

## \* 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**

George M. Andrews  
Freda Appleyard  
Dorothy Campbell  
Betty R. Carson

James M. Harvey  
Philip Hornick  
Thomas Imada  
Marion K. Jamieson

Dorothy P. Laughlin  
Margaret R. Mackenzie  
Zandy McLellan  
James A. Milne

*"You can say any foolish thing to a dog, and the dog will give you a look that says, 'My God, you're right! I never would've thought of that!'" Dave Barry*

## Next Mailing ~ Volunteers Always Welcome

*Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, May 25, 2006 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 our 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 editors reserve 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 with appropriate attribution. Third-party submissions *must include all source details*. Content may, or may not reflect the position of RTO/ERO or of RTO/ERO District 16.

**Submission standards: Electronic TXT file preferred**, (or Word DOC or WordPerfect WPD file) emailed to the editor at 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:** 01/05/06, 01/09/06, 01/11/06

**Mailings:** 25/05/06, 28/09/06, 30/11/06 ♦



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

C. Naumoff/1991

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**MARCH, 2006**

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## President's Message

Mark your calendars now as a reminder to attend District 16's Annual General Meeting at the Old Mill on Tuesday, May 2, followed by our Spring Luncheon. As well as elections and RTO business, we have invited **Richard Langstone**, a member of the Toronto Police Services, to make a presentation on elderly street-proofing/fraud prevention, with a question and answer session following.

Also, tickets will be on sale for a draw to win a framed print donated to RTO by Harmony Printing. It is an original print by Canadian artist Douglas Laird, signed and numbered 2/10. It is a beautiful depiction of young children playing hockey on a frozen pond, with an old mill in the background. Its estimated value is over \$600. Tickets are priced at \$2 each, or 3 for \$5. Proceeds from the raffle will go to the Nelson Mandela Children's Foundation. It can be viewed on our website (see page 18).

Many, if not all of you received your last newsletter up to one week later than usual, causing no end of problems, especially for Jack De Groot and the Travel Committee. They handled the crisis marvellously, and everyone who could be accommodated has been.

RTO Provincial has now approved Merit Travel as a second travel agency for

*Continued on Page 2*

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

**President:** John Bratton  
**First Vice-President:** I. M. Vacant  
**Treasurer:** Robert Putnam  
**Archives:** Rosalina E. Bustamante  
**Goodwill:** Sue Booker  
**Mailing:** Arlene Freeman  
**Political Action:** Pat Carson  
**Retirement/Pension:** Ken Devine

**Past President:** Bob Neal  
**Second Vice-President:** Dave Shanoff  
**Secretary:** Mary Ann Fedchak  
**Communications:** Bill Menagh  
**Health/Insurance:** Bill Tاجر  
**Membership/Recruitment:** Mary El Milosh  
**Program:** Kay Jeffery  
**Social/Recreation/Club 16:** Valerie Mah

**Travel:** Ian Baird

**Members-at-Large:** Marjorie Blake, Wally Friesen, Linda Grieve, Carmelita Salazar, Shirley Young



## Dates To Remember ~ 2006



Executive Meetings ~ .....	Apr. 6, May 11, Jun. 8
Newsletter Deadlines ~ .....	May 1, Sep. 1, Nov. 1
Newsletter Mailings ~ .....	May 25, Sep. 28, Nov 30
District Annual General Meeting ~ .....	May 2 (see p22 + Sup)
District Spring Luncheon ~ .....	May 2 (see p13, 19)
Spring Senate ~ .....	May 16/17
Toronto Choristers Spring Concert ~ .....	May 31 (p12)
New Member Breakfast ~ .....	October 25
Fall Senate ~ .....	October 17/18
RTO Toronto Districts Joint Executive Mtg ~ .....	Nov. 1 (executive only)
Service to Others Grant Deadline ~ .....	November 1 (see p14)
District Fall Luncheon ~ .....	November 14
District Craft/Artisan Show ~ .....	November 14
RTO/ERO Scholarships ~ .....	see p20 + 'Renaissance'

### President's Message continued from Page 1

the benefit of RTO members. There will be more to say about this in the forthcoming issue of Renaissance.

There is a new provincial scholarship available for relatives of RTO members who will be pursuing a career in education. Provincial Executive is now finalizing the application and selection process. When completed, the details will be communicated to Districts and membership.

I hope to see you all at the Spring AGM and luncheon. **John Bratton** ♦

### Spring Luncheon Entertainment

*The Kenny Harris Duo*

featuring a variety of musical instruments, songs, and fun

### ~ FRAUD PROTECTION SEMINAR ~

As part of our Annual General Meeting, **Richard Langstone** of the *Toronto Police Service* will make a presentation on Fraud Protection. Details Page 13. ♦

### QUEEN ALEXANDRA CENTENARY

Saturday, April 29, 2006 ~ 12:00n - 5:00pm

Contact: 416.393.9535 ~ <http://tdsb.on.ca/queenalexandra>

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

**Negligent** (adj.), describes a condition in which you absentmindedly answer the door in your negligee.

**Gargoyle** (n.), an olive-flavored mouthwash.

## Welcome To New Members

Welcome to new members who have joined us in December, January and February. 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**

Andrews, George E	Dunn, Kevin	Matthee, Ann
Angelini, Anne	Gaither, John	McNeely, Roger
Bechtold, Joanna	Garner, Robert	Milne, Sally
Bottoni, Paolo	Graff, Barbara	Munn, Dennis
Brown, Edith S	Harmon, Margaret A	O'Grady, Kathleen R
Bruno, Janice	Harris, Lorna	Overholt, Carol
Chambers, Audrey L	Harris, Shirley J	Pidgeon, Edward L
Chan, Joyce	Iaboni, Ada	Rose, Marjorie
Currie, Julia G	Kershaw, Mary	Scodellaro, Edward C
Davidge, David	Kralik, Georgina	Smith-Henderson, Alfreda
Davies, Norman E	Lee, Su Mei	Steward, Patricia E
Dobson, Verna	Lundy, Euphemia	Tebeje, Wegayehu
Doyle, T Sharon	Marcille, Judith	Warren, Frederick

### Saint Joseph Morrow Park 30th Anniversary Reunion



The St. Joseph's Morrow Park High School **Graduates of 1976** invite all their former classmates, teachers, vice-principals and principals to join them at the 30th anniversary celebration of their graduation. The Reunion will take place on Saturday, June 3, 2006, at St. Joseph's Morrow Park High School, 3379 Bayview Avenue, Toronto. Festivities will begin at 5pm in the school gym.

A light dinner and refreshments will be served. Please RSVP by Monday, May 29, 2006 to Trisha (Eckert) Little at [trishadave@shaw.ca](mailto:trishadave@shaw.ca) or Lois Roberts at [LRoberts@GenestMurray.ca](mailto:LRoberts@GenestMurray.ca).

**Hope to see you there!** ♦

### 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. ♦

**District Annual General Meeting ~ AGM**

Your Executive is preparing for the AGM on May 2, 2006 at which the general business of Toronto District will be conducted. The main focus is typically the setting of the budget and the election of officers. The next issue of this Newsletter will contain a slate of candidates seeking office and any notices of motion regarding changes in the Constitution.

**Executive:** current executive members have been asked to inform the Nominations Committee of their intent to serve next term. If you have an interest in volunteering your time in an executive capacity, please contact the chair, **Bob Neal** at 416.694.9683 or [bneal@sympatico.ca](mailto:bneal@sympatico.ca).

**Motions:** we are a democratic organization and the presentation of motions is the prerogative of the membership. If you have motions that you wish presented at the AGM, please forward them to the District Secretary, Mary Ann Fedchak at [maryfedc@enoreo.on.ca](mailto:maryfedc@enoreo.on.ca).

**COURTYARD MARRIOTT DOWNTOWN TORONTO ~ 2006**

The Provincial Office is pleased to announce special rates for RTO/ERO members. The hotel is located at 475 Yonge Street, one block north of College Avenue. The Preferred Corporate Rate applies to a standard guestroom, single/double occupancy, based on availability. Depending on the time of year, the rates are as follows:

Jan 1 - Apr 15/\$117; Apr 16- Oct 31/\$149; Nov 1 - Dec 30/\$121  
*Please note these rates are not available on the following dates: May 20-23; June 2-5; August 13-17; September 8-16; December 31.*

Guests enjoy complimentary high speed internet access in all guestrooms, wired and wireless. The Health Club/Lap Pool is complimentary to all guests. Reservations for this Preferred Corporate Rate can be made through the Hotel's Reservation Office at 1.800.847.5075. *You must mention you are an RTO/ERO member and when you arrive for your stay, supply some form of identification that indicates you are a member.*

The annual **2005 RTO/ERO Tax Tips** is now available at: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org) or [www.rto-ero.org](http://www.rto-ero.org) or by phoning RTO/ERO at 416.962.9463.

