

* 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

Ruth M. Allen	Ada Cornish	Hugh A. MacDonald
T. P. (Patty) Arbuthnot	Dr. J. Robert (Bob) Coulter	John L. McCracken
Dorothy Bell	Elizabeth Crofton	Dorothy McDonald
Shirley Berry	Lyla Crossley	Doreen A. McVey
Mary Bourne	Winifred Green	Catherine E. Opler
Margaret Brown	June V. Heard	Margaret E. Patrick
Paula Burke	Pauline Howell	Kenneth Ramcharan
Marjorie E. Burnett	Marion K. Jamieson	Catherine M. C. Reid
Fred Chambers	Sheila King	Marie N. Smith
Demetrios Christodoulou	Hildegard C. Limacher	Karl Vidmar
Ruth Collins	E. Isobel Lindsey	Rune S. Wallman

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 Supplement 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: 01/11/06, 01/01/07, 01/03/07

Mailings: 30/11/06, 25/01/07, 29/03/07 ♦



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www.rtoerotorontodistricts.org

President's Message

Welcome to the first newsletter of the fall. As I reflect on my own life of leisure, I thought it would be of interest to you to give a little of my background.

Nancy, my wife of nearly thirty years, retired last June after a distinguished career of 34 years as a Primary/Junior Specialist; and my daughter finally obtained a permanent contract with the TDSB, (her Board of choice) as a Special Ed teacher.

We have raised our family and paid off our mortgage, and now we can reap the rewards of working all those years. Our plan, of course, is to travel to as many of those destinations we have dreamed about as our budget will afford.

Closer to home, we welcome new retiree **Norm Rudd** as the newest member of your District 16 executive.

Our Project Service To Others awarded \$4000 to Third World Awareness – Cité de Soleil under the direction of **John Callaghan**, a retired Toronto teacher and Principal.

This organization raises funds and works to build and staff a small kitchen in the slums of Port-au-Prince, Haiti. Two women will run this kitchen and try to

Continued on Page 2

RTO/ERO Toronto District 16 Executive 2006 ~ 2007

President: John Bratton

Past President: Bob Neal

First Vice-President: Valerie Mah

Second Vice-President: Dave Shanoff

Treasurer: Robert Putnam

Secretary: Mary Ann Fedchak

Archives: Rosalina E. Bustamante

Communications: Bill Menagh

Goodwill: Sue Booker

Health/Insurance: Bill Tajer

Mailing: Arlene Freeman

Membership/Recruitment: Mary El Milosh

Pension/Retirement: Wally Friesen

Political Action: Pat Carson

Program: Kay Jeffery

Social/Recreation/Club 16: Norm Rudd

Travel: Ian Baird

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

Dates To Remember ~ 2006	
Executive Meetings ~	Oct. 12, Nov. 9, Jan. 11
New Member Breakfast ~	October 25 (p12 & p15)
Newsletter Deadlines ~	Nov. 1, Jan. 1, Mar 1
Newsletter Mailings ~	Nov 30, Jan. 25, Mar 29
TEOF Auction ~	Nov. 1 (p17)
Service to Others Grant (2007) Deadline ~	Nov. 1 (see p14 & pS6)
Fall Luncheon ~	Nov. 14 (p13 & p15)
Craft/Artisan Show ~	Nov. 14 (p5 & p18)
Tea & Tai Chi ~	Nov. 14 (p10)
Toronto Choristers Christmas Concert ~	December 4 (p16)

President's Message ~ continued from Page 1

feed 200 children lunch at least three times a week at a school that has no electricity, no running water, and no toilets. At the Spring AGM and luncheon, **Harold Brathwaite**, RTO/ERO Executive Director, joined us in presenting John with the cheque. We are proud to be a part of this vital work.

Your District initiated political action at the Provincial level to study and report back in October on the very current and frightening prospect of mortgage and title fraud. I am told the committee has done their homework and there will be news forthcoming.

The four Toronto Districts are again planning to hold three Retirement Planning Workshops this fall and next spring.

Over 700 TDSB staff retired in 2005/06. We hope to see most of them attend our New Members' Breakfast on October 25 and become active in RTO/ERO. ♦

R ~ RTO/ERO APPOINTMENT ~ R

RTO/ERO is pleased to announce the appointment of **Tony Sawinski** as **RTO/ERO's new Pension & Benefits Officer**. Tony comes to RTO/ERO from the District School Board of Ontario North East with proven experience in dealing with health and insurance plans, and pension and retirement benefits. He has been an OTF Governor and a Past-President of his local OSSTF District. His teaching background, over a 22-year period, is at the secondary school level in Mathematics and Science.

Tony has been a member and Chair of the OSSTF Provincial Communications and Political Action Committees and has served four years as the local Pension and Retirement Benefits Officer. His efforts in the local district have been recognized with several awards. ♦

Welcome To New Members

Welcome to new members who have joined us in May, June and July, 2006. 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**

Aleinikov, Elena	Goldblatt, Barry	Pedvis, Brenda
Bacher, Sheila	Gordon, Dolores M	Phillips, Karen R
Baines, Linda	Grande-Vaitekunas, Maria	Pileggi, Patricia
Bedard, Sharon	Green, Fay	Pisani, Patrick
Bennett, Louise	Hannaford, Karen	Piscitelli, Ugo A
Bijons, Rita	Hodgins, D Brooke	Playfair, Ruth
Boles, Derek	Hunter, MacArthur	Priffer, Serge
Bonasheski, Terrance	Iafano, Mary R	Ray, Carolyn
Bratteteig, Cindy	James, Yvonne H	Riddell, C Linda
Bratton, Nancy	Jimenez, Judith I	Saarimaki, Peter
Caldwell, Daniel	Juozaitis, Vida	Salter, Catherine
Caputo, Irene	Kainola, Mary Ann	Salvi, Nettie D
Casamassima, Grace M	Katz, Sandra	Sarre, Patricia M
Cheperak, Anna	Knauer, Anna D	Schembri, Georgina
Cheperak, Mary R	Krebs, Sarah B	Shapiro, Brondell
Chretien, Judy M	Kreitzer, Myrna J	Sheppard, John
Coles, Patricia	Leese, Saul	Sideris, Mary
Collins, Kathryn	Lentine, Ingrid	Silver, Joan
Cowen, Stanley	Leung, Tessie	Sinclair, Nancy
Cronish, Wendy	Lukjanczuk, Denise M	Teitel, Naomi
Cuthbert, Sr Margaret	Mahoney, Nicole R	Thompson, Carole A
Dale, Lou	Mazzella, Giulia	Trébouté, Linda
De Carli, Sr Diane	McCallum, Rhona	Vincent, Penelope E
Dean, John	McConnachie, Kathleen	Wakefield, Judith A
Dolenc, Daniela	McCracken, Mary L	Walther, Bernd
Earle, Margaret A	McIsaac, Norman E	Ward, Shirley A
Ellis, Frances	Milne-Allan, Giovanna	Weinert, Susan
Elsworth, Susan	Mitchel, Katherine	Weinstein, Patti
Fejko, Jane	Norman, Bruce T	Westwood, Larry
Frimu, Manuela	O'Neil, Jean	Wheler, William
Gale, Brenda	Oke, Douglas	Yorke, Marian J
Gilbert, John L	Page, Eleanor	Zeltins, Sylvia ♦

Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshments, and the joy of accomplishment at our next Newsletter Mailing on Thursday, November 30, 2006 at St. Margaret's. ♦

DEAD BANK ACCOUNTS

~ Unclaimed Balances ~



What is an unclaimed balance?

