

* 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

Mildred Bondar	E. Jean Glover	Ruth Parry
Elisabeth Datl	Wm. Ernest Hennessey	James Pascoe
Jane Dingle	Art Jewell	Josephine Peckham
Gordon S. Fennell	Kenneth Jones	Mary Puchara
F. Eugene Gattinger	Walter Josephy	Robert W. Townshend
		Peggy Devitt Woodside

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 available at www.rtoerotorontodistricts.org. ♦

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: 01/01/07, 01/03/07, 01/05/07

Mailings: 25/01/07, 29/03/07, 31/05/07 ♦



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Editor: Bill Menagh bmenagh@eol.ca 416.488.3372

www.rtoerotorontodistricts.org

President's Message

First, a Mea Culpa. I erred in congratulating the organizers of our Fall Craft Show and Sale. **Mary Ann Fedchak** was ably assisted by **Shirley Young**. **Marjorie Blake** was an exhibitor, not one of the organizers. My apology to both ladies. The mistake was all mine.

According to my personal astrologer (First Vice-President **Valerie Mah**), 2007 is the year of the Boar. This is a year for moving ahead, and for me it will be moving on to Past President. Those born under the sign of the Boar will do well and enjoy many positive developments (one can only hope).

District 16 has undergone its annual audit, and once again shows a healthy (albeit smaller) surplus.

Our Provincial Executive is in the process of looking at the issue of property taxes in conjunction with the Political Action committee and CAPTR (Coalition after Property Tax Reform). They are also pursuing the issue of PSA testing being covered by OHIP.

At our District level, your executive passed a motion to fund the planting of a memorial tree with a plaque, at a cost of \$600, in Norway Park at the foot of Bathurst Street to honour Toronto teachers passed away in 2006.

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: Vacant
	Travel: Ian Baird

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

Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto.

Third-party opportunities are presented for the reader's information only and do not necessarily reflect endorsement by your editors or RTO/ERO Toronto.

🕒 Dates To Remember ~ 2007 🕒	
Executive Meetings ~	April 12, May 10, June 14
Newsletter Deadlines ~	May 1, Sep. 1, Nov. 1
Newsletter Mailings ~	May 31, Sep. 27, 29
TPSPA 2 nd Reunion Luncheon ~	May 1, 2007
Annual General Meeting ~	Tue. May 8, 2007 (p11)
Spring Luncheon ~	Tue. May 8, 2007 (p11)
RTO/ERO Retirement Planning Workshop ~	Wed. April 18, 2007
Waste Management Symposium ~	Thur. April 19, 2007 (p17)
Toronto Choristers' Spring Concert ~	May 23, 2007 (p18)
RTO/ERO Blue Jays Game ~	August 19, 2007 (p23)
New Members' Breakfast ~	October 16, 2007
Craft Show ~	Nov. 13, 2007 (see p13)
Fall Luncheon ~	November 13, 2007
RTO/ERO Toronto Districts Joint Exec. Mtg ~ ..	November 21, 2007
Toronto Choristers' Christmas Concert ~	December 3, 2007

President's Message continued from Page 1

Spring Senate will be held on May 28 - 30, 2007. Our Senators are yours truly and First Vice President **Valerie Mah**, with **David Shanoff** and **Mary El Milosh** as alternates/observers. If you have any concerns/motions for Senate consideration, please make your thoughts known to one of your executive members so they can be discussed and dealt with appropriately.

Our AGM and elections will again be held at the Old Mill on May 8, 2007, and we are honoured to host the current Provincial President, **Ron Poste**, as our special guest.

I hope to see many of you at our **Waste Management Symposium** on Thursday, April 19, 2007 (see Page 17 in this newsletter for details). A lot of hard work has gone into making this event both enlightening and enjoyable for all attendees, and the subject matter affects us all.

Political Action with OECTA/TSU

The Ontario English Catholic Teachers - Toronto Secondary Unit is seeking retirees who may have an interest in assisting their Political Action Committee in the Fall Ontario Election. If you would like to assist, contact **Frank Bruno**, Second Vice-President who deals with political action issues at:

416.633.5502 or brunof@tsuoecta.org

Welcome To New Members

Welcome to new members who have joined us in December, 2006 through February, 2007. 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) and others across Ontario.

Mary El Milosh

Allingham, Nora	Humeniuk, Thomas	Passmore, Thomas S
Arnold, Wendy J	Jackson, A Marlene	Puchara, Wladyslaw
Bell, Douglas A	Kazdan, Allan	Robertson, Marjorie
Black, Roger J	Kirkby, Sharon	Roopsingh, Ronald
Brady, Mary Ann	Kynnersley, Diane H	Rossi, Maria
Canton, Maurice	Lake, Mary A	Shupe, Ramon A
Clarkson, Joseph	Lalla, Harinarine	Siegelman, Florence
Cooper, E June	Leach, Richard	Slana, John
Donaldson, Wendy	Lindsay, Nancy	Stefaniw, Alexandra I
Dufour, Celine	Lioulias-Repas, Voula S	Taylor, Lilly
Dunn, Dianna	Markiewicz, J Barbara	Taylor, M Lael
Farouk, Gaz	Martin, Ian J	Temple-Brown, Lenore
Ferguson, Douglas	Mcclure, Gordon	Teskey, Florence
Fischler, Esther	Medland, Harvey	Torner-Murphy, Juliana
Gagne, Robert	Michaluk, John	Voy, William
Ginsburg, Judith	Miles, Kathleen	Wakefield, Charles T
Gow, Patricia L	Montgomery, Stewart	Wells, Betty
Hoynes, Alan	Padykula, Lily	Wilkes, John
Hume, George		

NEW WEBSITE FOR SENIORS ~ The provincial government, with federal and municipal partners, has launched www.SeniorsInfo.ca, to provide a single source of information about programs and services for seniors offered by these three levels of government and local community agencies.

Next Mailing ~ Volunteers Always Welcome

Join us for camaraderie, refreshment, and the joy of accomplishment at our next Newsletter Mailing on **Thursday, May 31, 2007** at St. Margaret's.

Arlene Freeman ♦

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.

TPSPA RETIREES 2ND REUNION

Luncheon Plans for our 2nd Reunion are firmed up as follows:

Mandarin Restaurant at Yonge/Eglinton above the Subway Station
Tuesday, May 1, 11:30am - 2:30pm

Price \$15 incl. tax/tip for 'All You Can Eat Buffet'. Cash Bar available.

Parking Access is from Berwick Ave., first south of Eglinton, west off Yonge. We accept your \$15 on arrival - please have exact amount ready so we can expedite the event quickly. 100 spaces are reserved but more are available if we are notified in time. **Accordingly, we must have definite numbers by Monday, April 9.** Please confirm via one of the following:

Arlene Freeman - 416.630.3672 or auntiear@sympatico.ca

Valerie Mah - 416.533.0445 or vmah@ican.net

Paul Rowney - 416.424.1298 or pcrowney@rogers.com **Paul Rowney** ♦

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 equipment. Games times are flexible.