*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 their publications pending space limitations.*

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

*Are you a String or Woodwind Player?* **Ed Lamb** is looking for players who might be interested in getting together during the day to play and enjoy chamber music. He offers his home because it is close to public transit near High Park. Frequency will be discussed among interested players. Please contact Ed Lamb at 416.662.9165 if you are interested before March 12 as Ed will be away until April 3. Ed is willing to convene the group if there is enough interest. The Bridge, Crafts and Travelogue programs are held at St. Margaret's Anglican Church on Avenue Road and Burnaby Boulevard (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.

Program	Date	Day	Time	Convenor	Phone
<b>APRIL, 2006</b>					
Bridge	Apr. 4, 18	Tues.	1:00pm	John Lane	416.486.0697
Crafts	Apr. 25	Tues.	1:30pm	Bernice Iles	416.651.4378
Travelogue	Apr. 26	Wed.	1:30pm	Holyers	416.929.8512

**Health Risks and Concerns for Canadians Travelling Abroad**  
**Dr. Mark Wise**, a family doctor and specialist in travel and tropical medicine, will be speaking about some of the health risks and concerns for Canadians travelling abroad. From his personal and recent experiences, he provides insight into why risks still exist: factors such as poverty, inequity, politics, etc. He will show also us the latest in digital photography he uses in his travels. Dr. Wise was so well received by our members at the Health and Wellness Series that we have asked him back for our Travelogue. He is also the Vice President of Canadian Feed the Children and advises other NGOs. You can get a preview by checking his website at [www.drwisetravel.com](http://www.drwisetravel.com).

<b>MAY, 2006</b>					
Bridge	May 2, 16, 30	Tues.	1:00pm	John Lane	416.486.0697
Crafts	May 23	Tues.	1:30pm	Bernice Iles	416.651.4378
Travelogue	May 24	Wed.	1:30pm	Holyers	416.929.8512

**The Most Exotic Travel Destination in the World**  
 The Galapagos Islands form one of the most exotic travel destinations in the world. Join **Chuck Carr** and the regular RTO travelogue viewers to see the sights and hear the sounds in this multimedia presentation.

*Continued on Page 4*



*Social continued from Page 3*

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

**Bridge - John Lane** shares 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 players. They start at 1:00pm and play the first, third and fifth Tuesdays of each month.

**Crafts** - The craft group meets with **Bernice Iles** on the fourth Tuesday of each month. She writes, "Making the most of your time? Making the most of your retirement? Keep your fingers nimble, your mind sharp and enjoy the society of friends over tea and crafts. Come try a surprise mini-project with us, or bring an on-going project of your own. Bring along a friend, if you like. Call so we can watch out for you. See you soon."

**Travelogue - Dick and Marilyn Holyer**, our dynamic duo, are the enthusiastic convenors of this group. The winter months in Toronto don't have to be dull if you cannot go south. Join us on the fourth Wednesday of most months. As one of our speakers said, "Welcome to the world of off-season travel!"

*The following groups meet at various sites:*

**Book Club** - Meetings are held on the first Monday of each month from 1:00 - 3:00pm and the group select different authors each month. They have a wonderful social following their discussions. These are the upcoming selections in case you want to book them from the library and get started:

April 3	<i>Reading Lolita in Tehran</i>	Azar Nafisi
May 1	<i>Saturday</i>	Ian McEwan
June 5	<i>Don't Get Too Comfortable</i>	David Rakoff

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 except for January. Each month, a different volunteer selects a movie with an early afternoon start for the group. Then they go for coffee and discussions afterwards. The convenor for this group is **Kelly Todesco** and for more information you can call her at 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 10 and May 8.

**Friday Night Movie Group** - One of our newest groups was formed because some of our 'retired' members are still teaching either occasionally or have

*Continued on Page 21*

*Social Continued from Page 4*

LTO contracts and are unable to attend a Monday afternoon matinee with the above group. This group attends the early Friday night show on the 2nd Friday of the month from September to June, usually around 7:00pm at a centrally located movie theatre on the subway line enjoying coffee and discussions afterwards. Members are notified on line or by phone on Thursday night from information in Thursday's entertainment guide. Call or email **Mary Smith** at 416.467.8625 or [Vivian@enoreao.on.ca](mailto:Vivian@enoreao.on.ca) if interested. Since Good Friday falls on April 14, April's Movie will be April 7. See you on Friday, March 10.

**Super Tees Golf Group** - The Super Tees enjoyed lovely weather and great camaraderie last season. Their last outing was in October. All levels of players are welcome and much improvement is noted. They meet after their games to socialize. Nine holes are played at Fox Run (Hunter's Glen) on Hwy 50 north of 7 starting at 10am on the last Wednesday of each month. Their first game is planned for Wednesday, April 26 so dust off your clubs. They would like to encourage new people to join them and bring a friend. **Rosalie Parente** is our convenor and can be reached at 905.856.6936 for more information.

**Art/Sketch Group** - When the temperature outside drops, the Art/Sketch group moves inside. Last winter they decided to take advantage of the figure drawing sessions held by the Helliconian Society. This winter, they have discovered the new wings that have opened in December at the ROM. 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. When the weather gets better, they will go outside again. If you are interested in joining them, call **Anita Davies** at 416.531.3408, since they decide when they meet and when and where they will go. They meet on the first Thursday of the month and plan to be out April 6th and May 4th.

**Hiking/Walking Group** - Want to feel fit and healthy or get more fit and healthy? Then join this outdoor group. They enjoy hikes and walks even during the winter. Marianne shared, "They (winter hikes/walks) are a wonderful experience." Their walks are not strenuous and everyone has the opportunity to enjoy fresh air and the beauties of nature. To get on their email list to receive notification of up-coming hikes, call **Marianne Psica** at 416.499.0324

In addition to our possible string and woodwind chamber group, our President has put us in touch with a **water fitness group**. We will also be calling together those people who have offered to help with a wellness series. We try to base our programs on the interests of our members. *If anyone would like to start a new interest group, call Valerie at 416.533.0445 or [vmah@ican.net](mailto:vmah@ican.net).* ♦

## Education Scholarships ~ An RTO/ERO Program

At the Fall Senate, 2005 a system of Education Scholarships was established. This was reported to you in our Toronto District November Newsletter. The criteria are repeated below. About the time you get this March Newsletter, you should be receiving the RTO/ERO quarterly magazine 'Renaissance' which will contain an application form and further details as to process. Note that within the criteria are some built-in equity factors. Note that a francophone member need not be a member of one of our French-language districts.

### The Criteria for the Award of Scholarships be:

1. Each scholarship shall be in the amount of \$1,000
2. The applicant shall be a student full time or part time pursuing a career in education in Canada.
3. Each scholarship shall be for one time only.
4. Scholarships shall be organized and distributed on a provincial level.
5. Consideration shall be given to gender, geographical distribution and language balance based on the proportion of applications.
6. Scholarships shall be granted to children, grandchildren, nieces, nephews, grandnieces and grandnephews of RTO/ERO members.
7. The Project – Service to Others Committee shall take on the role of the Selection Committee. ♦

## Day Trips ~ Jack DeGroot

### MORE AUTUMN TRIPS COMING

In addition to those outings announced in our January Newsletter, more are planned for the Fall and will be listed in the May Newsletter.

## Project STO (Service To Others) Grants

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

RTO/ERO has a history of supporting special projects of a humanitarian nature. There is \$100,000 available (up to \$4,000/district) for such projects. Each District Executive must vet applications from its district and select one to be forwarded to the provincial committee for consideration.

*The Project - Service to Others Provincial deadline for applications for 2007 is March 1, 2007. However, since your Executive requires time to evaluate submissions in order to select one for provincial consideration, the local deadline is November 1, 2006.* 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. The purposes for which applications are submitted will be published in our May Newsletter.

Information and applications are available from **Gail Knox**, Administrative Assistant, Research, or at the provincial website, [www.rto-ero.org](http://www.rto-ero.org). Gail can be reached at [gknox@rto-ero.org](mailto:gknox@rto-ero.org) or at 416.962.9463 ext. 233. ♦

## ? New Member Retirement Survey ?

At our New Member Breakfast, we asked the attendees to complete a questionnaire. The following are the results. It is of interest that a couple of our Executive Members, **Bob Neal** and **Bill Tajer**, were mentioned by name.

### Number of respondents - 34

1. When did you notify the OTPP before retiring? *average was 4 months.*
2. When did you notify the Board before retiring? *average was 4 months.*
3. Where did you get information about the process of retiring?
 

