its own purposes, some of which overlap. Both provide links to each other and may duplicate some material, albeit sometimes in differing formats. We highlight here only those items on each site that may be useful to the current member.

### Provincial Site: [www.rto-ero.org](http://www.rto-ero.org)

- order *Year-End Tax Tips* and *Fact Sheets* to be delivered via Canada Post;
- review current monthly *Provincial Updater* in HTML format;
- see what's going on in other districts; (join a district closer to home while retaining access to Toronto at its website);
- participate in the *RTO/ERO Opportunities Forum* where members and non-members are welcome to list volunteer and job opportunities they feel would be of interest to RTO/ERO members. Members are also welcome to reply to these listings, if interested in pursuing one of the volunteer or business/job opportunities. This is a free service. This is also the place to share your thoughts about issues and events concerning RTO/ERO and its members.

### Toronto Districts Site: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

(operated jointly by the four RTO/ERO districts in Toronto)

- download the *Year-End Tax Tips* in PDF format (no waiting for the mail);
- order and receive by email any of the *Fact Sheets* in PDF format;
- access the monthly *Provincial Updater* in HTML or PDF format;
- access *RTO/ERO Toronto District Newsletter* in HTML and PDF format;
- full *benefits plans details and comparisons* with other plans (ARM/RTIP/TDSB/TCDSB);
- view record of executive meetings, general meetings (including photos).

### Toronto District 16 Email Service:

About 10% of RTO/ERO Toronto District 16 members benefit from our email service whereby we inform recipients about updates to our website and emergent issues. The individual chooses to get that information if interested. All email, attachments and web content are scanned for viruses before sending/posting. Addresses are confidential for this purpose only (see our **Privacy Policy** on *Page S10*). Just go to our website and contact the webmaster. ♦

## Publications Continued from Page S10

**Year-End Tax Tips for RTO/ERO Members** ~ produced yearly as an assist to those who prepare their own Income Tax submissions. It usually appears in December or January for the latest Tax Year and is available by contacting **Liz Timms** at the RTO/ERO Office (416.962.9463) or from our website in PDF format ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)).

**Fact Sheets** ~ created for members' reference. When requesting Fact Sheets, members may refer to their title or by their number, e.g. "Vacation Checklist" or "D4". Fact Sheets can be ordered directly from the website ([www.rto-ero.org](http://www.rto-ero.org)), or by contacting **Liz Timms** (416.962.9463) at the Provincial Office. *These Fact Sheets may also be ordered in PDF form from [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).* Complete the order form and receive your selection by email. The complete listing of current Fact Sheets is on Page S12.

**Position Papers** ~ created for Political Action by local district members and Political Action Committees. These current positions of RTO/ERO, available from our website [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org) - Political Action link, include: Children's Services; Education; Energy; Environment; Health; Long Term/Home Care; Public/Private Partnerships; and, Seniors. ♦

### World Access Canada

*Co-ordinating Agency to access and claim RTO/ERO benefits while abroad.*

See your *Benefits Agreement* or *Going Places, Winter 2004/2005* (re-printed annually in the late Fall) for details. If you have misplaced either copy, they are available at the [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org) website.

P.O. Box 277 1.800.249.6556 (North America)  
Waterloo ON N2J 4A4 519.742.6683 (from other countries - reverse charges)  
519.742.8553 (Fax) ♦

## RTO/ERO PRIVACY CODE

*Details of this policy available at [www.rto-ero.org](http://www.rto-ero.org) or [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)*

RTO/ERO values the relationship it has with its members and therefore is committed to respecting your privacy. We protect this privacy by maintaining personal information in the strictest confidence and securing it using appropriate safeguards. RTO/ERO does not share members' information with other organizations without your consent.

Questions/concerns can be directed to RTO/ERO's Privacy Officer, Executive Director, **Harold Brathwaite** or Information Officer **Simon Leibovitz**, at [privacy@rto-ero.org](mailto:privacy@rto-ero.org) or 416.962.9463/1.800.361.9888. ♦



## RTO/ERO TORONTO DISTRICTS

The reorganization of school boards across the province created some relationship difficulties between local RTO/ERO Districts and their legacy boards (Etobicoke/York, North York, Scarborough/East York, and Toronto). With the creation of the **Toronto District School Board** (TDSB), personal contacts were lost and the ability to inform potential retirees about retirement opportunities was severely curtailed. To address this difficulty, the four districts in the new City of Toronto established a voluntary entity called '**RTO/ERO Toronto Districts**'. Essentially, this is the recruitment arm for the four districts and forum for improved communications among the four districts themselves. Already we have seen some benefit from this arrangement: a central contact with both the TDSB; improved communications with the **Toronto Catholic District School Board**; an annual meeting of the four district executives where enhancing local service to members is the focus; the four districts distributing information to potential retirees about each other; a better informed retiring group who choose the most advantageous district to join; and, closer relationships with the Elementary Teachers of Toronto and the Ontario English Catholic Teachers' Association's Toronto Secondary and Elementary Units. We continue to communicate with the local Ontario Secondary School Federation. District 16 is a full and committed partner in this endeavour. We host a joint website: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org) containing material useful to potential and current members. ◆