An “unclaimed balance” is a Canadian-dollar deposit or negotiable instrument, issued or held by a federally regulated bank or trust company. It can be in the form of a deposit account, bank draft, certified cheque, deposit receipt, money order, GIC, term deposit, credit card balance, or traveller’s cheque.

When there has been no owner activity in relation to the balance for a period of 10 years, and the owner cannot be contacted by the institution holding it, the balance is turned over to the Bank of Canada, which acts as custodian on behalf of the owner.

How much money is held at the Bank of Canada as unclaimed balances?

At the end of December 2004, approximately 804,000 unclaimed balances, worth some \$245 million, were on the Bank’s books. Over 88% of these were under \$500, representing 22% of the total value outstanding. The oldest balance dates back to 1900.

Mail: Unclaimed Balances Services Bank of Canada
234 Wellington, Ottawa, ON, K1A 0G9
Telephone: 1 888 891-6398 Fax: 613 782-7802

Email: ucbalances@bankofcanada.ca

Web: www.bank-banque-canada.ca/en/ucb/index.html

Thanks to Dennis Fiedler for suggesting this item. Editors ♦

Project STO (Service To Others) Grants

DEADLINE! NOVEMBER 1, 2006 ~ See Supplement for details

DONATION REQUEST

Ronnie Helfand, an RTO/ERO member, has requested that donations be given to The Canadian Humane Society, 347 Bay Street, Suite 806, Toronto, ON M5H 2R7, in memory of **Judy Simonetti**, teacher and RTO/ERO Toronto member, who passed away in October, 2005. The Society supports a sanctuary for abandoned/endangered animals at the foot of the Andes - PANDI. More information may be obtained by accessing their website: www.humanesociety.com.

John Bratton ♦

OTF RECOMMENDED CANDIDATES for the Ontario College of Teachers: if you are a member of the College having not yet voted for council (by October 24), please support the System Candidates: **Tianna Travaglini-Babic** (OECTA), **Nick Forte** (OECTA), **Annilee Jarvis** (ETFO), **Karen Bond** (OSSTF); and, Central Region Candidate **Rosemary Fontaine** (OECTA). ♦

Social/Club 16 ~ Norm Rudd/905.839.9165

WELCOME BACK! We hope you have had a great summer whether at the cottage, travelling or just enjoying our great city. The Orient has beckoned two of our Convenors, **Kelly Todesco**, who heads our Movie Club and **Mary Smith** who heads our Friday Night Movie Group. They will be teaching for six months in China and are expected back in March. **Marjorie Berger** and **Ann Ludwigen** have agreed to be interim convenors for these groups. For those of you who have just retired, this is the social arm of 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 and TDSB. 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 a parking lot one block west of Avenue Rd. just north of Eglinton on Castleknock Rd. 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. **Ed Lamb**, the pianist, did get a few calls for his inquiry for string and/or woodwind players interested in getting together around the High Park area during the day to play and enjoy chamber music. In case there are some new people interested, he can be reached at 416.588.5969.

Program Date Day Time Convenor/Phone

OCTOBER 2006

Bridge	Oct. 03, 17, 31	Tues.	1:00pm	John Lane /416.486.0697
Crafts	Oct. 24	Tues.	1:30pm	Bernice Iles /416.651.4378
Travelogue	Oct. 25	Wed.	1:30pm	Dick Holyer /416.929.8512

Si! Si! Ole! We like SPAIN – you will too: the colour, the cliffs, and the entertainment! Come and join **Val and Dennis Fiedler** to enjoy the scene.

NOVEMBER 2006

Bridge	Nov. 07, 21	Tues.	1:00pm	John Lane / 416.486.0697
Crafts	Nov. 21	Tues.	1:30pm	Bernice Iles /416.651.4378
Travelogue	Nov. 22	Wed.	1:30pm	Dick Holyer /416.929.8512

Join **Don and Lynda Mason** as they explore **KAUAI – the oldest and most spectacular of the islands of Hawaii**. They will tour you around the island by car, foot and helicopter. Digital photos and videos will let you experience 4000-foot cliffs, amazing waterfalls, spectacular scenery and more.

A description of those groups meeting at St. Margaret’s follows:

Continued on Page 4

Social ~ continued from Page 3

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 1:00pm and play the first, third and fifth Tuesdays of each month starting in October. There is no charge for participating in any of our activities.

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 – People continue to want to travel, and **Dick and Marilyn Holyer** intend once a month to lure you to places you've never been or favourite spots to which you would like to return. Dick and Marilyn spent two weeks in June traveling in Ireland with an RTO group. It was such a wonderful green place with beautiful flowers, lots of palm trees in the south and views of large deserted sand beaches from the cliffs above. The whole country appears to have been spruced up since they joined the EU and certainly looks prosperous now. At the end of August, Marilyn and Dick took a three day motor trip to Fort Frances to visit family and in between are arranging their digital pictures of Ireland on PowerPoint. They would be happy to assist anyone who would like to put their digital pictures into PowerPoint especially if they are willing to share them at one of our Travelogues. Join us October 25 with **Val and Dennis Fiedler** and on November 22 with **Don and Lynda Mason**.

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 different authors are selected each month. The upcoming selections, easily available at Toronto Public Libraries, are:

October 2 **March: A Novel** Geraldine Brooks

November 6 **Isaac's Storm, A Man, A Time and
The Deadliest Hurricane in History** Eric Larson

For further information call **Joan Johnston** (416.691.5368) or **Elaine MacIntosh** (416.463.2637). Happy reading!

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 views starting, between 12:00n – 1:00pm. Then we go for

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Social Continued from Page 4

coffee and discussions afterwards. 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, generally on Saturday or Sunday just prior to the viewing. Call **Marjorie Berger** at 416.483.0636 to see if there is room available on her list. **Judie Bowles** (416.488.6380) has offered to assist. The next days are October 16 (because of Thanksgiving) and November 13.

Friday Night Movie Group – This is the start of the second full year of this group which started on September 9, 2004. We now have 18 names on our list. The group attends the early Friday night showing, usually around 7:00pm at a centrally located theatre. The members of the group are notified on the Thursday night before either by email or phone. The dates for the fall movie nights are October 13 and November 10. Call **Anne Ludwigen** (416.324.0909) or email her at acludwigen@rogers.com if interested.

Super Tees Golf Group – The Super Tees have been enjoying great golf this summer. Rosalie, the convenor, has had about 15 – 20 calls and they have averaged about 8 players with some new members. They have had lovely weather and a good time. They were out on September 23 and Wednesday, October 18 will be their closing date this season. All levels of players welcome, novices and experienced. It's lots of fun and the group includes our president. They like to get together after the game to socialize. They play 9 holes at Fox Run (Hunter's Glen) on Highway 50 north of 7 starting at 10:00am. **Rosalie Parente** can be reached at 905.856.6936 for more detailed information.