Opening Day: Saturday, May 12, 2007

Julie Flanagan ♦

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 **2008** is March 1, 2008. *However, since your Executive requires time to evaluate submissions in order to select one for provincial consideration, the local deadline is November 1, 2007.* Those considering an application are responsible for obtaining, completing, and having it in the hands of the District 16 President by this date. Examples of previous grants are found on our website. Information and applications are available from **Gail Knox**, Administrative Assistant, Research, or at the provincial website, www.rto-ero.org. Gail can be reached at gknox@rto-ero.org or at 416.962.9463 ext. 233. ♦

Social/Club 16 ~ Valerie Mah/416.533.0445

Valerie Mah has re-assumed responsibility for our social activities. Ed.

First, I would like to welcome back **Kelly Todesco** and **Mary Smith** who have returned from six months teaching in China. Many thanks to **Marjorie Berger**, **Judie Bowles** and **Anne Ludwigen** who looked after the Monday Movie Club and the Friday Night Movie Group in their absence. For those of you who are new, Club 16 is our social arm and we offer activities under the leadership of volunteer convenors. The Bridge, Crafts and Travelogue programs meet at St. Margaret's Anglican Church (Avenue Road and Burnaby Blvd., one block north of Eglinton - street parking or parking lot one block west of Avenue Rd., just north of Eglinton on Castleknock Rd.). Bring a friend to any of our events. There is no charge for most of our events aside from third party fees.

Our activities are based upon the interest of our members.

Contact me if you are interested in forming a group.

Program	Date	Day	Time	Convenor/Phone
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APRIL 2007

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

Egypt and Kenya with **Dorothy and Fred Moss**. Dorothy and Fred are world travellers and veteran tour leaders for RTO, having conducted trips to Portugal, Greece, China, Russia, Norway, Italy, Costa Rica, Ireland, Argentina and Peru. Join them in their November 2005 adventure to exotic Egypt and Kenya. Share the wonders of Cairo, and cruise the historic and mysterious Nile through the Kingdoms of the Pharaoh. Then take the roads to Kenyan game reserves and enjoy African safaris that provide a close up of the unforgettable and breathtaking animal world.

MAY 2007

Bridge	May 1,15, 29	Tues.	1:00pm	John Lane /416 486.0697
Crafts	May 22	Tues.	1:30pm	Bernice Iles /416.651.4378
Travelogue	May 23	Wed.	1:30pm	Dick Holyer /416.929.8512

32 Days in the Far East with **Ruth and Ed Richardson**. After retiring from secondary teaching in Peel, the Richardsons set out to "discover the world", travelling in France, Spain and Italy and successfully undertaking to become fluent in French; now their project is to learn Spanish with the same dedication and results. In the fall of 2005 their 32 odyssey began by air to China, followed by a cruise with stops in Japan, Vietnam, Shanghai, Hong Kong, Singapore and Bangkok. Welcome aboard.

Continued on Page 4

Social Activities Continued from Page 3

Groups meeting at St. Margaret's:



Bridge - I was delighted to hear about the addition of some new participants. Convenor **John Lane** (416.486.0697) invites everyone, including beginners. They play a friendly game and would be happy to have a few more. They start at 1:00pm and play the first, third and fifth Tuesday of each month starting in October.



Crafts - On the fourth Tuesday of each month from September to June (except for December), **Bernice Iles** (416.651.4378) meets with her group. She writes, "Making the most of your time? Making the most of your retirement? Keep your fingers nimble, your mind sharp and enjoy the camaraderie of friends over a cup of tea and crafts. Bring a friend if you like."



Travelogues – 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 can't go south. Join them on the fourth Wednesday of most months. As one of our speakers said, "Welcome to the world of off-season travel!" RTO has a new digital projector and if you need some help with your digital photos, Dick and Marilyn would be happy to oblige especially if you are willing to share them with our Travelogue group. They can be reached at 416.929.8512.

The following groups meet at various sites:



Art/Sketch Group - As we were going to press, convenor **Anita Davies** was heading to the Gardiner Ceramic Museum with her group to do some still-life drawings. When the weather gets better, they will be outside again. To help them get in the mood, they are planning to go to Allan Gardens Conservatory with its wonderful tropical room and marvelous cactus (near Jarvis and Carleton) in April to sketch. Life doesn't get much better surrounded by lovely spring blooms. If interested, call Anita at 416.531.3408. They generally meet on the first or second Thursday of the month and plan to be out April 5 and May 3.



Book Club - The group meets on the first Monday of each month from 1:00 - 3:00pm (unless it happens to fall on a holiday) and different authors are selected each month. They are a wonderful social group and one of the members graciously hosts in her home. One member informed me that she gets to read a lot of books that she wouldn't necessarily choose herself and the enjoyment comes in sharing. They have a lovely social following their discussion. Here are the upcoming selections, easily available from the Toronto Public Libraries:

Continued on Page 25

Social Activities, Book Club, continued from Page 4

April	The Birth House	Aime McKay
May	Codename Tricycle	Russell Miller
June	On Beauty – A Novel	Zadie Smith

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



Friday Night Movie Group - Many thanks to **Anne Ludwigen** who filled in for **Mary Smith** while she and Kelly were teaching in China. There are now 24 people on the list who are notified on line with calls to those not on line. This group attend the early Friday night show around 7:00pm at a centrally located theatre. If you wish to be added to this list, you can email Mary at mary_a@rogers.com or call her at 416.467.8625. They meet the second Friday of each month from September to June. Join them on Friday, April 13 and/or May 11.



Movie Club - The current group attend films usually on the second Monday afternoon of the month from September to June except for January. Each month a different volunteer selects a movie starting between 12:00 noon - 1:00pm followed by coffee and discussion afterwards. **Marjorie Berger** (416.483.0636) has agreed to stay on as convenor and with the help of **Judie Bowles** (416.488.6380). They were able to get the group on line so they are notified generally on the Saturday or Sunday prior to the viewing. New films start on Thursday so members get short notice as to the location. Many thanks to **Kelly Todesco** for her five-year commitment to this group. The next three Movie Days will be April 16 (April 9 is Easter Monday), May 14 and June 11.



Super Tees Golf Group - Spring is just around the corner and none too soon for our golfers who are gearing up for their first game. They play 9 holes at Fox Run (Hunters' Glen) on Highway 50 north of 7 starting at 10 o'clock on the last Wednesday of each month. Their first game will be Wednesday, April 25 so dust off those clubs. **Rosalie Parente**, our convenor, can be reached at 905.856.6936 for more detailed information. They would like to encourage new people to join and bring a friend. ♦

We try to provide activities according to the wishes of our members. If you would like to host a group of like-minded individuals, please call Valerie at 416.533.0445 and we'll help you get started. Possibilities include: bowling, billiards, walking/hiking in Toronto, dining club, investment club. Ed.

Day Trips 2007 ~ Jack DeGroot

Some tickets remain available for the following outings in the fall of 2007. Each trip includes admission, motor-coach transportation and all taxes and gratuities.