<i>Workshops/15</i>	<i>Board/10</i>	<i>Word of mouth/7</i>
<i>OSSTF Rep/3</i>	<i>TSAA Workshop/1</i>	<i>RTO/2</i>
<i>ETFO/3</i>	<i>Website/2</i>	
4. Where did you get the best information about the procedures of retiring?
 

<i>Bill Tajer/2</i>	<i>Workshop/9</i>	<i>OTPP/4</i>
<i>Nowhere/1</i>	<i>OSSTF/3</i>	<i>N/A/3</i>
<i>RTO/1</i>	<i>RTIP/1</i>	<i>ETFO/2</i>
5. How would you rate the assistance/information from your Board?
 

<i>Excellent/12</i>	<i>Good/1</i>	<i>Satisfactory/13</i>
<i>Poor/3</i>	<i>N/A/2</i>	
6. How would you rate the assistance/information from the OTPP?
 

<i>Excellent/18</i>	<i>Good/1</i>	<i>Satisfactory/7</i>
<i>Poor/2</i>	<i>N/A/2</i>	
7. What advice would you give to colleagues about to retire?
 

What would have made the process easier?

<i>Buddy system with recent retirees/2</i>	<i>Sample letters of resignation</i>
<i>No response/7</i>	<i>A check list of steps to follow</i>
<i>Attend a workshop/4</i>	<i>Plan early (1 – 2 years)/13</i>
<i>Get involved – keep active/2</i>	<i>Settling in takes time after retiring</i>
<i>Establish hobbies (early)</i>	<i>Contact RTO, access website</i>
<i>Be flexible</i>	<i>TDSB website – step-by-step</i>
<i>Notify auto insurance carrier that you no longer drive to work</i>	
<i>remember the taxes - a real surprise and a big bill!</i>	
<i>Ask questions (of everyone – it leads to more questions!)/2</i>	
8. Where did you hear about RTO/ERO?
 

<i>Posters/1</i>	<i>Fellow retiree/2</i>	<i>Word of mouth/3</i>
<i>Colleagues/9</i>	<i>No response/2</i>	<i>OSSTF/2</i>
<i>Board (re insurance)/4</i>	<i>Federations/2</i>	<i>Website/1</i>
<i>Ads in professional magazines/2</i>		
<i>Literature sent to schools &amp; present members/2</i>		
9. How would you rate the process/experience of your retiring?
 

<i>Easy/20</i>	<i>Somewhat difficult/9</i>	<i>Very difficult/1</i>
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John Bratton ♦

## RTO/ERO Toronto District 16 Actions

- recommended to the *RTO/ERO Service To Others* selection Committee one of the five submissions made by our members. (Upon the decision of this provincial committee, we will report details in our May Issue);
- donated \$500 for shipping costs of goods donated to the Haiti Kids Project;
- recommended the 2006 budget to the AGM (see Supplement);
- Approved a process for handling the Douglas Baird print raffle (see p18);
- Received a report regarding the late delivery of the January Newsletter;
- heard that the District's membership as of February 1 was 3604 members;
- Received the Treasurer's report and Audit for 2005;
- Recommended to the AGM a series of amendments to the Constitution;
- Approved moving the date of the Fall Luncheon from October to November;
- Approved moving the date of the New Member Breakfast from December to October;
- Approved the attendance of two District 16 reps to the RTO/ERO Provincial Political Action Conference on Lobbying;
- Received a report regarding the success of the Fall Wellness Workshop. ♦

## RTO/ERO Toronto Districts Actions

RTO/ERO Toronto Districts successfully completed a series of three Retirement Planning Workshops. These were implemented with the material and financial support of RTO/ERO. The four district presidents (**J. Bratton, I. Kelly, K. Turton, H. Wiber**) and their committee are appreciated for their efforts. Special thanks are extended to **Dave Fleming** (NY) for chairing this committee. There were over 250 participants from both Toronto Boards. ♦

## RTO/ERO Provincial Actions

- Approved the engagement of **Merit Travel** as a second travel agency to provide comprehensive travel services to RTO/ERO members (see '*Renaissance*');
- The Project - Services to Others Committee has been given the responsibility for administering the new Scholarship Program (p20);
- published new Fact Sheets (*Downsizing after Retirement, Executor's Checklist*) ~ available on our website or phoning by **Liz Timms** at 416.962.9463. ♦

### *Pension Information continued from Page 7*

2. All active teachers and provincial government contribute at same rate
3. Surplus distribution subject to Partners Agreement (Ontario Teachers' Federation for beneficiaries; Minister of Education for the Government).

The experience of the parties involved with the OTPP is one of positive governance and investment. The structure established many years ago has proven beneficial to both teachers and the government. ♦

Registration Form for EITHER or BOTH AGM and Spring Luncheon  
**RETURN BY TUESDAY, APRIL 18, 2006**

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

In lieu of the Beef Entrée, I prefer: SALMON  PASTA VEGETABLE

In lieu of the Tarte, I prefer: Fruit Plate

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**



Feeling  
Lucky?

# CHARITY RAFFLE

Support the  
Nelson  
Mandela  
Children's  
Foundation

The RTO/ERO Provincial Executive is offering the print by Canadian artist **Douglas Laird**, donated by Harmony Printing, to RTO/ERO members via the purchase of raffle tickets. These tickets are \$2.00 each or 3 for \$5.00. Proceeds from the raffle will go to the **Nelson Mandela Children's Foundation**.

Toronto District 16 Members will have the opportunity to purchase tickets directly over the next few months at District meetings and social events. Executive Member **Wally Friesen** will be selling tickets at our Annual General Meeting and Spring Luncheon in May. Books of 15 tickets and perforated so that the purchaser's name and contact information remains on a stub in the book are also available *through special order for \$25.00* (cheques only, payable to RTO/ERO Toronto District 16). For details, contact Wally at 416.781.9684 or [wfriesen@titan.tcn.net](mailto:wfriesen@titan.tcn.net) by Friday, April 21.

The print is an original by Canadian artist Douglas Laird, signed and # "2/10", and beautifully framed worth over \$600. The print (below) may be viewed in colour on our website [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org). ♦



## Statements of Retirement Income

While the originals have already been mailed out, duplicate statements of retirement income are available online on iAccess Web.

To download, print or view a duplicate of your statement of retirement income:

- 1) Go to [www.otpp.com](http://www.otpp.com) and click "Member Sign-in".
- 2) Use your user ID and password to sign in to iAccess Web.
- 3) Follow the link in the News About My Pension section of the homepage.

If you have any questions about iAccess Web in general or the tax statement in particular, please do not hesitate to contact us. You can reach us by telephone at 416.226.2700 or 1.800.668.0105, or by email at [inquiry@otpp.com](mailto:inquiry@otpp.com) (general questions) or at [techsupport@otpp.com](mailto:techsupport@otpp.com) (technical assistance).

## Other Pension Information

*We try, here, to help our readers understand some of the difficulties that arose recently between the Ontario Government, CUPE and the municipalities as related to the changes in the Ontario Municipal Employees' Retirement System (OMERS). To simplify, we have only dealt with a few of the major issues. We have also included information regarding the comparative processes governing the Ontario Teachers' Pension Plan (OTPP).*

### Ontario Municipal Employees' Retirement System (OMERS)

1. Administered by Municipalities and Employees (CUPE, police, firefighters, emergency workers, etc.)
2. Municipalities fund their contributions from mil rate
3. Special Interest employees able to negotiate own pension
4. Surplus distribution determined by a multi-party group weighted to employers' side

A concern expressed by the representatives of the municipalities is that this is more downloading to local ratepayers of what was a provincial cost.

Concerns expressed by CUPE are that local negotiations by Special Interest Groups can potentially force some contributors to subsidize enriched pension payouts for others.

A concern expressed by both CUPE and municipalities is that the different local bargaining entities will be able to negotiate differentiated pensions and pension contributions while subject to the political atmosphere of negotiations.

### Ontario Teachers' Pension Plan (OTPP)

1. Administered by the OTPP Board

*Continued on bottom of Page 6*

## RTO/ERO TORONTO 4<sup>TH</sup> ANNUAL CRAFT/ARTISANS' SHOW

**Mary Ann Fedchak** (905.624.4316) and her committee are again organizing our Craft/Artisans' Show. 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 for convenient display, consider having photos and be ready to take orders.