Art/Sketch Group – This group met again this summer on Toronto Island and found some lovely little spots to sketch - ponds, marina and quaint homes. They will continue to take advantage of the warm weather as long as they can. A very small group, they 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. Although a number of people were away this summer, those who went enjoyed looking at things in a different perspective. **Anita Davies**, the convenor, uses ink and/or watercolour pencil crayons, and would be happy to help anyone wanting some tips. Her email is ajdaoust@sympatico.ca or call her at 416.531.3408.

Hiking/Walking Club – Their fall season has begun and they welcome new members and their friends. Their walks are not strenuous and everyone has the opportunity to enjoy fresh air and beauties of nature. To get on their email list to receive notification of upcoming hikes, please call **Marianne Psica** at 416.499.0324. ◆



Riverdale Collegiate Institute 100th Anniversary, May 11-12, 2007

All former staff and students are invited to attend the weekend activities. Registration forms and details about the Open House, Staff Breakfast, Pub Night, and Saturday Evening Gala are available at www.riverdalealumni.ca or by calling the

hotline at 416.393.9886, option 8.

Linda Grieve ♦

12th Annual 'Screw the Bell' Golf Results

Over one hundred golfers teed off under cloudy skies on September 5 for the annual "Screw the Bell" golf tournament. The skies did clear up and a fine day of golf was enjoyed by all and was followed by a fine Chicken dinner. Old and new friends had time to chat, remember old times and lie about their game. A \$1,000 donation was made to the "Visually Impaired Golfers' Association of Ontario". The cheque was accepted by their president **Jim Hamilton** (a regular player in the S.T.B.). The foursome of **Al Quance, Lou Sialtsios, Chris Broadbent** and **Denys Reed** were the A Flight winners. Prizes were also awarded to B, C, and D Flight winners. Other prizes for longest drive, closest to the pin and closest to the Bell were also awarded and a raffle with lots of prizes finished off the afternoon. Keep the opening day of school open next year and we hope to see more of you join us for a FUN DAY of golf.

'Screw the Bell Golf Tournament' Committee
Keith Gregory, Eric Reynolds, Jack Davies

The Neil Wilson TSSAA Golf Tournament Results

Thanks to those who participated in our tournament. We had our largest turn out to date with 120 golfers. It was a real tribute to **Neil Wilson** whose sons, Ken and Chris, played in the tournament, and they presented the Neil Wilson trophy to the various winners:

Winners: **Dan Dominico, Kent Duncan, Brian Gaw, John Lombardi**
 Winning Score: **John Lombardi** ~ 14 under par
 Second Place: **Chris Broadbent, Al Quance, Denys Reed, and Lou Sialtsios**
 ~ 11 under par
 Third Place: **Ron Chandler, Dave Gracey, John Michaluk, and Gord Truelove** ~ 8 under par

The Bushwood Golf Club once again proved to be an excellent setting for the tournament as the course was in great shape, and the steak dinner was excellent. We are already planning our 2007 tournament. Thanks again for your support and interest in this endeavour.

Peter Stille ♦

CRAFT/ARTISANS' SHOW PARTICIPANTS TO DATE

We are pleased to list here the participants in our Craft/Artisans' Show as we go to press. We have room for 30 participants and encourage you to complete the *Registration Form on Page 18* at your earliest convenience.

For those wishing a fair price for one-of-a-kind gifts, keep the date of November 14 open. Join us at our Fall Luncheon, same date and location. The Luncheon Details are on Page 13 and the Luncheon Registration Form is on Page 15.

NOTE: As of publication of this list, we have room for another dozen or so participants.

Mary Ann Fedchak

Winty Barnes	aprons, edibles, and other 'Things'
Josie Beylerian	wreaths, swags, home preserves, gift baskets
Marjorie Blake	household items, baked goods
Eleanor Bookman	unique ceramic/porcelain pottery/jewelry
Pat Bourne	hand-knitted hats
Terry Dockrill	hand-carved canes/walking sticks
Dorothy Gemakas	photo greeting cards/gift cards
Lynn Hamilton	floral and gift baskets
Baird & Maria Knechtel	Afghans, trivets, tea cozies, woodcraft
Gabriella Kovacs	bead necklaces, matching bracelets/earrings
Margaret McClelland	paintings (oils, acrylics, watercolours)
Joan McGivney	paintings (scapes/people, oils/mixed media)
David Mills	a selection of published books
Beverly Morgan	watercolour cards, original paintings ♦

BREAKING NEWS

SPECIAL OFFER

Just before going to press, your editors received an offer from the Hummingbird Centre for RTO/ERO Members to receive a discount on tickets for *A Radio City Christmas Spectacular*. With our space limited, we refer you to our website for details. If no internet access, call **Bill Menagh** (416.488.3372) *only* on October 10, or 11, 2006. ♦





RTO/ERO Toronto District 16 Actions



- recommended to Senate the possible inclusion of Heidelberg Retina Tomography (HRT) scans to the RTO/ERO Benefits (see Provincial Actions);
- recommended to Senate political action regarding Mortgage Fraud;
- Finances to April 30: Income/\$21 815, Expenses/\$17 788, Assets/\$60 345 ♦



Edmonton-York - District 12
North York - District 23
Scarborough-East York - District 21
Toronto - District 16

RTO/ERO Toronto Districts Actions

- the four Toronto Districts are planning a **Waste Management Seminar** for April 17, 2007. Details available in future Newsletters.
- have set tentative dates for **Retirement Planning Workshops 06/07: York Mills Collegiate/Nov. 16/06; Blue Danube Restaurant/Feb. 24/07; Don Bosco Secondary School/Apr. 18/07.** See website for details/registration. ♦



RTO/ERO Provincial Actions



Spring Senate, 2006 decisions:

- recommended to the Health Services Committee to consider adding Heidelberg Retina Tomography (HRT) scans to the RTO/ERO Benefits (Fall Senate will determine the disposition of any recommended changes to RTO/ERO benefits);
- changed the Membership By-Laws to include those who opted for a deferred pension;
- extended the right of spouses/partners/dependants of members who do not meet evidence of insurability to join the RTO/ERO Benefits Program. (In our May Newsletter we had expressed some concern regarding the original proposal for Senate consideration. We are satisfied that this is an equity issue whereby those unable to access RTO/ERO benefits through no fault of their own can now obtain that insurance). ♦

RTO/ERO PROVINCIAL SURVEY

PLEASE NOTE!

RTO/ERO is planning to have a professional firm undertake a survey of our membership in the Fall of 2006. This is part of our responsibility to ensure that our priorities and directions are consistent with the wishes and needs of the majority of our membership. Two years ago we completed an assessment of Johnson's services to our members. We hope to elicit the same rate of response in the upcoming survey.

RTO/ERO has grown in membership and complexity over the last few years with an increase of over 10,000 since 2001. With changing demographics - both younger than 60 and older than 90 - one may anticipate changing expectations of members and maintaining the status quo may not be sufficient. The Provincial Executive expects to mail the survey in early November. ♦



TRAVEL / VOYAGE



Merit Travel is delighted to have been selected by RTO/ERO as a travel agency of choice. We are pleased to offer RTO/ERO members full travel services. Whether you dream of a diving expedition in the Great Barrier Reef, hope to work on your golf swing in Ireland, want to try out the powder of the Andes in July, crave the cuisine of Tuscany, or simply want to enjoy a few months of the winter at a sunny destination, we can take you there.