STRATFORD FESTIVAL

Wednesday, October 10 *Avon Theatre ~ 'My One and Only'*
This is a delightful musical comedy that features the music of Gershwin and the song and dance by the very popular Cynthia Dale. \$110

Friday, November 2 *Festival Theatre ~ 'Oklahoma'*
This story is set in the early west dealing with the untamed wilderness of the human heart. \$110

DRAYTON ENTERTAINMENT

Thursday, November 29 *St. Jacob's Schoolhouse Theatre ~ 'Mom's the Word'*
A laugh-filled comedy that follows 6 women as they navigate the trials of motherhood \$100

NOTE: *Since these excursions have been previously advertised, spaces are available on a first-come, first-served basis.* ♦

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. ♦

Do You Have an iACCESS ACCOUNT with the Ontario Teachers' Pension Plan (The Plan)?

Set up your iACCESS Internet Account by phoning 416.226.2700 (1.800.668.0105) or, got to www.otpp.com to download and complete the Registration Form.

Top 10 reasons to register:

1. Create customized pension estimates
2. Compare your retirement options
3. Apply for your pension online
4. Calculate the cost to buy back an absence
5. Update your address and other personal information
6. Review the details of your monthly pension
7. Download and print a duplicate T4A
8. Watch presentations on popular pension topics
9. Change the 'extra' tax deducted from your pension
10. Retrieve personal pension correspondence

Receive notices like the following:

The Ontario Teachers' Pension Plan is pleased to announce another special ticket offer for the 2006/2007 Toronto Raptors season. The details are as follows:

Date	Time	Versus	Cost
Sun., Apr. 1/07	6:00pm	Charlotte Bobcats	\$21 or \$47 or \$104.10
Fri., Apr. 13/07	7:00pm	Detroit Pistons	\$21 or \$47 or \$104.10

Thanks to an exclusive discount, you'll pay only \$21, \$47 and \$104.10 for tickets regularly priced at \$38.70, \$82.30 and \$139.80. To order:

1. Call 416.366.3865. Lines are open 9am to 5pm Monday to Friday.
2. Press 3 for "Group Night Packages".
3. Press 1 to speak with a member of the service team.
4. Tell them you are calling about the **Teachers' ticket offer**.

Since discounted tickets sell out quickly, please contact the Raptors immediately if you are interested in this current offer. Tickets are limited and are sold on a first come, first served basis.

This offer is available to active and retired teachers, and their families.

Go Raptors!

Don't miss Plan discount offers! Add promotions@otppmembers.com to your address book. Adding the address helps ensure your getting their promos.

Note: *This notice was originally received in mid-February. Therefore, this promotion may be limited by the time you read this. It is presented here as a reason why one might get an iACCESS account.* Ed. ♦



RTO/ERO Toronto District 16 Actions



- assets to January 31, 2007: \$45 498.39 (see Auditor's Report for the 2006 fiscal year in our AGM Supplement);
- received the resignation of **Norm Rudd** from the Executive;
- authorized the purchase of a tree and plaque in honour of deceased members who passed away in 2006 (to be planted in Little Norway Park);
- heard from the Membership Chair, **Mary El Milosh**, that 106 Members will reach the age of 75 in 2007 and will be invited to our Spring Luncheon.



North York - District 22
Toronto - District 16
Scarborough - District 15

RTO/ERO Toronto Districts Actions

- hosted a display at the Ontario English Catholic Teachers' Toronto Retirement Planning Workshop in February (staffed by **Mary Ellen Lawless** and **Margaret Schuman** - both from North York; and, **Bill Menagh** from Toronto);
- sponsored a Retirement Planning Workshop attended by about 80 people;
- agreed to host a display at the Toronto School Administrators' Association's 2007 Conference (**Bob Putnam**, Toronto, will share hosting duties).
- *Reminder to those still teaching: date of our last Retirement Planning Workshop (RPW) for the 2006/07 school year:*

Don Bosco Secondary School ~ April 18, 2007 (Islington & Dixon).

www.rtoerotorontodistricts.org, has details and registration form should you know someone who might benefit from this opportunity. ♦



RTO/ERO Provincial Actions



- authorized that a painting donated by Harmony House (the RTO/ERO printer) be offered to the **Nelson Mandella's Children's Fund** for a silent auction;
- authorized action by the Political Action Committee regarding the Strategy of the Coalition After Property Tax Reform (CAPTR, RTO/ERO is a member);
- offered the services of staff member, **Tony Sawinsky**, to RTO/ERO Toronto Districts for the health-component of its Retirement Planning Workshops;
- authorized the addition of one additional RTO/ERO Scholarship for 2007 through the donation of funds from a Member of the RTO/ERO Health Plan;
- hosted a Webmasters' Workshop for District Webmasters;
- requested that RTO/ERO Districts point out the usefulness of the provincial website: www.rto-ero.org;
- received the Goldfarb Report on the RTO/ERO Membership Survey (available at www.rtoerotorontodistricts.org - some details in Supplement);
- received and discussed reports on RTO/ERO Governance in preparation for Spring Senate;
- produced a new Fact Sheet, *Mortgage Fraud* and updated two others, *Emergency Assistance Program* and *Marriage or Re-Marriage After Retirement*. (These are available from both our and the provincial websites.)

4th Line Theatre ~ just outside the Ontario town of Millbrook

Presents: *Schoolhouse*, by Leanna Brodie, directed by Kim Blackwell

The year is 1938 and Miss Linton is the new teacher in a rural schoolhouse full of eager youngsters and underachieving 'big boys' alike. The play recalls the passion of these young women who shaped so many lives by inspiring loyalty, fear and a love of learning. A 4th Line Theatre Premiere!

July 3 - July 28 ~ Previews: July 3 and 4

With an added performance: Mon., July 23

Tuesday through Saturday at 6:00pm.

4th Line Theatre in Millbrook, a not-for-profit theatre company, brings to our rural stages a tribute to one-room school teachers. Our theatre is only short drive from the city via Hwy 115. Details available at:

www.4thlinetheatre.on.ca ~ pr@4thlinetheatre.on.ca



RTO/ERO BLUE JAYS BASEBALL GAME!

RTO/ERO presents its "*RTO/ERO Day at the Ballpark*" on **Sunday, August 19, 2007 at 1:00pm**. You are invited to attend this *Blue Jays vs. Baltimore Orioles* game. A special RTO/ERO block of *field-level tickets at \$30 (normally \$44)*, has been reserved for our members and we hope for a large Toronto turnout. A portion of the price will be donated to the *Nelson Mandela Children's Fund*. Those wanting to make a weekend of it are reminded of RTO/ERO's special rates at the Courtyard Marriott Hotel.