This event, at The Old Mill, will take place on **Tuesday, November 14, 2006** from about 10:00am to 2:00pm. Set-up details will be sent separately to registrants. There is room for 30 participants. Space will be allocated on a first-come, first-served basis. Should multiple Registration Forms arrive on the same date, post-mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out. *There is no charge for participants (who must be RTO/ERO Members). There is a requirement that participants register for the Fall Luncheon (a subsidized cost of about \$25).*

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

\* \* \* \* \*

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

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

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

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

PRODUCT DESCRIPTION:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

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



District 16  
IS OFF  
to the



Join us at the  
**Races and Luncheon**  
for an afternoon of  
*Dining & Thoroughbred Racing*




Be Part of  
the Fun

**Details:**

- Friday, June 9, 2006
- 'Post Parade' Dining Room on the 4<sup>th</sup> Floor of Woodbine Racetrack
- Buffet Lunch served from 12:00N to about 4:00pm
- First Race at 1:10pm
- Cost: \$38/person (includes admission, taxes and gratuity, program) remit cheques payable to 'Club 16' to:  
**Ian Baird**, 70 Mosedale Cres, Toronto ON M2J 3A4
- No Charge for Self-Parking (Lot A, enter through West Entrance)
- Free advice on 'How to Bet' (not what to bet)

For More Details  
Contact **Ian Baird** at 416.491.8906  
After 9:00am on Wednesday, April 1, 2006



SMOKE ALARMS ARE NOW THE LAW

*BY LAW IN ONTARIO every residence must have a working smoke alarm on every level.* We have contacted Johnson Insurance regarding claims on one's house insurance should one choose NOT to obey the law. Your Johnson house insurance remains in effect whether or not you have the appropriate alarms installed. *The only caveat is that if an inspection of the property is made for insurance purposes, and as a result you are advised to install smoke detectors, and you do not comply, then the insurance policy can be cancelled or claim denied.*

We strongly advise having these alarms installed immediately. Also, watch for any future communications from your insurer regarding this situation.



## *Minding Your Money Continued from Page 15*

GICs, bonds or other fixed investments, then you are denying yourself the superior returns available from a properly diversified portfolio. Here are some combinations of investment categories that you might consider for your portfolio. You will note that a low risk portfolio may include some high risk securities. IFIC provides some suggested fund combinations for a range of risk levels. They are: a) *low risk portfolio* - 10% high risk category; 30% moderate risk category, 40% low risk category and 10% cash or equivalent, e.g. money market, GICs, T Bills.; b) *medium risk portfolio* - 20% high risk category, 40% moderate risk category, 30% low risk category and 10% cash or equivalent; c) *medium high risk portfolio* - 65% high risk category, 25% medium risk category and 10% low risk category and d) *high risk portfolio* - 30% high risk/speculative risk category, 50% medium risk category, 10% low risk category, 10% cash or equivalent.

The risk level of a portfolio may be further reduced by selecting lower risk securities from within each risk category. Stock selection forms the art of investing and takes up most of the time.

It is hoped that this explanation of risk is helpful and will allow you to take a less emotional approach to investing. Risk is neither good nor bad. It's knowing what risk is and how to apply it that matters. ♦

**Editors' 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.

## **Changes Regarding ENO/REO Email**

ENO/REO subscribers have been notified of changes in its email services. For those who do not access their ENO/REO services regularly, we include the following information so that you may take whatever steps are appropriate to prepare for these changes.

### **Internet Services: An ENOREO/Netscape Partnership**

Important Announcement - January 15, 2006. ENO/REO email services will be discontinued as of June 30, 2006. ENO/REO has been pleased to provide email services to Ontario teachers for 13 years. During that time availability of e-mail has become ubiquitous through school boards and places of work, as part of Internet Service Plans or through free email services such as Hotmail.

ENO/Netscape offers new Internet Services including email with 24/7 telephone support, enhanced speed, add-on safe computing programs and web space!

*Inclusion of this material does not reflect endorsement of this or any service - Ed. ♦*

## **Minding Your Money ~ Chuck Carr**

### **RISK DEMYSTIFIED**

Risk is the most misunderstood concept in investing. Each year, millions of Canadians deprive themselves of superior investment returns because they don't understand risk. In the investment industry, risk is defined as the three year, *standard deviation* or volatility of a security. This means that a security's market value three years ago is compared to changes in its market value over that three year period. These changes may be increases or decreases in market value from the original market price. The three year, standard deviation measure is then compared to an industry-wide standard of values called "risk bands" to determine how risky that security is compared to other securities. The Investment Funds Institute of Canada (IFIC) standard deviation risk bands are: a) very low 0 – 1.0; b) low 1.1 – 5.0; c) low to moderate 5.1 – 12.0; d) moderate 12.1 – 19.0; e) moderate to high 19.1 – 23.0 and f) high >23. Unfortunately, knowing a security's risk rating isn't enough to make wise decisions in investing. There's much more to investing than understanding risk. You have to know how to apply that understanding. Read on!

There are three aspects to risk: 1) category risk; 2) individual security risk and 3) the risk or volatility of the portfolio in which the securities are held. This pertains to either individual publicly traded securities or bundles of securities such as mutual funds.

### **1) Category Risk**

Investment *categories* include: a) *very low* such as GICs, T bills, money markets, and cash; b) *low* such as Canadian mortgages and Canadian bonds; c) *medium low* such as foreign bonds and Canadian asset allocation funds; d) *medium* such as preferred shares, dividend funds, global and international equity funds, income trusts, bonds, balanced funds, asset allocation funds, Canadian equities, dividend funds, global and international equities; e) *medium high* such as financial services, healthcare, natural resources, precious metals, Asia and the Pacific Rim; and f) *high*, such as emerging markets, science and technology, Latin America, real estate capital and labour sponsored venture capital. The TSX/SP 300 identifies 13 sectors or categories of publicly traded securities. *Categories* vary in the degree of risk they are exposed to. These risks include:

**Credit Risk:** Credit risk is usually associated with bonds and relates to any changes in the ratings of bonds. A drop in an issuer's credit rating leads to a lower market value for these bonds and lowered liquidity, i.e. ability to sell these bonds.

**Interest Rate Risk:** In general, there is an inverse relationship between interest

*Continued on Page 10*

### *Minding Your Money Continued from Page 9*

rates and the market value of fixed income securities such as bonds. (A fixed income investment derives its name from the fact that both the denomination and the interest rate are printed (fixed) on the face of the security.) A \$100, 5% bond would sell at a discount market value of \$98 if interest rates were 7%. On the other had, that same bond would sell at a premium of \$102 if interest rates dropped to 3%. As interest rates rise, the market value of bonds decline. Conversely, if interest rates decline, the market value of bonds increases. If a mutual fund holds a high percentage of bonds (i.e. a bond or balanced mutual fund) and interest rates change, the market value of that mutual fund will react accordingly. Finally, if an investor purchases a bond and holds it to maturity, that person will receive the face value and interest that is denominated on that bond.

**Currency Rate Risk:** Changes in the value of the Canadian dollar in relation to foreign currencies will affect the value of foreign investments. Since most foreign shares are purchased in that country's currency, if the Canadian dollar increases in value compared to that country's currency, then the returns paid to the investor in those foreign currencies will be worth less in terms of Canadian dollars. On the other hand, if the Canadian dollar declines in relationship to foreign currencies, then the value of foreign securities held will rise. Foreign currency levels change daily. It is important to have a balance of both Canadian and foreign securities in a portfolio in order to mitigate the effect of currency volatility.

**Concentration Risk:** Securities and mutual funds which specialize in one economic sector or geographic region, (e.g. gold, precious metals, Japan, Europe, emerging markets, energy) are more susceptible to volatility than broad based mutual funds. That is why it is so important to diversify your portfolio to minimize concentration in a small number of sectors, regions or type of securities.

**Liquidity Risk:** Liquidity is the measure of how quickly an investment may be turned into cash at fair market value. If an investor or fund manager cannot sell an investment quickly, the security or fund may lose money or make lower profits. In general, investments in smaller companies, smaller or emerging markets tend to be less liquid than other types of investments.

**Derivatives Risk:** Many mutual funds contract with financial institutions to either buy or sell a commodity, (e.g. foreign currency) at a fixed price by a fixed time. This practice of purchasing *derivative* contracts is often called hedging or "buying short". The contract is a derivative contract because the buyer does not actually buy or sell the commodity itself, but only the *right* to buy or sell the commodity. Said another way, any profit or loss *derives* from the *contract* - not the commodity. When you hear of people discussing "futures", they are discussing derivative contracts. The risk in any form of hedging is that the buyer might guess incorrectly and lose money. In addition, there is no guarantee that there will be a future market for these derivative contracts. Hedging, while

*Continued on Page 15*

### *Minding Your Money Continued from Page 10*

touted to be able to make money in either rising or declining markets, is always risky.