About Us ~ Merit is a privately held, owner managed company established in 1991 by its current shareholders, Michael Merrithew and Louise de Grandpré. Since 1991, Merit has grown to become the largest privately held specialty travel company in Canada. Last year, Merit served over 100,000 travellers with a staff of over 250 located at more than a dozen offices across Canada.

RTO/ERO Travel Nights ~ Merit Travel will be holding Travel Nights at some of RTO/ERO districts in the next six months. These nights are designed to help Merit and RTO/ERO members to get to know one another. Through these informal gatherings, Merit Travel hopes to better understand the needs of the members and promote products specially designed for RTO/ERO. If you wish to have a Travel Night hosted at your district contact a local executive member.

RTO/ERO Travel Escorts ~ Merit Travel and RTO/ERO may be looking for qualified members to guide some of our tours. If you are interested in escorting a tour, please submit your resume/CV along with a brief letter explaining which destination(s) interests you and why you would be best suited to lead a group to that specific destination. Please be advised that after reviewing your submission in collaboration with RTO/ERO, only potential escorts will be contacted. 1.877.872.3826/905.712.8271

RECOGNITION

Your editors would like to thank **Ron Robert**, former RTO/ERO Pension & Benefits Officer, for his cheerful and valued assistance and advice in the preparation of material for this Newsletter. We wish him well in his second retirement. **Editors** ♦

Change Of Address, Status, or District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office ~ **416.962.9463** or **1.800.361.9888**). Form also available on our website. ♦

RTO/ERO TORONTO 4TH 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. See Page 5 for latest participants.

This event, at The Old Mill, will take place on **Tuesday, November 14, 2006** 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 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) 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



RETURNING TO TEACHING AFTER RETIREMENT

*(The following material has been obtained from Harold Brathwaite's Executive Director's Update (Renaissance, Summer 2006), the Ontario Teachers' Pension Plan website (www.otpp.com) and Terry Lynch's (RTO/ERO Representative on the OTPP Benefits Adjudication Committee) Spring Senate 2006 Report. **Editors**)*

Teaching Eligibility:

- The current (Sept. 1, 2001 - August 31, 2006) re-employment limit of up to 95 days per school year without affecting one's pension has ended.
- The Plan has reverted to the former rules of a three year limit of 95 days of re-employment per school year, followed by up to 20 days a year.
- Reemployment during the five year window does not count toward the three year limit of 95 days.
- Those who have been reemployed for up to 95 days for 1 or 2 years *before* the window still have 2 or 1 years *to continue* to work for up to 95 days.
- Those who retired during the window period will be able to work for up to 95 days during three school years following August 31, 2006.

Pension Implications:

- If one teaches beyond the 95 days, you are encouraged to contact OTPP.

RTO/ERO Membership & RTO/ERO Benefits:

- A full-time teacher may not be a member of RTO/ERO nor participate in its benefits.
- To remain a member of RTO/ERO and maintain benefits coverage, it is recommended that they seek a contract as an LTO for a year-less-a-day. ♦

Ontario Teachers' Pension Plan (OTPP) Contribution Rate Increases ~ (Not applicable to retirees)

The following, obtained from the websites of OTF and OTPP, is provided for your information. Retirees continue to receive pensions as usual.

Contribution increases, totalling 3.1% of base earnings, will be phased in over three years, beginning January 1, 2007. Under the new rates, filed with provincial regulators June 30, additional contributions to pension will be:

- 2.0% of base earnings in 2007; • 0.3% in 2008; and • 0.8% in 2009.

Contributions will increase from the current average of 8% of earnings to more than 11% by 2009. ***Pension benefits remain the same.***

Continued on Page 8

OTPP Contribution Increases continued from Page 7

The rate increases, the first since 1990, are being introduced by the Ontario Teachers' Federation (OTF) and the Ontario government to eliminate the pension plan's funding shortfall in 15 years. The shortfall developed because pension costs have increased much faster than plan assets, despite strong returns on plan investments.

Since the last rate hike in 1990, members (employed and retired) have enjoyed numerous benefit improvements ranging from a permanent 85 factor to a reduction in the CPP offset, which results in higher pensions after age 65.

Ontario's Pension Benefits Act requires pension plans to be fully funded over the long term.

In 2008, another valuation may affect the remaining 0.8% of the contribution rate for teachers. That valuation will determine if contribution rates will increase or decrease on January 1, 2009.

www.otffeo.on.ca ~ www.otpp.com

Contribution rates:

Year	Teachers			Ont. Government/employers		
	Up to CPP limit*	Above CPP limit	Increase	Up to CPP limit*	Above CPP limit	Increase
2006	7.3%	8.9%	—	7.3%	8.9%	—
2007	9.3%	10.9%	2.0%	9.3%	10.9%	2.0%
2008	9.6%	11.2%	0.3%**	10.4%	12.0%	1.1%
2009	10.4%	12.0%	0.8%	10.4%	12.0%	—
Total	—	—	3.1%	—	—	3.1%

*The Canada Pension Plan (CPP) limit is the maximum earnings on which CPP contributions and benefits are based. The limit, which changes annually, is \$42,100 in 2006.

**Member contributions in 2008 are being subsidized by the OTF with a \$76 million credit reserve from the 1998-2001 pension negotiations.

Also agreed, in the longer term:

- Contributions for teachers and other members of the Plan will not exceed 15%, should future increases be necessary.
- OTF will participate with the Government of Ontario and the Ontario Teachers' Pension Plan Board (OTPPB) in a survey of Plan members.
- The Partners—OTF and the Government—and the OTPPB, have agreed to study the assumptions used by the OTPPB in valuing the Plan.
- The Partners—OTF and the Government—will meet regularly with the OTPPB to monitor the two studies and the funding status of the Plan. ♦

TEOF 14th Annual
“Don't Forget To Feed the Kids”
Auction




Friday, November 17, 2006
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.)

Registration Form available at rtoerotorontodistricts.org (Toronto)
 For further ticket information call **Colleen Costa (416.393.0440 x285)**

✂.....

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

For Office Use Only ~ Date Order Received



! Hockey Print Winner !

During the Spring, members were given the opportunity to participate in a draw for a Douglas Laird print to raise funds for the Nelson Mandela Children's Foundation. This event raised \$3 822. The draw was held at Spring Senate and the winner was **Jim Sparrow**, a Windsor-Essex member.

RTO/ERO BLUE JAYS BASEBALL GAME!

"Buy me some peanuts and cracker jill..."

Through special arrangements with the Toronto Blue Jays, RTO/ERO arranged a special block of field-level tickets for the August 27 game vs. Kansas City. A portion of the ticket price was donated to the Nelson Mandela Children's Foundation. \$5 308.20 was presented from RTO/ERO and the Blue Jays to a representative of this Fund. Your District sold about 40 tickets.

Christmas Concert & Sing-Along



MONDAY, DECEMBER 4, 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**



TORONTO CHORISTERS ~ Do you like to sing?