ORDER TICKETS BY JUNE 30, 2007

To place your order, send your check, payable to **RTO/ERO District 16** to:
Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5
(416.488.3372/bmenagh@eol.ca)

PLEASE INCLUDE the following data (or clip the form and attach) with your check so that you can receive your tickets via return mail:

Name: _____

Email: (for RTO/ERO purposes only) _____

Address: _____ P-Code: _____

Phone: _____ Email _____

Number of Tickets Requested: _____

Amount Enclosed @ \$30/ticket: _____

Orders will be placed in batches of about 20 and you will receive your tickets by return mail direct from the Blue Jays' Office.

This information also available at

www.rtoerotorontodistricts.org

THE ANGEL FOUNDATION FOR LEARNING

BUDDY IS INVITING YOU, YOUR FAMILY AND FRIENDS TO THE ANNUAL The Angel Foundation for Learning FUN WALK

SUNDAY, MAY 6, 2007



at the Catholic Education Centre, 80 Sheppard Avenue East

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

A free BBQ with Draws & Prizes follows the Walk

HELP SUPPORT OUR STUDENT NUTRITION PROGRAMS

Tax receipts available for donations of \$10 or more

Contact: www.angelfoundationforlearning.org,
or 416.222.8282 x2844

\$35 for Families • \$15 for Individuals • \$10 for Students



Jarvis Collegiate Institute

200TH Anniversary, May 25 – 27, 2007

Details at www.jarvis2007.com

Special social event for former and current staff: Friday, May 25 from 3:30 to 6:30pm. at historic Enoch Turner Schoolhouse – King St., 1 block east of Parliament.

Cost: \$25.00 - Send cheque, payable to **Jesse Porter**, to:

Jessie Porter, 21 Coldstream, Toronto M5N 1X5

Information: **Jessie:** jessiep@interlog.com or,

Harvey Medland: hmedland@sympatico.com

Marvin Pearl ♦



Riverdale Collegiate Institute

100th Anniversary, May 11-12, 2007

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 ♦



RTO/ERO Benefits Update



Contacting the RTO/ERO Health Services and Insurance Committee (HS&I)

For the past few years we have pointed out to our members (September Issues) that, should they wish to seek specific improvements to the RTO//ERO benefits, they should approach the RTO/ERO Health Services and Insurance Committee (HS&I). We had given an email address as one contact in addition to the regular mailing address and fax number. We are informed that because of technical issues, emails may not have been received on a timely basis, if at all. Those issues have now been corrected. The email address now is fully operable at: healthcommittee@rto-ero.org. One may continue to write to the HS&I Committee at 300-18 Spadina Rd., Toronto ON M5R 2S7.

It is also advisable to inform your district executive of your request. Requests that bring a benefit to the greater number of members at a cost deemed to be suitable premium-wise will likely have a greater chance of inclusion.

Requests made to the HS&I and their Disposition, 2007

On a benefits-related matter, a Senate-required report outlining those benefits changes requested for 2007 was not included in the HS&I Report to the 2006 Fall Senate. We have obtained that report and it is reproduced for you on Page 8.

Benefits Clarification

In February, RTO/ERO Health Plan Members received correspondence from Johnson Inc. outlining the types of coverage they have within their Plan.

Beside the item called “OUT OF COUNTRY”, it lists “No Coverage”. The item should have been listed as the optional “SUPPLEMENTAL OUT OF COUNTRY”.

Members are reminded that, within the Extended Health Plan, they receive coverage for an unlimited number of trips up to 62 days in duration.

RTO/ERO Health Benefit Cards

Note that the cost to process an electronic claim is considerably less than the cost of processing a paper claim. Drug and dental claims that are submitted electronically are on the increase and reduce administrative costs which, in turn, stabilizes premiums. You can help by using your card at your pharmacy and your dentist. Your pharmacist will bill Johnson Inc. directly for your eligible prescription drug expenses. At the time of filling a prescription you will be responsible only for the payment of the dispensing fee, the co-insurance (i.e. 15% of the ingredient cost), and any drugs that are not eligible for reimbursement under the RTO/ERO Extended Health Care Plan.

NOTE: Requests for RTO/ERO Benefits improvements should be made shortly so that proper research on the effect on premiums may be made for 2007 Fall Senate. Ed. ♦

**HSIC Report to Senate - Appendix X
RTO/ERO Group Benefits Plan Change Requests
October 2005 - September 2006**

Plan Section	Requested Amendment	Approved/ Denied
ALL Coordination of Benefits	Allow for RTO couples to Coordinate Benefits	Denied
EHC Out-of-Province/Canada	Trip Cancellation - Reinstate Frequent Flyer Points	Denied
EHC Paramedical Practitioners	Cover Athletic Therapists	Denied
EHC Prescription Drugs	Increase the Erectile Dysfunction Annual Maximum	Denied
EHC Prescription Drugs	Cover Chelation Therapy as Alternative Therapy	Denied
EHC Prescription Drugs	Cover Intravenous Hydrogen Peroxide Therapy	Denied
EHC Prescription Drugs	Create Separate Drug Maximum for Diabetic Supplies	Denied
EHC Vision	"Increase to 100% of the first \$200 and 80% of the remaining amount, to a maximum of \$225"	Denied
EHC Vision	Increase the \$225 biennial maximum	Denied
EHC Vision	"Cover eye exams, including Heidelberg Retinal Tomography, every 2 calendar years, to a maximum of \$50"	Approved
EHC Vision	"Cover laser eye surgery, subject to the existing prescription vision care reimbursement level of 80% and maximum of \$225 per person in any two calendar years (post-surgical eyeglass benefits will not apply)"	Approved
Dental	Reimburse based on 2007 ODA Fee Guide	Approved
Dental Major Restorative	Cover complete dentures	Denied
Dental Endodontic/Periodontic	Reimburse at 80% of Endodontist's Fee Guide	Denied

Reduce your risk of Heart Attacks and Diabetes. Plan your walking route at Google Maps Pedometer: www.gmped.com (high-speed connection advised)

maternity, baby, child, pet & family portraits in the comfort of your own home, and wedding/event photography in Toronto & the GTA. Also, *photo restoration*, design & print custom, high-end business cards, postcards, folded note cards and family portrait Christmas cards with imprinted message, and *Photoshop Lessons* in your home or Thea's office. Patient, prompt & cheerful service. Packages, costs, samples on website. Contact: **Thea Menagh**. Phone: 416.488.3372
www.AFittingImage.com/email: info@AFittingImage.com

REAL ESTATE

Duras @ Martin & Meredith ~ Melanie is a sales representative with Martin & Meredith Limited, Real Estate Broker at 1213 Bayview Avenue, Toronto ON M4G 2Z8 Contact: **Melanie Duras**. Phone: 416.488.7000
email: melanie.duras@sympatico.ca

STUDENT LODGING SERVICE

Room & Board for Foreign Students ~ **Kay Jeffery** Several homes are needed for students from Mexico (teens, 20s, 30, 40s, etc.) who will be studying English at several language schools in Toronto *in the summer especially*. Hosts are *paid for providing room and board* for a student. Stays are anywhere from 4 weeks to 10 months. Host families may request the length of a stay to suit their own travel and other plans. Contact: **Kay Jeffery**. Phone: 416. 767.8179
email: kadunk@enoreo.on.ca ◆