#### **2) Individual Security Risk**

A mutual fund is merely a bundle of publicly traded securities. What is said about mutual funds holds true for individual securities.

Within each *category*, there exist securities whose history of volatility or risk has been low, medium or high. This performance is due to the skill of the owners of the companies or fund managers. I use a portfolio analytics service called Morningstar PALTrak to research these histories. Each of the 5,000+ mutual funds that have been in business for at least three years and have 20 competing funds is analyzed by PALTrak and, among other things, is assigned three important measures: a) a star rating, b) a quartile rating and c) the standard deviation of each fund since inception.

The Morningstar *star rating* provides a *snapshot* of the fund as compared to its competition, e.g. balanced funds are compared to balanced funds, Canadian equities to Canadian equities funds. A 5\* rating indicates that the fund is outperforming 90% of the competition, a 4\* fund 75% of the competition, etc. The "quartile rating" provides a longitudinal history of the fund from inception. The standard deviation or risk, which is the focus of this article, focuses upon the historical risk (volatility or change in market value) of the fund. Since standard deviation or volatility is merely an arithmetic value, it is of little value to an investor if the pattern of volatility isn't analyzed. Volatility or change may be good or bad. If a security over time increases its market value significantly, the standard deviation (risk measure) will be high because standard deviation merely measures the change in value – not the direction of the change. Wouldn't you like to own a security that increases in value consistently? (Think of IBM, Bell Telephone, Microsoft or Google). On the other hand, "Yo-Yo" volatility is to be avoided because it is almost impossible to predict which direction the change will take. Consequently, knowing an investment's risk measure (standard deviation) and nothing more is of little help in choosing a security. That's why wise investors hire professionals to advise them. There's much more to investing than meets the eye.

#### **3) Portfolio Risk**

Wise investors use asset allocation to diversify their portfolios. It is dangerous to "place all your eggs in one basket" because different categories of securities change in different directions depending upon market conditions. Fixed income securities such as bonds outperformed equities during the recent market recession. Now that interest rates are increasing to combat inflation, fixed income securities are starting to underperform. If your portfolio is composed of all

*Continued on Page 16*

## Metro Toronto Catholic Education Fund **Funwalk**

**HELP BUDDY SUPPORT  
TCDSB STUDENTS  
at THE MTCEF ANNUAL FUN WALK**

SUNDAY, MAY 7, 2006

Catholic Education Centre, 80 Sheppard Avenue East  
(Sheppard east of Yonge)



- 9:00am Registration • 10:00am Liturgy • 11:00am Walk •

Join us for a fun-filled day including: FREE BBQ, DRAWS and PRIZES!  
Sponsors and Donations gladly welcome!

Contact [www.mtcef.org](http://www.mtcef.org), or phone: 416.222.8282 x2195

Registration and Sponsor Sheets available online

Entry Fees:

- Family (min. 3 people) \$35 • Individual \$15
- Students \$10 • Groups of 5 or more \$7/person

*Tax receipts available for donations of \$10 or more*

## North Toronto Lawn Bowling & Cricket Club

You and your friends are welcome to try a great sport this Spring.  
Get energized in beautiful surroundings with friendly people at a great price.

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

Greens and Clubhouse located at 138 Alexandra Blvd.  
(just east of Avenue Rd. between Eglinton and Lawrence)



**JUST TRY IT!**

**Free training and use of our equipment. Games times are flexible**

**Come as you are –Come when you can**  
Opening Day May 13<sup>th</sup>.2006

**Julie Flanagan** ♦

## Where is My ?#@\*%! Newsletter

*Because of the late arrival of our last issue, we thought we would explain what happened. Here is a synopsis of events with some additional information.*

**The Mailing:** The preparation of the January Newsletter for mailing was accomplished with about 25 volunteers who stuffed and sealed on January 26, 2006 by 11:00am. The diligence of those members is appreciated.

**The Delivery to the Post Office:** The Newsletters (over 3500) were delivered to Canada Post - South Central before noon on January 26. We anticipated delivery by Friday (01/27) at the earliest or Monday (01/30).

**The Problem:** By the Monday it was apparent that the Newsletter was not being delivered that day and calls made to Canada Post indicated that the Newsletter had been processed with no difficulty. On Tuesday the Postal Station was visited in person with same result. The problem appears to have been one of sheer volume of mail. Mass mailings of bank statements, tax receipts, etc. combined with a postal rate increase to produce volumes of mail greater than at Christmas.

**The Solution:** Our Canada Post supervisor has been extremely helpful in trying to get to the bottom of this unfortunate occurrence. Upon the advice of, and after visiting with this supervisor, it was identified that our mailing was processed on Sunday, February 5. The supervisor, quite chagrined, acknowledged that this was unacceptable under any circumstances and wished to be called in advance for the next mailing so that further auditing can take place.

**The Service We Purchase:** Our Canada Post service is Machinable Publications Mail at a cost of \$0.52/item up to 100 grams (about 20 sheets of paper). Machinable means that Optical Character Recognition (OCR) is used for processing. The service is suggested to be 3 business days for local delivery. Thursday counts if the drop-off is before Noon.

**What to Do:** While Canada Post tries to ensure this does not happen again, we make the following suggestions:

- anticipate delivery of the Newsletter on the Tuesday after mailing;
- items requiring a 'timed' response should have that time later than that Tuesday;
- consider becoming part of our 'email service' whereby we inform you of the posting of the Newsletter to our website (see masthead). This is the day after the mailing. We now email over 450 members and associates.

**Distant Past Practice:** The Newsletter, before the current system was established, was handled completely manually as First Class Mail (currently at \$0.51/item for 30 grams (5 sheets of paper & envelope)). 2000 to 2500 items were labelled, stamped, tri-folded, stuffed and sealed in an increasingly lengthy process as membership grew (some volunteers beginning before 9:00am and staying until after 12:00N). Delivery was typically the next day or the following Monday. Note that the current process is much kinder to our volunteers. ♦



**Wallace Emerson Community Centre Pool**

1280 Dufferin Street at Dupont

Tuesday, April 18, 2006

1:00pm to 3:00pm

- certified Speedo Water Art Instructors
- learn of program in our area
- learn how water exercise can benefit you
- have fun, make friends, reasonable cost
- add life to your years and years to your life

Call **Valerie Mah**, by **April 11**, at 416.533.0445 to reserve your space. When confirmed, send a cheque for \$10.00 payable to *RTO.ERO District 16*. to **Valerie Mah, 41 Melgund Rd. Toronto ON M5R 2A1.**

**AQUACIZE**  
to  
**ENERGIZE**

**The Toronto Choristers is pleased to present its  
14th Annual Concert**

*Sing* **into Summer**

**Wednesday, May 31, 2006 7:00pm**

Sir John A. MacDonald Collegiate

2300 Pharmacy Ave. (between Sheppard and Finch)

Lead by **Jim Maben** ~ Accompanied by **Marg Deeth**

Tickets are \$8.00 each and are available from choir members, at the door or from **Susan Dufton** (416.467.0959). Light refreshments will be served after the concert. Have an opportunity to meet with friends and former colleagues. ♦

**Continuing Education**

**KNOX COLLEGE SUMMER PROGRAM**

59 St. George St., Toronto M5S 2E6

August 14-18 - 1.5h per lecture

*Debate and Dissent in*

*Chaucer's Canterbury Tales*

Lecturer: Kirsty Campbell

*Science and Religion*

Lecturer: Jim Brown

August 21-25 - 1.5h per lecture

*Petrarch on Love: Worldly and Devine*

Lecturer: Domenico Pietropaulo

*Reinventing the North: Changes  
and Prospects Across the North Pole*

Lecturer: Audrey Petrov

Program starts at 9:00am. \$206.45 cost includes taxes, 2 lectures, refreshments.

**Contact:** Eleanor Burke at [knox.college@utoronto.ca](mailto:knox.college@utoronto.ca) or 416.946.8425/416.978.4500.

Register securely at [www.utoronto.ca/knox/](http://www.utoronto.ca/knox/)

**John Bratton** ♦

*Is it possible to be totally partial?*

*Is there another word for synonym?*

*What if there were no hypothetical questions?*

**ANNUAL SPRING LUNCHEON**

District 16 is pleased to present:

**TWO SEPARATE EVENTS**

**ANNUAL GENERAL MEETING**

Come to **EITHER** or **BOTH** on **Tuesday, May 2, 2006**  
at **The Old Mill ~ Balmoral & Guildhall Rooms**  
**Enter at West Upper Level Main Door to Avoid Stairs**

**ANNUAL GENERAL MEETING &  
TORONTO POLICE SERVICE 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/Consitution
- 10:15 - **Presentation:** Toronto Police Service  
**Fraud Protection** ~ Richard Langstone
- 11:15 - AGM - *Part Two* - Constitution/Elections
- 11:45 - Adjournment - mingle with the lunch crowd?