Why not join the Toronto Choristers — Toronto's own 100-voice retired teachers' choir? If you are a man, you'll be immediately welcomed into our already robust tenor or bass section. If you are a woman, you may be put on a waiting list because our soprano and alto sections are presently at capacity.

We rehearse from the end of September to the end of May on Thursday afternoons at Jubilee United Church (Lawrence and Underhill area), sing several mini Christmas concerts at seniors' homes and churches and end each season with a much-praised spring concert. We work hard and definitely have lots of fun.

If you are interested or have questions, please call **Daphny Stewart** at 416.284.2647 for more information.

Bruce Snell ♦

Minding Your Money ~ Chuck Carr

Welcome to all new RTO/ERO Toronto members and welcome back to all returning members! **Minding Your Money** is a "service to others" offered by RTO/ERO Toronto District 16. This column provides timely advice on investing, taxation and *retirement management*.

Executorship: Honour or Burden: At this time in our lives and possibly because educators are considered well organized, reliable and trustworthy, we are invited to be the executor of someone's estate. While this may be considered a compliment to our character and abilities, executing an estate requires a great deal of time, effort and diplomacy. It is not unusual to take three years to wind up an estate. Following are some of the responsibilities associated with being an executor.

- Unless the estate is very small, obtain legal advice from an estate lawyer. Pay for this out of the estate;
- Locate the Will and make funeral arrangements in accordance with the Will;
- Identify all assets and liabilities whether held locally or abroad;
- Obtain unpaid wages or benefits and have them deposited either into the deceased's bank account or set up a separate trust account for estate purposes (recommended);
- Notify financial, insurance, government institutions and credit card companies of the death, and obtain details about these items;
- Apply for all benefits associated with these institutions and deposit them into the trust account;
- If necessary, either manage or arrange to have managed every asset associated with the deceased's estate. This includes identifying creditors and paying debts. Pay for this out of the estate;
- Redirect mail, cancel subscriptions, cancel charge accounts and return or destroy all credit cards;
- Notify beneficiaries of the death, advise them of the terms of the Will, and arrange for the distribution of assets;
- Be prepared for the unexpected.

Resources: The following detailed resources for executors are available from websites or by phone.

- Canada Revenue Agency (CRA) publication, *What to do when someone has died* This document provides guidance on:
 - 1) legal representation,
 - 2) the Clearance Certificate,
 - 3) the final tax return and optional returns;


Continued on Page 10

Minding Your Money ~ Continued from Page 9

- 4) the Canada Child Tax benefit (CCTB);
 - 5) GST/HST credits;
 - 6) deemed disposition of property;
 - 7) net capital gains/losses; and,
 - 8) instalments. www.cra-arc.gc.ca/tax/individuals/life-events/death/menu-e.html or phone 1.800.959.8281.
- Many problems associated with being an executor can be prevented by good estate planning. A number of money management companies offer free booklets giving guidance on these matters. ♦


Chuck Carr is a certified income tax specialist, mutual fund specialist and retirement 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.
Editors

CAUTION: The unintended consequence of taking on a **reverse mortgage** is, often, the removal of the home from your ownership or your estate. *It is strongly recommended that one avoid such quick-money schemes.* **Editors** ♦



Tea and Tai Chi

Tuesday, November 14, 2006 at 1:30pm



Taoist Tai Chi offers many health benefits for the entire body. Older adults can improve balance, flexibility, and physical endurance by practising the flowing movements of the Taoist Tai Chi set.

A Workshop offering information, a demonstration, and some participation will be held at:

The Taoist Tai Chi Centre
1376 Bathurst Street
(south of St. Clair Ave. – north of Davenport Rd.)

The club is readily accessible by TTC and there is street parking available on Alcina Ave. (just south of the location).

For more information please contact: **Morag Baron** (416.480.2879)

NEW MEMBER BREAKFAST

REGISTRATION FORM

**ALL ATTENDEES MUST REGISTER FOR THE BREAKFAST
RETURN BY FRIDAY, OCTOBER 13, 2006**

NAME: _____ Phone: _____
email: _____
Guest: \$15: _____

I joined RTO/ERO Toronto from 2001 to 2005 but was not able to attend in my first year. No Charge ____ (Please initial)
(Members joining us AFTER October 1, 2005 will have received their personal invitation in a separate mailing.)

NOTE: Special dietary needs may not be accommodated in the buffet.
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



ANNUAL FALL LUNCHEON

Registration Form for **FALL LUNCHEON ~ 2006**
RETURN BY FRIDAY, OCTOBER 27, 2006

NAME: _____ Phone: _____
email: _____
GUEST: _____

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

CLUB 48...

...is an association of retired teachers and friends meeting socially for luncheons, stimulating lectures and outings and fun. Some of our recent events included High Tea at the King Edward Hotel, ballet at the Orillia Opera House after lunch at the Hawk Ridge Country Club and the Spy Museum.

Founded in 1948 by a group of forward-looking Toronto educators, the Association generally meets on the 2nd Wednesday of the month (October to June). All retired teachers are welcome to join along with other interested people as Associate members. A nominal fee of \$15.00 assures your receipt of an invitation to a season of convivial and collegial, social and cultural experiences. To receive our autumn brochure with application for membership, contact **Gwen Smith** at 905.426.1553, or **Linda Rose** at enfj50@hotmail.com

Christine Newhouse ♦

CURLING FOR TEACHERS

~ October 2006 to March 2007 ~

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		



DID YOU KNOW

- our luncheons cost over \$30/person ~ your district picks up the balance;
- when you register for one of our 'free' events and 'forget' to tell us you cannot come, we still have to pay for your meal;
- we do, but not too often, get complaints about some of our content, e.g:
 - > a comment opposed to our recommendation re TEOF being worthy of individual support (reason: some families rip-off the service);
 - > a comment after a George Bush anecdote (we shouldn't make fun of another country's leader);
 - > a complaint that we used some non-inclusive language in one of our items;
- when we celebrate those members reaching the age of 75 by inviting them to our Spring Luncheon, most are very appreciative. But some, feeling that they are being centered-out, take umbrage when they receive their invitation fearing others will find out. It should be noted that there is no public introduction of these individuals.