**PLEASE JOIN US IN CELEBRATING OUR
RENDEZVOUS CLUB
PLATINUM (70TH) ANNIVERSARY**

at *The Old Mill Inn*
21 Old Mill Road, Toronto
(at the Old Mill subway Station)
Monday, May 28th, 2007
11:30am - 3:00pm

Cost: \$35.00

Entertainment: *Rendezvous Revue:*

School Daze through the ages - songs, dance, fashion show
Meet your colleagues and friends and help us celebrate

Rendezvous Club is an organization of retired women teachers in Toronto and suburbs affiliated with RWTO (Retired Women Teachers of Ontario). Membership is \$15.00 per year. We meet eight times a year. For information and reservation, please contact:

Kay Jeffery, Secretary: 416.767.8179 or catherine.jeffery067@sympatico.ca
Carmelita Salazar, President: 416.927.0416 or salazar8@sympatico.ca

Web Services continued from Page 19

Columbia, (with books on other provinces to follow) also reveal interesting facts. Contact: **MOD Publishing**, 6 Edgar Avenue, Toronto ON M4W 2A9. Phone: 416.925.2037 Fax: 416.925.4704

www.modpublishing.com/email: jean.weihs@home.com

Welcome to Our Journal About Sailing Ships! ~ Ross Trant A quarterly journal about the sailing ships of today and years gone by. Our magazine tells of these and their people. **Tall Ship - Canada** is Canadian, yet international, having contributors from the United States, Australia and Germany as well as Canada. **Tall Ship - Canada** is published in Canada's tall ship capital, Lunenburg, Nova Scotia, although the Executive Editor is a Lake Ontario keel-boat sailor in Wellington, ON. Contact: **Editor, Tall Ship Canada**: PO Box 394, 285 Noxon Avenue, Wellington, ON K0K 3L0. Phone: 613.399.2476
www.tallshipcanada.homestead.com/email: trant@reach.net

COMPUTER SERVICES

Computing Without a Fuss ~ Susan Fuss I am a retired Computer teacher from the Toronto Board of Education. I started a computer tutoring business in 1998 ~ **Computing Without a Fuss**. I go to the client's home or office and teach them computer skills and programs one-to-one. A receipt for *Income Tax Purposes* will be issued. Contact: **Susan Fuss**. Phone/Fax: 416.781.3727
email: cwafuss@hotmail.com

KNITTING LESSONS

Knitting Lessons ~ Norma Wenger This *personal service* will provide the client with beginning or advanced knitting techniques. The service is provided individually or in small groups. Knitting can be a personal physical/mental stimulation as well as providing the ability to produce products suitable as gifts or charity contributions. Organized knitting clubs can also provide production goals and camaraderie. Contact: **Norma Wenger**. Phone: 416.763.3893

Knitting with Norma ~ Knitting classes for all levels. Bring along your unfinished projects, start a new one or learn from scratch. Classes: Monday, Tuesday Evenings 7-9 pm and Saturdays 10 - Noon at the Yarn Boutique 1719A Bloor Street West (Bloor & Keele). 15% discount on yarn and needles. Come and join the fun! Contact: **Norma Wenger**. Phone: 416.763.3893

PHOTOGRAPHY & GRAPHIC DESIGN SERVICES

A Fitting Image Family & Event Photography ~ Thea Menagh Thea is a Professional Photographer, home-based in North Toronto, with a focus on

Continued on Page 21

Minding Your Money ~ Chuck Carr

Formal Trusts

When we think of *formal trusts*, we usually think of very rich people because formal trusts (not in-trust-for (ITF) accounts) are expensive to set up and maintain. Nevertheless, formal trusts can be a powerful tool in estate and income tax planning, and since so many people are winning lotteries or inheriting large bequests, it is helpful to have a rudimentary understanding of formal trusts.

It is essential from the outset to emphasize that a formal trust is merely a "container" that holds your assets. You still require the help of a certified financial planner (CFP) to advise you on the best way to invest the contents of the trust.

Reasons for setting up a formal trust might include: control and protection of minors or special needs children; protection of family members who are perceived to be lacking in financial acumen; income splitting to lower overall family taxes, protection from claims against family law or marital regime claims; confidentiality, minimizing estate probate costs; charitable giving; and/or specific retirement or estate planning goals.

Each province and territory has its own Trustee Act. Setting up a formal trust involves changing the *legal* ownership from the original owner, the *settlor*, to a new, legal owner, the *trustee*. The settlor decides who the trustee(s) will be, who the beneficiary(ies) will be, what will be held in trust, how the trust will operate, what powers the trustee (which may be the settlor) will have, and how long the trust will last. The terms of the trust may be set out in a person's last will and testimony or may be set out in a free-standing trust agreement.

There are many different kinds of trusts created for specific purposes. We will address just two trusts – *inter vivos* and *testamentary trusts*. An *inter vivos* trust is established *during the lifetime* of a settlor. A *testamentary* trust is established *upon the death of a settlor* - quite often under the terms of the will. Income that is not distributed to the beneficiaries and taxed at their personal tax rate will generally be taxed inside the trust at the appropriate tax rate. That way, beneficiaries of a trust may receive after-tax dollars and not lose much of an inheritance through taxes.

Types of Beneficiaries: The settlor may declare beneficiaries as income, capital or both. For example, in an income-splitting, testamentary trust, where

Continued on Page 10

Mind Your Money, Formal Trusts ~ Continued from Page 9

investment income is taxed inside the trust, the settlor might declare two types of beneficiaries. The settlor might declare his children as *income beneficiaries* who receive after-tax benefits from the trust (The trust pays the taxes on the investment income.) and the grandchildren as *capital beneficiaries*. In that way, the children enjoy the benefits of non-taxable income, and the grandchildren will ultimately receive the capital assets that generated that income.

Tax reporting from a trust is made using a Canada Revenue Agency (CRA) T3 Trust slip. Investors holding mutual fund trusts outside a registered shelter, (e.g. RRSP) receive T3 Trust tax slips each year.

The 21 year rule: In most tax jurisdictions in Canada, trust assets are “deemed” to be disposed of every 21 years. This is how CRA gets its taxes. All unrealized capital gains inside the trust will be taxed at this time. Tax planning is essential inside a trust because, after the 21 years, in order to pay the taxes on the *deemed disposition*, it might be necessary to sell some of the property at an inopportune time. That’s why you need both income tax and financial advice to operate a trust.

If, after reading this article, you feel that a formal trust is for you, then visit a lawyer specializing in trusts or a trust company. I hesitate recommending a trust company because trust company employees are on commission and are expected to recommend that institutions proprietary products. In addition, these employees are seldom CFPs.

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. Chuck may be reached at charles.carr@sympatico.ca or at 416.491.2921.