## RTO/ERO PUBLICATIONS

**Renaissance Magazine** ~ the Magazine of the RTO/ERO ~ the quarterly publication for all members.

**Monthly Updater** ~ a brief review of on-going developments within RTO/ERO ~ distributed to local executives in print but available to all members at [www.rto-ero.org](http://www.rto-ero.org) or [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).

**Group Benefits Program 2005** ~ an annual newsletter describing Senate-approved benefits changes sent directly to RTO/ERO members who have purchased any of the Benefits Plans. Any member may obtain a copy at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).

**Going Places, Winter 2004/2005** ~ an annual newsletter sent directly to RTO/ERO benefits subscribers describing helpful travel tips for outside of province/country. Available in PDF format at [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org).

*Continued on Page S11*

## RTO/ERO COMMITTEES WORK FOR MEMBERS

RTO/ERO provincial committees guide the organization in developing and maintaining services to members. Members are encouraged to communicate on any matter within their purview. You may do so directly as an individual member or you may seek the support of your District. The District 16 executive structure parallels that of the provincial committees. Below are listed the terms of reference that most affect individual members.

### **Communications Committee:**

- recommendations: the type of communications media; the advertising policy; the editorial policy; the practices related to publishing letters to the editor;

### **Health Services and Insurance Committee:**

- recommends changes in benefits and premiums (*see box below*).

### **Member Services Committee:**

- Emergency Assistance (*see box next page*); Travel and Affinity Programs; Facts Sheets, Tax Guide.

### **Pension and Retirement Concerns Committee:**

- recommends courses of action re: pension & retirement concerns;  
(*continued near bottom of Page S4*)

### **HOW OUR HEALTH PLANS ARE DEVELOPED**

Only RTO/ERO determines the benefits that each of our health plans provide for the rates paid. Bearing in mind the balance of affordable premiums and optimal coverage, the Health Services and Insurance Committee examines the current usage of the plans; receives input from individual members, districts and Senate about modifications to the plans; then recommends to Senate changes in coverage and premiums. The Senate amends or approves the coverage and requisite premiums for the new year.

*If an individual member, district, or Senate wishes to suggest a change in these plans for 2006, they should be presented to the Health Services and Insurance Committee by May, 2005 in time to be vetted before presentation to the Fall Senate.*

The plans belong to RTO/ERO (Johnson Inc. is our Plan Administrator). The review of claims rejected by the carrier is done by our own Health Services and Review Committee - not the carrier nor Johnson Inc.

*If you have a concern, present your case to this committee at 300-18 Spadina Road, Toronto, ON M5R 2S7 or [healthcommittee@rto-ero.org](mailto:healthcommittee@rto-ero.org).* ◆

## RTO/ERO EMERGENCY ASSISTANCE PROGRAM

(formerly Goodwill Grant)

This Provincial RTO/ERO Emergency Assistance Program operates under the auspices of the Member Services Committee. The Work Group is responsible for reviewing requests for assistance and making recommendations.

### PROCEDURES FOR EMERGENCY ASSISTANCE REQUESTS

1. Emergency Assistance requests are considered by a Work Group reporting to the Member Services Committee.
2. The required Application Form must be submitted by the member requesting assistance.
3. To assist the Goodwill Work Group in reaching a decision, wherever possible and subject to the agreement of the applicant, RTO/ERO will rely on local members, through the District President, to assist with any investigation of the applicant's circumstances.
4. Emergency Assistance applications will be considered with the proviso that money given is not intended to be income continuance or supplement, but is for emergency matters of a critical nature only. Assistance is provided on the basis of need and is related to the total income of the person or household. RTO/ERO does not make loans.
5. The maximum first time Emergency Assistance grant that may be approved by the Executive Director or the Assistant Executive Director, in an emergency situation, is limited to \$500.
6. Subsequent Emergency Assistance requests by an individual member will be considered by the Work Group at the next scheduled meeting or by a teleconference call meeting.
7. All processes respect the right to anonymity. All applicant material remains at or is returned to the Provincial Office and destroyed.
8. Emergency Assistance applicants will be informed that they may appeal the decision of the Emergency Assistance Work Group to the Provincial Executive. ♦