Editors ♦

Political Action in Education

The following is presented for your consideration. The Committee for Public Education (CPE) has been meeting with, interviewing and getting to know school trustee candidates in various wards to find common ground and ideas towards rebuilding public education in Toronto. They recommend a number of candidates.

www.campaignforpubliceducation.ca **Editors**

Toronto District School Board

Ward 1 -	Etobicoke North	Stan Nemiroff
Ward 3 -	Etobicoke Lakeshore	Bruce Davis
Ward 4 -	York West	Stephnie Payne
Ward 5 -	York Centre	Mitchell Worsoff
Ward 6 -	York South Weston	Elizabeth Hill
Ward 7 -	Parkdale High Park	Irene Atkinson
Ward 8 -	Eglinton Lawrence	Mark Riczu
Ward 9 -	Davenport	Maria Rodrigues
Ward 10 -	Trinity Spadina	Chris Bolton
Ward 11 -	St. Paul's	Josh Matlow
Ward 12 -	Willowdale	Rolland Kacsoh
Ward 13 -	Don Valley West	Jim McQueen
Ward 16 -	Beaches East York	Sheila Cary-Meagher
Ward 17 -	Don Valley East	Michael Coteau
Ward 21 -	Scarborough R.River	Shaun Chen
Ward 22 -	Scarborough East	Nadia Bello

Toronto Catholic District Schools Board

Ward 9 - Downtown Wards Catherine LeBlanc-Miller ♦



VOLUNTEERS NEEDED

WoodGreen Community Services needs drivers to deliver *Meals-On-Wheels* for homebound seniors or to teach yoga, line-dance or exercise skills with the *Elderly Persons' Club*. *Talk English* is program offered by our *Immigrant Services* in a conversational circle or one-on-one format for job-ready ESL speakers with specific problems dealing with English pronunciation or greater ease of conversing. Many are internationally educated professionals. They have a *Movie Night* and need facilitators to put together scenarios, create vocabulary lists of essential words and do a questionnaire that guides the listener through the movie. For more information contact **Channah**, Settlement Counsellor, Immigrant Services (416.463.3110 x2163/hcohen@woodgreen.org) or **Esther**, Volunteer Services, (416.469.5211 x1109/eyip@woodgreen.org). **Valerie Mah** ♦

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

NEW MEMBER BREAKFAST

Wednesday, October 25, 2006

An opportunity for new and used members to meet.

RTO/ERO Toronto welcomes its new members who have joined us in the past year to an Annual Breakfast. Although a 'New Member' event, *all members who are encouraged to join us*. Please read the boxed information below regarding cost.

PLEASE READ CAREFULLY

1. *Members joining us AFTER October 1, 2005 will have received their personal invitation in a separate mailing.*
2. Those who have joined us since 2001 and *did not* benefit from our past invitations may also attend at no cost.
3. Other members and all guests wishing to join us may do so at the subsidized cost of \$15.00.

Please complete and submit the form on Page 15 with appropriate payment by October 13, 2006 so that we can best use our resources by ordering the proper amount of sustenance. Space may become limited so register early.

If you find, after registering, that you cannot attend, please contact Bob Putnam at 416.249.9214 so that our expenses are not wasted.

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

DETAILS: (Registration Form ~ Page 15)

Location ~ The Old Mill, Brûlé Room

Date ~ Wednesday, October 25, 2006

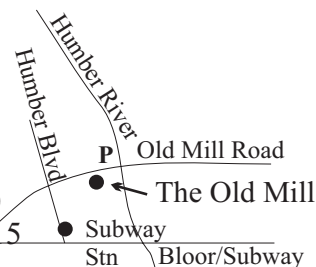
Meet & Greet ~ 9:30am

Breakfast Buffet ~ 10:00am

Cost ~ \$15 (*gratis* for those described above)

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

Register by Friday, October 13, 2006



RTO/ERO Toronto is pleased to present its:

ANNUAL FALL LUNCHEON

Tuesday, November 14, 2006

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

**YOU MUST REGISTER - \$25.00 per person
REGISTRATION FORM ON PAGE 15**

~ BUFFET MENU ~

SALADS

Organic Greens with Assorted Dressings

Fusilli Pasta with Balsamic Grilled Vegetables in Extra Virgin Olive Oil

Tomato and Fennel Salad with Fresh Dill, Capers and Lemon

Creamy Potato and Artichoke Salad with Old Mill Honey, Pommery Dressing

Antipasto Platter of Grilled Vegetables, Olives, Sundried Tomatoes, Artichokes

Pickled Onions and Bocconcini Cheese

HOT ENTREES

Vegetarian Lasagna

Grilled Medallions of Chicken Breast in Wine Sauce

Oven Roasted New Potatoes with Sweet Peppers

Medley of Vegetables

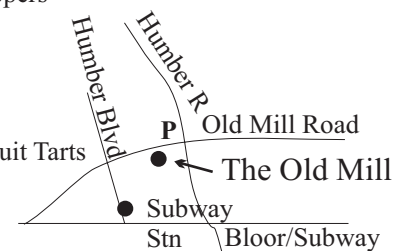
SWEETS

Selection of Seasonal Fruit and Berries

Selection of Cakes, Mini French Pastries, Fruit Tarts

Variety of rolls and Butter

Coffee (regular, decaffeinated), Tea



FACT SHEET INDEX

A. Financial Issues

- A1. Income Tax Clinics for Low Income Households
- A2. Income Tax Forms
- A3. Medical Expenses
- A4. Pension Escalation Calculation
- A5. Reverse Mortgages
- A6. Taxation for Snowbirds
- A7. Using Credit Cards
- A8. Medical, Disability and Attendant Care Deductions when Computing Income for Tax Purposes

B. Government Benefits

- B1. Canada Pension Plan
- B2. Guaranteed Income Supplement
- B3. Old Age Security
- B4. Spouse's Allowance and Allowance for Survivor
- B5. Veterans

C. Health Issues

- C1. Assistive Devices Program and Home Oxygen Program
- C2. Community Support Services
- C3. Elder Abuse
- C4. Mail Order Pharmacy Programs
- C5. Ontario Drug Benefit Program
- C6. Special Drugs Program
- C7. Telehealth Ontario
- C8. Trillium Drug Program
- C9. Community Care Access Centres
- C10. Long Term Care Facilities

D. Insurance Issues

- D1. Automobile Insurance Endorsements
- D2. Life Insurance - Designation of Beneficiaries
- D3. How To Lower Your Insurance Premiums
- D5. Your Driving Record and Insurance Rates

- D6. Your Property Insurance Policy

E. Legal Issues

- E1. Requests to RTO/ERO
- E3. Lawyer Referral Service
- E4. Legal Aid
- E5. Powers of Attorney
- E6. Starting Your Own Business
- E7. Complaining About Provincial Government Services - Ombudsman Ontario
- E8. Funeral Pre-Planning
- E9. Executor's Checklist

F. Marital Issues

- F1. Battered Spouse
- F2. The End of Common-Law Relationships
- F3. Grounds for Divorce
- F4. Living Together
- F5. Marriage Contracts & Cohabitation Agreements
- F6. Marriage or Remarriage after Retirement
- F7. Separation
- F8. Separation & Separation Agreements
- F9. Support Orders on Divorce

G. Surviving Spous Issues

- G1. Applying for a Survivor Pension
- G2. Associate Membership in RTO/ERO
- G3. Canada Pension Plan
- G4. Health Insurance
- G5. Planning Your Legal & Financial Affairs

H. Retirement Issues

- H1. Vacation Check List
- H2. Driver License Renewal
- H3. Important Documents
- H4. Downsizing after Retirement

RTO/ERO SERVICES FOR MEMBERS

Supplement to RTO/ERO Toronto Newsletter, September, 2006



CONTACT INFORMATION



RTO/ERO ~ Provincial

300-18 Spadina Rd
Toronto ON M5R 2S7
416.962.9463
416.962.1061 (Fax)
rto-ero.org

RTO/ERO ~ Toronto District 16

President
John Bratton
416.782.2530
enorjay@rogers.com
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 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)
johnson.ca

Service Address:

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

See Page S5 for Out-of-Province Service through World Access

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 on to www.johnson.ca and click on "Members Only".