The Year’s Best Headlines

Police Begin Campaign to Run Down Jaywalkers

Panda Mating Fails; Veterinarian Takes Over

Miners Refuse to Work after Death

Juvenile Court to Try Shooting Defendant

Red Tape Holds Up New Bridges

New Study of Obesity Looks for Larger Test Group

Kids Make Nutritious Snacks

Local High School Dropouts Cut in Half

Typhoon Rips Through Cemetery; Hundreds Dead

Website Services: EMAIL & CLASSIFIEDS

Email Service

RTO/ERO Toronto District 16 currently offers an **Email Service** to over 600 Members. This service informs you of provincial and local RTO/ERO developments as they arise. Your email address is kept confidential for only this purpose and one may un-subscribe at any time. No attachments are sent (one gets the information as one sees fit). All emails are scanned by the latest Norton Antivirus. Should you wish to benefit from this service, just contact **Bill Menagh** at bmenagh@eol.ca.

Classified Ads (Available only to RTO/ERO Toronto District 16 Members)

For some time now, we have provided a webpage of Classified Ads for our members who offer free or fee-for-service opportunities.

We would like to broaden the scope of this page to make it a location where more members might like to look for assistance thereby increasing traffic and possible business to you. If you would like to participate, do the following:

1. Check our website to see the format of the current ads;
2. Forward your copy material to Bill Menagh at bmenagh@eol.ca;
3. Consider providing a picture or logo suitable to your business/service

Here are some of our current ads (minus the graphics):

The ARTS

Patricia Brennan Studio ~ Pat Brennan is an accomplished artist whose work reveals the inner spirit of her models, presenting a strength and energy that activates every subject she turns her eye toward. As a creative explorer, Pat has also assembled a substantial collection of masks and sculptures from Africa and other cultures. Patricia Brennan is also available for creative commission projects. Contact: **Pat Brennan**.

www.PatBrennanStudio.ca/email: pat@PatBrennanStudio.ca

PEI School of the Arts ~ See separate ad on Page 12.

www.peischoolofthearts.com/email: info@peischoolofthearts.com

BOOKS & MAGAZINES

Books help young people celebrate Canada ~ Jean Weihs *Our Country: Provinces & Territories* series tells young people about the biggest, best, and first that happened in each province and territory; describes emblems and symbols, what they mean, and why they were chosen, and much more. Each book \$11.95. **Nunavut**, What is it like to walk on the tundra? How many Inuktitut words are there for snow? What is a Mongolian blue spot? **Ontario, British**

Continued on Page 20



Toronto Choristers

TORONTO'S OWN RETIRED TEACHERS' CHOIR

Bruce Snell, Conductor

Margaret Deeth, Accompanist

15th ANNIVERSARY SPRING CONCERT

Celebrating Fifteen Years of Song

Wednesday, May 23, 2007 at 7:30 p.m.

SIR JOHN A. MACDONALD COLLEGIATE

2300 Pharmacy Avenue
between Sheppard and Finch

Tickets \$10: Available from choir members or at the door

The Toronto Choristers Alumni

We wish to locate choir alumni to send them an information package. If you are an alumni or know of one, contact **Tom Raynor** at 905.773.7438, or **Bill Smyke** at 416.779.8286. ♦

A man's home is his castle, in a manor of speaking

Shotgun wedding: A case of wife or death

Condoms should be used on every conceivable occasion

ANNUAL SPRING LUNCHEON

District 16 is pleased to present:

TWO SEPARATE EVENTS

ANNUAL GENERAL MEETING

Come to **EITHER** or **BOTH** on Tuesday, May 8, 2007

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/Constitution
- 10:15 - **Presentation: To Be Announced**
Fraud Protection or *Travel Protection*
- 11:15 - AGM - *Part Two* - Constitution/Elections
- 11:45 - Adjournment - mingle with the lunch crowd?

Registration Form on Page 15

SPRING LUNCHEON

YOU MUST REGISTER ~ \$25.00

- 11:30 - Cash Bar/Mingle
- 12:15 - Luncheon

Rolls and butter, Caesar Salad

Turkey Medallions: orange,/cranberry/red wine sauce

Roasted new potatoes Medley of green and yellow beans

Dark and White Chocolate Mousse with Raspberry Coulis

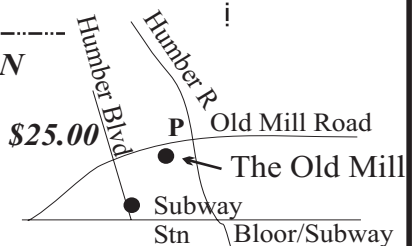
Regular and Decaffeinated Tea and Coffee

Alternate choice: salmon or pasta vegetable platter

alternate dessert - Fresh Fruit Plate

Tea, coffee (Regular & Decaffeinated)

1:00 - Entertainment ~ **Music From the Heart**



Vocals by Wen Accompanied by the South Pacific Dancers

District Annual General Meeting ~ AGM

Your Executive is preparing for the AGM on Tuesday, May 8, 2007 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. This issue of our Newsletter contains materials for the business to be determined. Further business may be introduced at the meeting itself. See Page 11 for details and Registration Form on Page 17. ♦

Attention Camera Enthusiasts!

Smile! Say cheese! Just one more second! CLICK! Thanks.

Most people have one type of camera. Some people still use their 35mm camera whereas others have crossed over to digital photography.

Numerous situations arise in our lives that require the moment to be captured for future memories - birthdays, special occasions, people, pets or the splendour of nature. The list can be almost endless.

Often, the times to shoot pictures are when camping, at the cottage or a specific time to go down to Bluffers Park in the fall or seek out waterfalls south of the Collingwood area.

I want to change that, so... dust off your camera, grab your coat and come along with me and a few members from RTO/ERO District 24 (Scarborough/East York) on a photographic journey into spring throughout Toronto.

I want to learn more, build my photo collection and have fun. Hopefully, you will too. If so, then act now and drop me a line at jim_is_devine@hotmail.com and I will contact you with information about our next outing. ♦

Jim Devine ♦

SUMMER ART OPPORTUNITY



P.E.I. School of the Arts

PEI School of the Arts ~ Come to Prince Edward Island this July and enjoy a total "get away" by indulging your creative spirit with a one-week workshop with a professional artist. Classes are small; suited for beginners and experienced artists with choices such as acrylic painting, watercolors, basketry, mosaic tile art, glassworks, run hooking, fibre arts, writing, choral music, Raku pottery etc. The school is located in the beautiful fishing village of North Rustico on the north shore of PEI. Check out our web site to see what course appeals to you. Contact: **Suzanne Hastings-James**. Telephone: 902.886.2369
www.peischoolofthearts.com/email: info@peischoolofthearts.com

Consider placing an ad like the one above on our District 16 website:

www.rtoerotorontodistricts.org

ERT
THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS
RETRAITÉS DE L'ONTARIO

Toronto Districts
ERT
Etobicoke/York ~ District 22
North York ~ District 23
Scarborough/East York ~ District 24
Toronto ~ District 16

TORONTO, WE HAVE A PROBLEM!