### Pension and Retirement Concerns Committee (*continued from Page S3*):

- responds to concerns of retired teachers re pension entitlements;
- recommends amendments to the Teachers' Pension Plan Act benefitting RTO/ERO members and active members of the teaching profession;
- monitors government legislation in the field of pensions, taxes, health, accommodation and social services;
- keeps members informed about significant issues/developments that affect retired teachers and the community at large through Fact Sheets and development of articles for Newsletters. (*Committees continued on S5*)

### Project - Service to Others (STO) Committee: (*Committees continued from S4*)

- recommends criteria to be used in evaluating (*see box below*);
- recommends the types of projects to be approved;
- recommends to the Provincial Executive the STO Grants to be approved. ♦

## PROJECT - SERVICE TO OTHERS GRANT

*Project - Service to Others* is a Provincial RTO/ERO program which provides grants to Districts for initiatives which support the concept of "Service to Others". The intent is to raise the profile of retired teachers by visibly demonstrating to active teachers and to the public-at-large that retired teachers care about their communities and about public. These projects should support the following goals:

- provide financial assistance to education-related and community projects;
- facilitate member participation in education and community assistance projects;
- help serve the educational and other needs of the disadvantaged in the community;
- promote District/Unit participation in local, provincial, and overseas educational/community projects;
- raise the profile of retired teachers and of RTO/ERO;
- demonstrate to the general public that retired teachers continue to serve after retirement;
- demonstrate to potential RTO/ERO members that RTO/ERO is a dynamic organization.

Individuals or groups apply to the Provincial Project - Service to Others Committee for funding through their District. Districts select one proposal for submission to the Provincial Committee. The maximum grant for a project is \$4000 but may be supplemented by contributions from other sources. Successful applicants must submit a written report at the conclusion of the project for publication in the media. Photos, newspaper articles, or a video of the project would be additional assets in publicizing the initiative. A display at an RTO/ERO Senate may be arranged.

*Toronto Members must submit their proposed project to their District Executive using the appropriate Application Form by November 1.* The completed application document must be received at the Provincial Office by March 1 to be considered by the Project - Service to Others Committee at its meeting in early Spring. Obtain applications directly from the RTO/ERO Head Office (416.962.9463) or from the website [www.rto-ero.org](http://www.rto-ero.org). ♦

## STANDARD DISTRICT 16 ORGANIZATION DATES

*SM ~ meetings at St. Margaret's Church*

<b>January:</b>	1 <sup>st</sup> Day - Newsletter Submission Deadline 2 <sup>nd</sup> Thursday - Executive Meeting (SM) Last Thursday - Newsletter Mailing (SM)
<b>February:</b>	2 <sup>nd</sup> Thursday - Executive Meeting (SM)
<b>March:</b>	1 <sup>st</sup> Day - Newsletter Submission Deadline 1 <sup>st</sup> Thursday - Executive Meeting (SM) Last Thursday - Newsletter Mailing (SM)
<b>April:</b>	2 <sup>nd</sup> Thursday - Executive Meeting (SM)
<b>May:</b>	1 <sup>st</sup> Day - Newsletter Submission Deadline 2 <sup>nd</sup> Thursday - Executive Meeting (SM) Mid-Month - AGM/Spring Luncheon Mid-Month - RTO/ERO Spring Senate Last Thursday - Newsletter Mailing (SM)
<b>June:</b>	2 <sup>nd</sup> Thursday - Executive Meeting (SM)
<b>September:</b>	1 <sup>st</sup> Day - Newsletter Submission Deadline 2 <sup>nd</sup> Thursday - Executive Meeting (SM) Last Thursday - Newsletter Mailing (SM)
<b>October:</b>	2 <sup>nd</sup> Thursday - Executive Meeting (SM) Mid-Month - Artisan/Craft Show/Fall Luncheon Mid-Month - RTO/ERO Fall Senate Last Wednesday - Joint Executive Meeting (22, 23, 24, 16)
<b>November:</b>	1 <sup>st</sup> Day - Newsletter Submission Date 2 <sup>nd</sup> Thursday - Executive Meeting (SM) Last Thursday - Newsletter Mailing (SM)
<b>December:</b>	1 <sup>st</sup> Wednesday - New Member Welcome Breakfast
<b>Social:</b>	Bridge: 1 <sup>st</sup> & 3 <sup>rd</sup> & 5 <sup>th</sup> Tuesdays (SM) Crafts: 4 <sup>th</sup> Tuesday (SM) Travelogue: 4 <sup>th</sup> Wednesday (SM) ◆

### Political Action Committee: (*Committees continued from S4*)

- spearheads political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives;
- liaises with organizations to pursue political action at the provincial and federal levels for seniors and retired educators. (*Committees continued on S9*)

### CODE OF ETHICS - (Approved by Spring Senate, 2005)

This Code of Ethics expresses the ethical principles of The Retired Teachers of Ontario and serves as a guide to the conduct of staff and those who act on behalf of RTO/ERO.