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 the terms of reference that most affect individual members.

Communications Committee

- recommends the type of communications, including website; advertising and editorial policy; and practices related to publishing letters to the editor.

Health Services and Insurance Committee

- recommends changes in benefits and premiums (*see box on Page S3*).

Member Services Committee

- Emergency Assistance (*see box on Page S4*);
- Travel Programs (operated by Merit Travel, *see Page S10*);
- Facts Sheets (*see Page S16*) and Tax Guide.

Pension and Retirement Concerns Committee

- 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 through topical Fact Sheets and the development of articles for Newsletters.

Political Action Committee

- 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.

Project - Service to Others (STO) Committee:

- recommends criteria used and the types of STO projects to be approved;
- reviews Scholarship Applications (*see Page S12*). ◆

District 16 Standard Organization Dates

SM ~ meetings at St. Margaret's Church

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

RTO/ERO Web-based Services

www.rto-ero.org ~ www.rtoerotorontodistricts.org
info@rtoerotorontodistricts.org

Both RTO/ERO and RTO/ERO Toronto (the latter hosted by the four districts in Toronto) operate websites of interest to potential and current members. We highlight here those items on each site that may be useful to current and potential members.

Provincial Site: rto-ero.org

- order *Year-End Tax Tips* and *Fact Sheets* to be delivered via Canada Post or emailed in PDF format;
- review current monthly *Provincial Updater* in HTML format;
- see what's going on in other districts via links to their websites; (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.
- use the 'Members Only Section' (you will need your RTO/ERO membership number)

Toronto Districts Site: rtoerotorontodistricts.org

- order 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;
- view record of executive meetings, general meetings (including photos).

Toronto District 16 Email Service:

Over 500 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 is scanned for viruses before sending. No attachments are ever sent.

Addresses are confidential for this purpose only (see our **Privacy Policy** on *Page S3*). Contact the webmaster at bmenagh@eol.ca. ♦

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 the Senate wishes to suggest a change in these plans for 2008, they should be presented to the Health Services and Insurance Committee by March, 2008 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. ♦

RTO/ERO Privacy Code

Details of this policy available at www.rto-ero.org or www.rtoerotorontodistricts.org

RTO/ERO values its relationship with its members and 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 or 416.962.9463/1.800.361.9888.

Note: RTO/ERO Toronto is also bound by this policy. Whenever we use your information, it is for direct contact with you through mailings or telephone calls. The reason for these contacts is, typically, to offer a benefit or service to you, or your personal data may need clarification. The latter often occurs when your Newsletter has been returned to us by Canada Post as not deliverable. Sometimes an individual calls seeking to get in touch with a former colleague. In a situation like this, you are provided with that individual's contact information so that you can renew the acquaintance as *you* see fit. ♦

Emergency Assistance Program

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.

Important note: Applications are reviewed by the Emergency Assistance Program Work Group, which is comprised of five members of the Member Services Committee. If deemed appropriate *and* the applicant gives permission, the member's District Goodwill Representative and/or District President may be contacted. Information is held in strict confidence, and every effort is made to ensure the anonymity of the member within the confines of the group reviewing the information.

- Assistance is not always monetary.

Continued top of next page

RTO/ERO Code of Ethics

This Code of Ethics expresses the principles of The Retired Teachers of Ontario guiding the conduct of staff and others acting 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.

'Whistleblower' Policy

RTO/ERO's auditors recommended and the Executive approved a new "Whistleblower Policy and Procedures" that applies to all employees; Officers/Executive of RTO/ERO; members of Standing Committees, and **members of District Executives**, and pertains to **alleged wrongdoing in the performance of RTO/ERO business or that of a local District**.

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 Scholarships

A system of Education Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in the *Renaissance* Winter Issue. You will also be informed of the process in the RTO/ERO Toronto Newsletter. The past year's practice is reprinted below and may be amended for 2007. **Twenty-five \$1 000 scholarships are available.**

Application Forms are available from district presidents; from the Provincial Website at www.rto-ero.org; or by calling **Gail Knox**, Administrative Assistant, Research, at 416.962.9463/1.800.361.9888 ext. 233.

For your convenience, we have reproduced below the information from '*Renaissance*' with a copy of the *Application Form on pages 16 and 17*. This copy has been approved for submission should you wish to use it.

Eligibility - Each candidate for the award must:

- be enrolled in a full time or part time program which will lead to a career in education in Canada (this includes early childhood education);
- be a resident Canadian Citizen or a landed immigrant; and,
- be a child, grandchildren, niece, nephew, grandniece or grandnephew of an RTO/ERO member.

Criteria:

- the applicant shall be a student full- or part-time pursuing a career in education in Canada;
- each scholarship shall be for one time only;
- scholarships shall be organized and distributed on a provincial basis;
- consideration shall be given to gender, geographical distribution and language balance based on the proportion of applications.

Process:

- applicants must attach proof of enrolment and submit a brief statement about their academic goals and career objectives, their community and volunteer activities and an explanation of why they believe they are a worthy candidate;
- the applications must be completed in typewritten form and signed by the sponsoring RTO/ERO member who must include his/her telephone number, District name and number;
- **completed applications must be received in the Provincial Office of RTO/ERO, 300-18 Spadina Road, Toronto ON M4K 2S7, on or before June 30;**
- applications will be reviewed anonymously by the Project - Service to Others Committee;
- successful applicants will be notified in September. ◆

- A member may be directed toward a financial planning/counselling service or other appropriate community program, depending on the circumstances.
- Grants are made on the basis of need and are related to the total income of the member or household.
- The program is designed to provide assistance in an emergency situation, and not intended to provide long-term solutions to financial difficulties. RTO/ERO does not grant loans.
- Please provide as much information as possible in order to assist in the consideration of your application.
- If you require help with this form, please call Pauline Duquette-Newman at RTO/ERO Provincial Office at 416.962.9463 extension 226 or 1.800.361.9888 extension 226. ◆

World Access Canada

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

See your *Benefits Agreement* or *Going Places* (re-printed annually in the late Fall) for details. If you have misplaced either copy, they are available at the 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)

There are three new telephone numbers that may be used to contact World Access Canada during medical or other emergencies, depending on the country travelled. These numbers are in addition to existing World Access contact numbers above. Members will be able to reach World Access more quickly and in most cases without incurring out-of-pocket telephone costs.

While travelling, plan members can call toll-free:

from Mexico ~ 00.1.800.514.3702

from the Dominican Republic ~ 1.888.751.4403

from other countries that participate in Universal International Toll-Free (below) ~ 800.9221.9221 (NOTE: this list may change from time-to-time)

Argentina, Australia, Austria, Belgium, China, Columbia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, South Korea, Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom.

Keep this information with your travel documents. ◆

Project STO (Service To Others) Grants

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.

Other considerations helpful to your application:

- ♦ The overall merit of the proposal; in addition to the project itself, would include the quality and completeness of the presentation (typed or handwritten) easily readable, concise, with significant details included. (It does not include the size or location of the District.)
- ♦ The extent to which the project relates to the concept of “*Service to Others*” and supports a program that serves educational or other needs in the community.
- ♦ The number of people in the community who could potentially benefit from the project.