**The Management of Waste
is a Critical Issue of our times
and a Key Factor in Global Warming**

YES! You Can Help!

**Join us and hear from the experts at a Symposium sponsored
by the four RTO/ERO Districts in Toronto for RTO/ERO
Members in the GTA.**

Panelists:

Geoff Rathbone: *City of Toronto, General Manager, Solid Waste Management*

Beverly Thorpe: *Montreal, advocate for alternative methods*

Bill Gooding: *management of waste in electronics*

GET THE TOOLS TO HELP MAKE A DIFFERENCE

WHEN: Thursday, April 19, 2007 (Please Register by April 13, 2007)
9:00am ~ Refreshments
10:00am - 12:00 Noon ~ Panelists' Presentations, questions

WHERE: Council Chambers, North York Civic Centre (use the North York
Civic Centre Subway ~ parking off Beecroft Ave.)

COST: \$15.00 per person - includes Refreshments, Symposium

Waste Management Symposium Registration Form (cut off date: April 13, 2007)

Name: _____ Telephone: _____

Guest(s): _____

Email address for follow-up activities: _____

_____ tickets @ \$15:00 = \$ _____ Cheque enclosed for \$ _____

Make cheque payable to RTOERO Toronto Districts and mail to:
David Shanoff, 39 Regal Rd. Toronto, ON M6H 2J6

Volunteer to help with Social Justice Coalition!

The Ontario Coalition for Social Justice (OCSJ) is a coalition of labour unions, including teacher federations, and community groups dedicated to promoting social and economic justice in Ontario. Critical especially of the growing gap of wealth between rich and poor, the OCSJ focuses on reducing that gap.

The OCSJ would appreciate volunteer time to staff the office for 20 or 30 hours per week, depending upon interest and availability of potential volunteers.

For anyone interested in knowing more, you can consult the OCSJ website at www.ocsj.ca. ♦

OECTA-TSU SPEAKS OUT ON CELL PHONES IN SCHOOLS

tsu The Toronto District and Toronto Catholic District School Boards are considering setting policy regarding the use of cell-phones in schools. You may be aware that this problem is being pursued in many jurisdictions in Ontario and abroad. The following perspective, printed in the January Issue of 'Highlights' of the Ontario English Catholic Teachers' Association/Toronto Secondary Unit, was presented by its president, **Kathleen Gardiner**, to the TCDSB and is used here with permission.

Teaching/Classroom perspective:

From the perspective of teachers in the classroom there are issues arising from the unsanctioned use of personal electronic devices (cell-phones, Blackberrys, MP3 Players, iPods, Camcorders and other Convergent Communications Devices):

- Bullying or harassment of students via unwanted text messaging;
- taking and distributing inappropriate digital photos of students or others;
- gang activities communications;
- calling students to fights;
- fighting for video downloading (We are seeing an increasing number of incidents of students goading others to fight and then these violent scenes are being video-recorded for posting on websites);
- Teacher baiting for downloading;
- sending friends text messages during class time, leading to general class distraction; and an overall shift, among some students, from an academic to a social focus. ♦

As an aside, one wonders why there appears to be so much angst regarding surveillance cameras on Toronto streets when photo devices are common-place and their use is highly encouraged by the media as a substitute for their own news gathering. Ed.

Left-brain people are not in their right mind.

RTO/ERO TORONTO ANNUAL CRAFT/ARTISANS' SHOW

Mary Ann Fedchak 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.

This event, at The Old Mill, will take place on **Tuesday, November 13, 2007** 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 a requirement that participants register for the Fall Luncheon (a subsidized cost of about \$25).*** Photos of previous Craft Shows are available on our website - www.rtoerotorontodistricts.org. A list of participants will be published in our September Newsletter.

* * * * *

NAME: _____

PHONE: _____

ADDRESS: _____

EMAIL: _____

PRODUCT DESCRIPTION:

Send to: Mary Ann Fedchak,
1693 Blackbird Dr., Mississauga ON L4X 1N1
Phone: 905.624.4316
Email: maryfedc@eno.netscape.ca

Interesting website for Ontario road memorabilia:

www.thekingshighway.ca

Watch for Emergency Vehicles



There are two situations where motorists encounter an emergency vehicle on our roads and highways: when a police, fire or ambulance vehicle is approaching from either direction or when any of these vehicles, with their red lights flashing, is stopped in the same direction on the road or the shoulder ahead.

Reacting to an approaching emergency vehicle

As required by law, a motorist who sees or hears an emergency vehicle must clear the way. When a police, fire or ambulance vehicle is approaching from either direction, with lights flashing or siren on, motorists are required to pull to the right, and if possible, stop. This is especially important during peak traffic times. Also, motorists must yield to an emergency vehicle at intersections.



It is also illegal to follow within 150 metres a fire vehicle or ambulance responding to a call.

Failing to pull over and stop for an approaching emergency vehicle can result in the following:

Fine - \$90 (\$125 in a Community Safety Zone), plus 3 demerit points on your driving record upon conviction.

Approaching a stopped emergency vehicle



Enforcing the law and providing emergency assistance often require emergency vehicles to park in a lane or on the shoulder of a road or highway.

To increase safety, Ontario's Highway Traffic

Act now requires motorists when approaching a police, fire or ambulance vehicle stopped with its red lights flashing in the same direction of travel, either in a lane or on the shoulder of a road or highway, to slow down and pass with caution. If the road has two or more lanes, the motorist must move over into another lane, if it can be done safely. Failing to do so can result in the following:



First offence - \$400 to \$2,000, plus 3 demerit points upon conviction.

Subsequent offence (within 5 years) - \$1,000 to \$4,000, possible jail time up to 6 months and possible suspension of driver's licence for up to 2 years.

Road Safety! It starts with you!

Source:

www.mto.gov.on.ca/english/safety/topics/emergency.htm

Registration Form for **EITHER** or **BOTH** AGM and Spring Luncheon
RETURN BY FRIDAY, APRIL 20, 2007

NAME: _____ Phone: _____
email: _____ (used only by RTO/ERO Toronto District 16)

GUEST: _____

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 Turkey Entrée, I prefer: SALMON PASTA VEGETABLE

In lieu of the Mousse, 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, 1204-15 King Street, Weston, ON M9N 3X1**