#### Integrity/Accountability

- Demonstrate integrity when acting on behalf of the organization.
- Model the principles of equity, trust, fairness, and respect.
- Recognize the importance and value of RTO/ERO members and employees.
- Respect the time, energy and effort of the many volunteers who work on behalf of the organization.

#### Governance

- Uphold the Constitution, Policies and Procedures established by the organization.
- Support the governance structures (Senate, Provincial Executive, Provincial Committees, Districts and Units) to ensure the organization's democratic strength.
- Manage time, expectations, costs and resources responsibly and effectively.

#### Communication

- Demonstrate open, honest communication with staff, Members, other professional groups and the community.
- Share information in a timely manner, using a variety of methods to enhance our philosophy of Service to Others'.
- Value the use of both official languages.

Additionally, the following item is a required stipulation for those seeking election/appointment to the provincial executive and provincial committees:

*I declare that neither I, nor any member of my immediate family, has any material interest nor is liable to any financial or other gain as a result of my participation in the business of the RTO/ERO for which I am applying. Further, I will declare immediately any such interest should it arise subsequent to my appointment/election.* ◆



## RTO/ERO Toronto District 16 Executive - 2005/2006

### President

**John Bratton**  
417 Elm Road  
Toronto, ON M5M 3W4  
T/F: 416.782.2530/  
enorjay@rogers.com

### Past President

**Bob Neal**  
138 Westlake Avenue  
Toronto, ON M4C 4R9  
T/F: 416.694.9683/  
bneal@sympatico.ca

### 1st Vice-President

Vacant

**PLEASE KEEP THIS  
PAGE FOR REFERENCE**

### 2nd Vice-President

**David Shanoff**  
39 Regal Road  
Toronto, ON M6H 2J6  
T/F: 416.656.3245/416.656.0305  
davshan@sympatico.ca

### Treasurer

**Bob Putnam**  
1208-15 King Street  
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rgpgeog@aol.com

### Secretary

**Mary Ann Fedchak**  
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### Archives

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### Communications

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bmenagh@eol.ca

### Goodwill

**Sue Booker**  
78 Eastville Avenue  
Scarborough, ON M1M 2N9  
T/F: 416.267.2418/

### Health/Insurance

**Bill Tajer**  
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T/F: 416.494.8590/416.494.3018  
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### Mailing

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auntiear@sympatico.ca

### Membership/Recruitment

**Mary El Milosh**  
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Toronto ON M2K 1X9  
T/F: 416.229.0496  
maryelmilosh@hotmail.com

### Political Action

**Pat Carson**  
F16-300 Mill Road  
Etobicoke, ON M9C 4W7  
T/F: 416.626.5995/  
pcarson@rogers.com

### Program

**Kay Jeffery**  
26 Harshaw Avenue  
Toronto ON M6S 1Y1  
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### Retirement/Pension Concerns

**Ken Devine**  
719-131 Bloor St W  
Toronto ON M5S 1R1  
T/F: 416.481.2541/  
kendevine@rogers.com

### Social/Recreation/Club 16

**Valerie Mah**  
41 Melgund Rd  
Toronto, ON M5R 2A1  
T/F: 416.533.0445/  
vmah@ican.net

### Travel

**Ian Baird**  
70 Mosedale Crescent  
North York, ON M2J 3A4  
T/F: 416.491.8906/

### Members-at-Large

**Marjorie Blake**  
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### Wally Friesen

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### Shirley Young

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smc\_young@hotmail.com

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### Other Information

### RTO/ERO Toronto District 16:

[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)  
[info@rtoerotorontodistricts.org](mailto:info@rtoerotorontodistricts.org)

### RTO/ERO:

300-18 Spadina Rd  
Toronto ON M5R 2S7  
T/F: 416.962.9463/416.962.1061  
[www.rto-ero.org](http://www.rto-ero.org)

### Johnson Inc. (Claims)

T: 905.764.4888/1.800.638.4753  
[www.johnson.ca](http://www.johnson.ca)

### Ontario Teachers' Pension Plan

416.226.2700 or 1.800.668.0105  
[www.otpp.com](http://www.otpp.com) ◆