RTO/ERO Publications

Renaissance Magazine ~ the official Magazine of the RTO/ERO ~ a quarterly publication mailed directly to all members.

Monthly Provincial Updater ~ a brief review of current developments within RTO/ERO ~ distributed *monthly* to local executives in print and available in PDF format to all members at www.rto-ero.org or www.rtoerotorontodistricts.org. Toronto District shares more important developments through its Newsletter.

Group Benefits Program 2007 ~ 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 PDF copy at www.rtoerotorontodistricts.org. Distributed after Fall Senate.

Going Places, Winter 2006/2007 ~ an *annual* newsletter describing helpful travel tips for outside of province/country sent directly to RTO/ERO benefits subscribers. It is available to all members in PDF format at www.rtoerotorontodistricts.org. Distributed after Fall Senate.

Year-End Tax Tips for RTO/ERO Members ~ produced *annually* 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 upon request in PDF format (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 “H1”. Fact Sheets can be ordered directly from the website (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 format from www.rtoerotorontodistricts.org. Complete the order form and receive your selection by email. The complete listing of current Fact Sheets is on Page S16.

Position Papers ~ created for political action usage for local district members and Political Action Committees. These current positions of RTO/ERO, are available in PDF and/or HTML format from our website www.rtoerotorontodistricts.org - Political Action link, include: Children’s Services; Education; Energy; Environment; Health; Long Term/ Home Care; Public/Private Partnerships; and, Seniors. ♦

RTO | Travel ~ ERO | Voyage

RTO/ERO has determined that, with its growing membership and the increasing travel opportunities available to this demographic, a 'full-service' travel company, with complete internet accomodation for a membership spread across the province was required. To that end, the Provincial Executive sought proposals on the matter and is pleased to have established a relationship with **Merit Travel**. The following has been obtained from the new RTO/ERO Travel/Voyage website. Other details were first announced in the Summer, 2006 Issue of *Renaissance* distributed to you in July.



Call us Monday to Friday from 9:00am to 5:00pm (EST). Our designated RTO/ERO travel experts will be pleased to assist you! You may also contact any of our branches for general information. See below.

Merit Travel and RTO/ERO may be looking for qualified members to guide some tours. If interested, please submit your resume/CV with a brief letter explaining which destination(s) interests you and why you would be best suited to lead a group to that specific destination. After reviewing your submission in collaboration with RTO/ERO, only potential escorts will be contacted. 1.877.872.3826/905.712.8271

CONTACT INFORMATION rtotravel.ca/erovoyage.ca

Merit Travel
145 King Street West, Suite 2020
Toronto, ON, M5H 1J8
tel: 416.364.3775
toll: 1.800.268.5940

Merit Travel - Newmarket
482 Queen Street
Newmarket, ON, L3Y 2H4
tel: 905.895.3331
toll: 1.800.651.5844

Merit Travel - Mississauga
201 City Centre Drive, Suite 501
Mississauga, ON, L5B 2T4
tel: 905.890.8890
toll: 1.800.263.6300

Merit Travel - Markham
#16-9255 Woodbine Ave.
Markham, ON, L6C 1Y9
tel: 905.887.8787
toll: 1.888.238.4366

- ◆ The number of RTO/ERO members directly involved in the project e.g. is only one RTO/ERO member involved in making a connection with the project sponsors or are many members directly involved with the project?
- ◆ Whether the project involves a developing country; since Project Overseas was replaced by Project - Service to Others, a commitment was made to continue to fund overseas projects where appropriate.
- ◆ The uniqueness of the project being supported e.g. is it new, creative, innovative?
- ◆ The extent to which the RTO/ERO portion of the project will be publicized on site e.g. will there be a permanent plaque or other way to identify the project as being funded by RTO/ERO?
- ◆ The extent to which all other publicity in the community will raise the profile of retired teachers and RTO/ERO e.g. newspaper articles, radio, TV, etc.

Toronto Members must submit their proposed project to the RTO/ERO Toronto District Executive using the appropriate Application Form by November 1. The completed application 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 www.rto-ero.org. ◆

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 DISTRICTS

The four districts in the new City of Toronto have established a voluntary entity called '**RTO/ERO Toronto Districts**'. This is the recruitment arm for the four districts since they have a common source of new members: the **Toronto Catholic District School Board** and the **Toronto District School Board**. Contact with the **Elementary Teachers of Toronto** and the **Ontario English Catholic Teachers' Association's Toronto Secondary and Elementary Units** has been established and continue to communicate with the local **Ontario Secondary School Federation**. The four districts produce a variety of promotional materials, sponsor Retirement Planning Workshops and host a joint website, www.rtoerotorontodistricts.org containing material useful to both potential and current members is sponsored. ◆

RTO/ERO Toronto District 16 Executive - 2006/2007

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

Past President

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1211-757 Victoria Park Avenue
Toronto, ON M4C 5N8
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bneal@sympatico.ca

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ros_e_b@hotmail.com

Communications

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674 Oriole Parkway
Toronto, ON M4R 2C5
T/F: 416.488.3372/same
bmenagh@eol.ca

Goodwill

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

Health/Insurance

Bill Tajer
3 Manorpark Court
North York, ON M2J 1A1
T/F: 416.494.8590/416.494.3018
bill.tajer@sympatico.ca

Mailing

Arlene Freeman
18 Robbie Avenue
North York, ON M3H 1Y4
T/F: 416.630.3672/
auntiear@sympatico.ca

Membership/Recruitment

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

Pension/Retirement Concerns

Wally Friesen
196 Brooke Ave
Toronto ON M5M 2K6
T/F: 416.781.9684
wfriesen@titan.tcn.net

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
T/F: 416.767.8179/416.769.9308
catherine.jeffery067@sympatico.ca

Social/Recreation/Club 16

Norm Rudd
1033 Sherman Crescent
Pickering ON L1X 1P4
T/F: 905.839.9165
norm.rudd@sympatico.ca

Travel

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

Members-at-Large

Marjorie Blake
44-765 Oklahoma Drive
Pickering, ON L1W 3C9
T/F: 905.837.0874/905.837.8453
mdblake@sympatico.ca

Linda Grieve
46 Chestergrove Cres
Toronto, ON M1W 1L4
T/F: 416.498.7228/
lindagrieve@hotmail.com

Carmelita Salazar
40 Irwin Ave
Toronto, ON M4Y 1L2
T/F: 416.927.0416/
salazarcarmelita@hotmail.com

Shirley Young
404-581 Avenue Road
Toronto, ON M4V 2K4
T/F: 416.485.0881/
smc_young@hotmail.com

RTO/ERO Toronto District 16:
www.rtoerotorontodistricts.org
info@rtoerotorontodistricts.org

**PLEASE KEEP THIS
PAGE FOR REFERENCE**

Other Information

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300-18 Spadina Rd
Toronto ON M5R 2S7
T: 416.962.9463/1.800.361.9888
F: 416.962.1061
www.rto-ero.org
(personal access available)

Johnson Inc. (Claims)
T: 905.764.4888/1.800.638.4753
www.johnson.ca
(personal access available)

Ontario Teachers' Pension Plan
416.226.2700 or 1.800.668.0105
www.otpp.com ◆