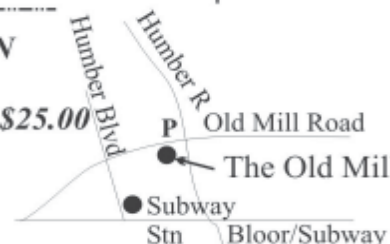
Registration Form  
on Page 19

**SPRING LUNCHEON**

**YOU MUST REGISTER ~ \$25.00**

- 11:30 - Cash Bar/Mingle
- 12:15 - Luncheon  
Rolls and butter  
Old Mill Organic Salad with Sherry & Shallot Vinaigrette  
Beef Tenderloin Tips, Field Mushrooms, Cabernet Sauce  
(beef prepared separately from mushrooms on request)  
(Salmon, Pasta Vegetable Plate available in lieu of entrée)  
Oven Roasted Potatoes, Medley of Vegetables  
Tarte Citron with Creme Chantilly (or Fresh Fruit Plate)
- Tea, coffee (Regular & Decaffeinated)

1:00 - Entertainment ~ **The Kenny Harris Duo**



a variety of  
musical instruments  
songs and fun

## RTO/ERO Toronto District 16 ~ AGM

**The Old Mill ~ Balmoral Room ~ Tuesday, May 2, 2006**  
**9:00am Welcome, Registration, Coffee**  
**9:45 Business**

McPherson, Catherine*	1975/77 (2)	Salazar, Carmelita	2004/06 (2)
McVicker, Kathleen*	1995/98 (3)	Schissler, Laura*	1976/82 (6)
Menagh, Bill	1998/06 (7)	Shanoff, David	2002/06 (3)
Milloy, Archie*	1974/77 (3)	Shaver, Bill	1989/01 (12)
Moore, Ed*	1990/92 (2)	Simons, Shirley	1991/00 (9)
Moore, Mary*	1979/88 (9)	Smith, Margaret*	1978/98 (19)
Morris, Peter	2000/04 (3)	Smith, Warren	1993/00 (3)
Nagawe, Sacci*	1996/97 (1)	Sparks, Doug	1987/91 (4)
Naumoff, Carl	1989/90 (8)	Strangway, Kenneth*	1979/86 (7)
Neal, Bob	1998/06 (7)	Stubbs, Ted*	1973/78 (5)
Neufeld, Roy	1993/94 (1)	Sweetman, Allan*	1973/76 (3)
Noylander, Mary	1988/00 (12)	Tajer, Bill	1995/06 (10)
Parliament, Loeland	2002/04 (1)	Targett, Lloyd	1991/97 (6)
Patterson, Elizabeth*	1980/88 (8)	Terry, John*	1991/97 (6)
Petch, Rhena	1992/99 (7)	Thomas, Mary	1980/90 (10)
Putnam, Bob	1995/06 (10)	Tufts, Harold*	1973/75 (2)
Quinn, Bill*	1987/90 (3)	Warren, Laura	1989/00 (11)
Reid, Walter*	1978/86 (7)	Watson, Jean	1983/87 (4)
Roach, Veronica*	1977/79 (2)	Whitehouse, William*	1977/87 (10)
Robb, Al	1982/94 (12)	Whitley, Harold*	1974/78 (4)
Rowney, Paul	1996/05 (7)	Young, Shirley	2002/06 (3)

*Continued from Page Supplement 10*

**Motion:** that the following be included, mutatis mutandi, in the Awards/Recognition Policy:

Annually, in January, an In Memoriam Recognition be made honouring those Members who have passed away during the previous calendar year.

### ~ FRAUD PROTECTION SEMINAR ~

As part of our Annual General Meeting, **Richard Langstone** of the *Toronto Police Service* will make a presentation on Fraud Protection. Details Page 13. ♦

Your District Executive attempts to make your Annual General Meetings (AGM) educative by providing timely information while meeting the constitutional requirements for the District's business. Formerly, attendees had to buy a luncheon in order to participate in the governance of their organization. Now a separate meeting with light refreshments is provided. The business of the organization was carried out with little or no advance notice of issues to be determined (slate of officers for election, budget to be approved, constitution changes to be made, etc.). Now the March Newsletter is used to completely inform the membership of decisions to be made. We also keep minutes of the business completed, where once there was little or no record of our governance. We now leave positions vacant should volunteers wish to come forward at the AGM. (The duties of the vacant positions will be carried out should there be no volunteers.)

This year, we have a presentation from **Richard Langstone**, Crime Prevention Officer with the **Toronto Police Service**. He will make a one hour presentation regarding fraud and safety for older citizens.

The following pages contain the 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, 2005, RTO/ERO Toronto District 16 numbered 3603 Members (Full, Associate and Other). Our members (not including the 'Others') fill the following age brackets as of 2006:

100 years or more .	11
90 - 99 years . . . . .	119
80 - 89 years . . . . .	496
70 - 79 years . . . . .	1024
60 - 69 years . . . . .	1568
50 - 59 years . . . . .	382
<50 years . . . . .	3

## RTO/ERO Toronto Executive Nominees

This **2006/07 Slate** may be amended by the time the AGM occurs. Should you wish to join your executive in one of the vacant positions or contest a position, please contact **Bob Neal** at 416.694.9683. *Nominations from the floor are accepted.*

### POSITION .....Recommendation

Past President ~ ..... Bob Neal  
 President ~ ..... John Bratton  
 First Vice-President ~ ..... Valerie Mah  
 Second Vice-President ~ ..... David Shanoff  
 Treasurer ~ ..... Bob Putnam  
 Secretary ~ ..... Mary Ann Fedchak  
 Archives ~ ..... Rosalina Bustamante  
 Communications ~ ..... Bill Menagh  
 Goodwill ~ ..... Sue Booker  
 Health Services and Insurance ~ ..... Bill Tajer  
 Mailing Chair ~ ..... Arlene Freeman  
 Membership ~ ..... Mary El Milosh  
 Political Action ~ ..... Pat Carson  
 Program ~ ..... Kay Jeffery  
 Retirement/Pension Concerns ~ ..... Vacant  
 Social/Recreation ~ ..... Norm Rudd  
 Travel Chair ~ ..... Ian Baird  
 Members-at-Large (up to 5): ..... Marjorie Blake, Wally Friesen,  
 ..... Linda Grieve, Carmelita Salazar,  
 ..... Shirley Young

### CAN YOU HELP!

The four Toronto districts of RTO/ERO have combined their resources to offer three Retirement Planning workshops to TDSB and TCDSB members. These workshops have been very well received, with over 270 teachers, administrators and supervisory officers attending.

With executive changeover, *we now need to find retiree volunteers to help with future workshops* (general assistance, convenors, presenters and co-ordinators). The work is not particularly demanding, and the people you would be working with are very friendly and helpful.

If you are interested in making a contribution of time and effort to assist those colleagues contemplating retirement, please email or call me at the address/phone listed on the front page of this newsletter. **John Bratton** ♦

## RTO/ERO TORONTO ~ SUMMARY OF EXECUTIVE SERVICE

Surname order with first and last year on Executive

\* ~ deceased or not now a Toronto District member

*Adjusted Term ~ Fall 2002 to Spring 2004*

Name	Terms	Name	Terms
Aberle, Gerald	1991/94 (3)	Fiedler, Val	1994/04 (9)
Allen, Gertrude*	1978/80 (2)	Fraser, Anne*	1980/05 (24)
Assad, June*	1986/88 (2)	Freeman, Arlene	1993/06 (12)
Baird, Ian	1993/06 (12)	Friesen, Wally	2005/06 (1)
Ball, John*	1973/77 (3)	Gang, Israel*	1981/94 (13)
Barrett, Harry*	1976/79 (3)	Gang, Lillian	2001/02 (1)
Batchelor, Ron	1993/98 (5)	Gartley, John*	1975/76 (1)
Birrell, Jenny	1998/99 (1)	Grieve, Linda	2004/06 (2)
Blake, Marjorie	2002/06 (3)	Halford, Ron	1995/99 (5)
Booker, Susan	1995/06 (10)	Hardie, Charlotte	1986/95 (9)
Boone, Geraldine	1981/86 (5)	Hayes, George	1986/01 (15)
Boucher, Joyce	1994/98 (3)	Heard, Norton*	1980/86 (6)
Bratton, John	1999/06 (6)	Henderson, Torry	1993/00 (7)
Brooks, Wilson*	1987/89 (2)	Hornick, Phil*	1985/88 (3)
Bussey, Art*	1994/99 (5)	Jeffery, Kay	1994/06 (11)
Bustamante, Rosalina	2002/06 (3)	Kennedy, Margaret*	1973/75 (2)
Carr, Charles	1996/05 (8)	Kennedy, Vince*	1990/91 (1)
Carson, Pat	1995/06 (10)	Kerr, Ed	1990/93 (3)
Chandorkar, Betty	1988/96 (8)	Ketcheson, Bill	1985/94 (9)
Chole, Natalie	1988/93 (5)	Lehane, Mary*	1975/77 (2)
Clark, Mattie*	1977/82 (5)	Lennox, Mitchell	1983/96 (13)
Coles, Sidney*	1979/88 (8)	Lindsay, Ruth*	1988/98 (10)
Cooper, Donald	1987/96 (9)	Longmuir, Cecil*	1978/81 (3)
Darbyshire, Bill*	1973/77 (4)	Lunney, Esther*	1977/80 (3)
De Groot, Jack	1994/05 (10)	Machin, Bea*	1977/81 (4)
Dean, Harold*	1980/85 (5)	Mah, Valerie	2004/06 (2)
DeGraaf, John*	1994/95 (1)	Martin, Fionnuala*	1988/89 (1)
Devine, Ken	2005/06 (1)	Mary El Milosh	2005/06 (1)
Dineen, Cecilia*	1982/95 (12)	Matuszkiewicz, Wanda	1997/98 (1)
Dobson, Murray*	1975/77 (2)	McCaig, Jean	1986/88 (2)
Downward, Gord*	1992/93 (1)	McEachern, Jean*	1981/83 (2)
Edmondson, Phyllis	1998/99 (1)	McGillivray, Robert	1988/91 (3)
Edmondson, Roseanne	1976/78 (2)	McGinn, Bernice	1985/94 (9)
Fedchak, Mary Ann	2002/06 (3)	McIver, Murdoch*	1973/75 (2)
Fick, Lew	1985/86 (1)	McLean, Enid*	1988/90 (2)
Fiedler, Dennis	1989/99 (10)	McLean, Mel*	1988/90 (2)
		McNabb, Vicki*	1973/76 (3)



Continued from Page Supplement 9

**Motion:** that it be the Policy of RTO/ERO District 16 that:

**AWARDS/RECOGNITION**

- a) a 5-Year Certificate of Appreciation and guest invitation to the AGM Luncheon for presentation to Executive members and others in voluntary district leadership after five years of service.
- b) a 10-Year Pin and guest invitation to the AGM Luncheon for presentation to Executive members and others in voluntary district leadership after ten years of service.
- c) 20-Year Honourary Life Member Plaque and annual guest invitation to the AGM Luncheon presented to those having served 20 years continuous service on the Executive or other voluntary district leadership.
- d) an STO (Service to Others) Award Certificate and guest invitation to a Luncheon be presented to a Member under the following criteria:
  - i) no more than three awards granted per year;
  - ii) outstanding personal voluntarism outside RTO/ERO;
  - iii) recommendations to be made from submissions made to the executive after advertisement in district newsletter.
- e) a Special Circumstances Award presented to Members reaching specific stages in their lives (100 years, external recognition by outside agency).
- f) a President's RTO/ERO Pin, of the best quality available, presented to the out-going President.
- g) a complimentary 'new member' breakfast for each new Member to be claimed within the first 5 years of that membership.
- h) Members in their 75th year shall receive a complimentary invitation to the Annual General Meeting and the Spring Luncheon.

**Motion:** That the following be added, mutatis mutandi, to the Definitions in the Constitution:

"RTO/ERO Toronto Districts" shall mean the four RTO/ERO Districts within the boundaries of the current City of Toronto namely: Etobicoke/ York ~ District 22; North York ~ District 23; Scarborough/East York ~ District 24.

**Motion:** That Article IV - Duties of the President be amended, mutatis mutandi, by the addition of:

to report to the immediately following Executive meeting any business meetings, actions, decisions made by RTO/ERO Toronto Districts

*Continued on Page Supplement 12*

**Proposed RTO/ERO Toronto Budget ~ 2006**

	<b>Budget 2005</b>	<b>Audit 2005</b>	<b>Budget 2006</b>	
<b>INCOME</b>				
1				
2				
3				
4	Provincial Rebate	41,500.00	40,828.93	43,629.26
5	Subscriptions	0.00	0.00	0.00
6	Interest	900.00	1,713.94	900.00
7	Seminars	0.00	540.00	1.00
8	Donations	130.00	0.00	0.00
9	<b>Total Income</b>	<b>42,530.00</b>	<b>43,082.87</b>	<b>44,530.26</b>
<b>EXPENSES</b>				
<b>Administration</b>				
11	Office	700.00	721.33	750.00
13	AGM	2,200.00	1,269.57	1,400.00
12	Audit and Legal	200.00	0.00	1.00
21	Bank Charges	60.00	0.00	1.00
20	Exec Mtg	500.00	94.00	200.00
30	Senate/Workshops	1,800.00	908.10	1,200.00
35	Rentals/St Margaret's	1,400.00	1,400.00	1,600.00
24	Toronto Districts	1,800.00	1,624.00	1,700.00
31	<b>Goodwill</b>	<b>1,000.00</b>	<b>512.18</b>	<b>600.00</b>
21	New Member Breakfast	3,000.00	2,923.29	3,000.00
34	75 yr recognition*	2,000.00		
25	Service to Others	3,000.00	5,100.00	4,000.00
26	<b>Membership</b>	<b>2,000.00</b>	<b>2,240.97</b>	<b>2,500.00</b>
32	<b>Newsletter</b>	<b>17,000.00</b>	<b>18,620.73</b>	<b>20,000.00</b>
33	<b>Political Action</b>	<b>500.00</b>	<b>500.00</b>	<b>500.00</b>
14	<b>Social</b>			
15	Rentals/St Margaret's	2,200.00	2,200.00	2,400.00
	Seminars		1,186.39	1,400.00
17	Refreshments	400.00	205.35	300.00
18	Equipment	1.00	0.00	1.00
19	Contingency	1.00	0.00	1.00
22	Fall Craft Show	1,500.00	1,240.39	1,400.00
23	Fall Luncheon	1,600.00	1,377.73	1,400.00
29	Spring Luncheon	1,500.00	2,112.72	2,200.00
36	<b>Total Expenses</b>	<b>44,362.00</b>	<b>43,736.80</b>	<b>46,554.00</b>

\* included in Spring Luncheon for 2006

*Continued on Page S6*

Continued from Page S3

37 Contingency	1.00	0.00	1.00
38			
39 <b>BALANCE</b>	<b>-1,832.00</b>	<b>-653.93</b>	<b>-2,023.74</b>
40			
41 <b>RESERVES</b>			
42 GIC Canada Trust	30,500.00	30,000.00	30,000.00
44 Trip Operating Capital	7,000.00	9,653.50	9,653.50
45 <b>Total</b>	<b>37,500.00</b>	<b>39,653.50</b>	<b>39,653.50</b>

## RTO/ERO Toronto Auditor's Report, 2005

### Balance Sheet As of 31 December 2005

Accounts	31 December 2005 Balance
<b>Assets</b>	
Cash and Bank Accounts	
Club 16 Trips	9,653.50
RTO 16	10,142.13
<b>Total Cash and Bank Accounts</b>	<b>19,795.63</b>
<b>Investment</b>	
RTO 16 GIC	30,000.00
Total Investments	30,000.00
<b>Total Assets</b>	<b>49,795.63</b>
<b>Liabilities &amp; Equity</b>	
Liabilities	0.00
Equity	49,795.63
<b>Total Liabilities &amp; Equity</b>	<b>49,795.63</b>

We attest that the financial information presented fairly represents the fiscal position of RTO District 16 during the financial year January 01, 2005 to December 31, 2005.

Signed:

**Paul A. Caron**  
Auditor

**Robert G. Putnam**  
Treasurer

**John Bratton**  
President

## Recommended Constitution Changes

**NOTE:** 'mutatis mutandi' means that the appropriate renumbering and other 'housekeeping' of affected clauses. A complete version of the current Constitution and By-Laws can be obtained from our website: [www.rtoerotontodistricts.org](http://www.rtoerotontodistricts.org).

**Motion:** that RTO/ERO include in its Constitution a set of policies that prescribes certain parameters within which the business of the organization is carried out; these policies having the same weight as Articles in terms of use and amendment as described in the Constitution.

**Motion:** that Article 11 - Amendments to the Constitution be amended, mutatis mutandi, to read: Article 11 - Amendments to the Constitution and Policies

**Motion:** that Article 12 - Interpretation of the Constitution be amended, mutatis mutandi, to read: Article 12 - Interpretation of the Constitution and Policies

**Motion:** that it be the Policy of RTO/ERO District 16 that:

### REIMBURSEMENT OF EXPENSES

- a) Upon presentation of proper documentation, i.e. receipts, the District shall reimburse Executive members and volunteers for out-of-pocket expenses incurred in carrying out duly authorized business of the District (materials, services, etc.);
- b) The District shall reimburse Executive members for round trip, address to address travel (kilometrage) from home to the site of a duly approved; RTO/ERO Toronto District 16 function, RTO/ERO that is not already covered by the Provincial office or RTO/ERO Districts function (excluding Executive meetings);
- c) Kilometrage shall be reimbursed at the current rate as determined by RTO/ERO Provincial (\$0.40 per kilometre as of November 1, 2005);
- d) Receipts for duly authorized expenses shall be required for any claim of \$10.00 or more;
- e) All reimbursements shall be made by cheque in November and May;
- f) All records of disbursements made under this policy shall be open to examination by any member of the executive and made available at normally convened Executive meetings.

*Continued on Page Supplement 10*

**Political Action**

**Pat Carson**

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416.626.5995  
pcarson@rogers.com

**Program**

**Kay Jeffery**

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416.767.8179  
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**Retirement/Pension Concerns**

**Ken Devine**

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**Social/Recreation**

**Valerie Mah**

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**Travel**

**Ian Baird**

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**Members-at-Large**

**Marjorie Blake**

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**Wally Friesen**

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**Carmelita Salazar**

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**Shirley Young**

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**Other Information**

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www.rtoerotorontodistricts.org

**RTO/ERO:**

300-18 Spadina Rd  
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T/F: 416.962.9463/416.962.1061  
www.rto-ero.org

**Johnson Inc.**

T: 905.764.4884/1.800.461.4597  
www.johnson.ca

**Ontario Teachers' Pension Plan**

T: 416.226.2700  
www.otpp.com

**Current RTO/ERO Toronto District 16 Executive - 2005/2006**

**President**

**John Bratton**

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**Past President**

**Bob Neal**

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**First Vice-President**

vacant

**Second Vice-President**

**David Shanoff**

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**Treasurer**

**Bob Putnam**

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**Secretary**

**Mary Ann Fedchak**

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**Sue Booker**

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**Bill Tajer**

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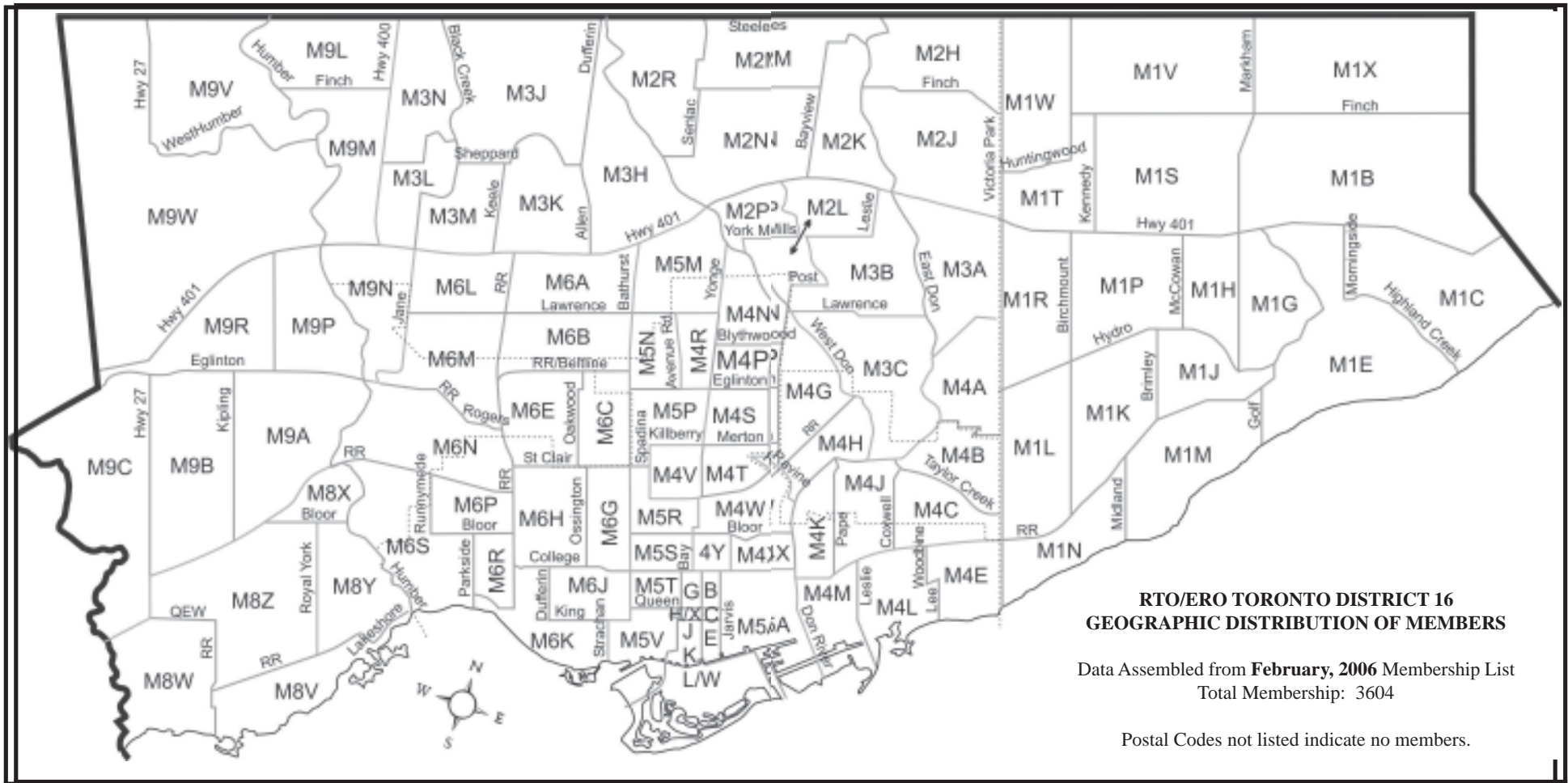
**Membership/Recruitment**

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maryelmilosh@hotmail.com

Continued on Page Supplement 8





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

Data Assembled from **February, 2006** Membership List  
Total Membership: 3604

Postal Codes not listed indicate no members.

<b>Postal Code/City #s</b>	M1R	11	M2R	16	M4E	100	M4X	13	M5T	10	M6P	85	M9N	12	<b>Cities =/&gt;&gt;10</b>	<b>Canada</b>			
	M1S	15			M4G	101	M4Y	65	M5V	10	M6R	18	M9P	30	Ajax	12	Alberta	6	
	M1T	24	M3A	44	M4H	23			M6A	8	M6S	104	M9R	23	Brampton	17	Manitoba	2	
M1B	2	M1V	6	M3B	25	M4J	42	M5A	36	M6B	29	M8V	20	M9V	3	Burlington	10	New Bruns	3
M1C	25	M1W	30	M3C	36	M4K	59	M5B	15	M6C	32	M8W	4	M9W	5	Markham	32	Nova Scotia	12
M1E	28	M1X	1	M3H	18	M4L	44	M5C	8	M6E	15	M8X	50			Miss'auga	125	PEI	2
M1G	6			M3J	4	M4M	18	M5E	10	M6G	58	M8Y	36	<b>Ontario</b>		Newmarket	12	Quebec	10
M1H	5	M2H	18	M3K	1	M4N	61	M5G	5	M6H	25	M8Z	30	<b>Regions</b>		Oakville	26	Saskatch	2
M1K	19	M2J	36	M3M	6	M4P	59	M5J/K/L/	21	M6J	13			L/Central	531	Orillia	12	Yukon	1
M1J	16	M2K	24	M3N	3	M4R	44	M5M	109	M6K	11	M9A	50	K/Eastern	75	Pickering	21		
M1L	4	M2L	21			M4S	84	M5N	46	M6L	8	M9B	41	N/Western	57	Richm'd HI	30	<b>Out of</b>	
M1M	17	M2M	18	M4A	12	M4T	54	M5P	83	M6M	12	M9C	51	P/Northern	18	Thornhill	55	<b>Canada</b>	15
M1N	42	M2N	34	M4B	29	M4V	67	M5R	74	M6N	24	M9M	3						
M1P	10	M2P	11	M4C	29	M4W	73	M5S	32										