Additional Registration Forms available at www.rtoerotorontodistricts.org

SHORT TIMELINE - PLEASE RETURN IMMEDIATELY

McPherson, Catherine*	1975/77 (2)	Rudd, Norm	2006/07 (1)
McVicker, Kathleen*	1995/98 (3)	Salazar, Carmelita	2004/07 (3)
Menagh, Bill	1998/07 (8)	Schissler, Laura*	1976/82 (6)
Milloy, Archie*	1974/77 (3)	Shanoff, David	2002/07 (4)
Moore, Ed*	1990/92 (2)	Shaver, Bill	1989/01 (12)
Moore, Mary*	1979/88 (9)	Simons, Shirley	1991/00 (9)
Morris, Peter	2000/04 (3)	Smith, Margaret*	1978/98 (19)
Nagawe, Sacci*	1996/97 (1)	Smith, Warren	1993/00 (3)
Naumoff, Carl	1989/90 (8)	Sparks, Doug	1987/91 (4)
Neal, Bob	1998/07 (8)	Strangway, Kenneth*	1979/86 (7)
Neufeld, Roy	1993/94 (1)	Stubbs, Ted*	1973/78 (5)
Noylander, Mary	1988/00 (12)	Sweetman, Allan*	1973/76 (3)
Parliament, Loeland	2002/04 (1)	Tajer, Bill	1995/07 (11)
Patterson, Elizabeth*	1980/88 (8)	Targett, Lloyd	1991/97 (6)
Petch, Rhena	1992/99 (7)	Terry, John*	1991/97 (6)
Putnam, Bob	1995/07 (11)	Thomas, Mary	1980/90 (10)
Quinn, Bill*	1987/90 (3)	Tufts, Harold*	1973/75 (2)
Reid, Walter*	1978/86 (7)	Warren, Laura	1989/00 (11)
Roach, Veronica*	1977/79 (2)	Watson, Jean	1983/87 (4)
Robb, Al	1982/94 (12)	Whitehouse, William*	1977/87 (10)
Rowney, Paul	1996/05 (7)	Whitley, Harold*	1974/78 (4)
		Young, Shirley	2002/07 (4)

TEACHERS

The dinner guests were sitting around the table discussing life. One man, a CEO, decided to explain the problem with education. He argued, "What's a kid going to learn from someone who decided his best option in life was to become a teacher?" He reminded the other dinner guests of the old adage about teachers: "Those who can, do. Those who can't, teach." To stress his point he said to another guest: "You're a teacher, Jane. Be honest. What do you make?" Jane, who had a reputation for honesty and frankness replied, "You want to know what I make? I make kids work harder than they ever thought they could. I make a C+ feel like the winner of the Congressional Medal of Honor for a student who has tried her or his best. I make kids sit through 40 minutes of study hall in absolute silence. You want to know what I make? I make kids wonder. I make them question. I make them criticize. I make them apologize and mean it! I make them write. I make them read, read, read. I make them show all their work in math and perfect their final drafts in English. I make them understand that if you have the brains and follow your heart and, if someone ever tries to judge you by what you make, you must pay no attention because that person just didn't learn."

Jane paused, then continued: "You want to know what I make? I MAKE A DIFFERENCE."

RTO/ERO Toronto District 16 ~ AGM

The Old Mill ~ Balmoral Room ~ Tuesday, May 8, 2007
 9:00am Welcome, Registration, Coffee
 9:45 Business

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. Our March Newsletter is used to inform the membership of decisions to be made. New business may be brought forward at the meeting by any member with motions arising being subject to constitutional requirements.

This year our Feature Presentation had not been arranged by press-time. We are attempting to book a *Travel and Security* item.

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, 2006, RTO/ERO Toronto District 16 numbered 3722 Members. Our members fill the following age brackets as of 31 December 2006:

100 years or more .	7
90 - 99 years	104
80 - 89 years	478
70 - 79 years	1018
60 - 69 years	1662
50 - 59 years	453
<50 years	0

MEMBERS' SECTION OF THE PROVINCIAL WEBSITE

1. Go to www.rto-ero.org and click on "Members only site".
2. Click on "Register First".
3. Enter your membership number as it appears on your RTO/ERO membership card, including hyphens, as your username (always use your number as the username)
4. Choose your own password.
5. You should now be registered and follow the instructions.

RTO/ERO Toronto Executive Nominees

This **2007/08 Slate** may be amended by the time the AGM occurs. Should you wish to contest a position, please contact **Bob Neal** at 416.694.9683. *Nominations from the floor are also accepted.*

POSITIONRecommendation

Past President ~	John Bratton
President ~	Valerie Mah
First Vice-President ~	Mary El Milosh
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 ~	Bob Neal
Political Action ~	Pat Carson
Program ~	Kay Jeffery
Retirement/Pension Concerns ~	Vacant
Social/Recreation ~	Carmelita Salazar
Travel Chair ~	Ian Baird
Members-at-Large (up to 5):	Marjorie Blake, Wally Friesen, Linda Grieve, Shashi Makhija, Shirley Young

Claude Lamoureux on Ethical Investing

“Pension plans do not have the legal authority to restrict investments based on social, political or ethical criteria. This is the law. To quote the Senate Committee on Banking, Trade and Commerce: “The primary responsibility of pension funds should be to the beneficiaries of the fund. Social investment or any other form of investment must be subordinate to the long-term growth of the pension plan.” We agree with that statement. Our job is to make sure there is enough money to pay your pensions far into the future. Because there are a lot of people counting on us for their pensions. Finally, if all the teachers of Ontario want us to follow a social investment policy and are willing to take the risk of lower returns, then first agree on what is acceptable and what is not acceptable as an investment. Then convince the Ontario government — who is the other partner in the plan — to change the law.”

RTO/ERO TORONTO ~ EXECUTIVE TERMS OF SERVICE SUMMARY

Surname order with first and last term on Executive
* ~ deceased or not now a Toronto District member
Adjusted Term ~ Fall 2002 to Spring 2004

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	1993/07 (13)
Baird, Ian	1993/07 (13)	Friesen, Wally	2005/07 (2)
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	2004/07 (3)
Blake, Marjorie	2002/07 (4)	Halford, Ron	1995/99 (5)
Booker, Susan	1995/07 (11)	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	1999/07 (7)	Henderson, Torry	1993/00 (7)
Brooks, Wilson*	1987/89 (2)	Hornick, Phil*	1985/88 (3)
Bussey, Art*	1994/99 (5)	Jeffery, Kay	1994/07 (12)
Bustamante, Rosalina	2002/07 (4)	Kennedy, Margaret*	1973/75 (2)
Carr, Charles	1996/05 (8)	Kennedy, Vince*	1990/91 (1)
Carson, Pat	1995/07 (11)	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	2004/07 (3)
DeGraaf, John*	1994/95 (1)	Martin, Fionnuala*	1988/89 (1)
Devine, Ken	2005/06 (1)	Mary El Milosh	2005/07 (2)
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	2002/07 (4)	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)

RTO/ERO Survey Results continued from Page S9

Pensions, Insurance and RTO/ERO's Services

Observation: Health Plans are the most used RTO/ERO's service.

- Health Plans are retention drivers for both General and Executive members.
- Members report being satisfied with their current Health Plan, either RTO/ERO or other.
- Older respondents tend to be less satisfied with RTO/ERO's services.
- Overall satisfaction with RTO/ERO is high.
- Satisfaction with the current Health Plan offered by RTO/ERO is high.
- Almost one-third of General respondents who have a Health Plan other than RTO/ERO have the Provincial Government's Health Plan.
- The main reason for satisfaction with current Health Plan is good coverage.
- Drug coverage is the most important factor with respect to Health Insurance.
- Younger respondents are more likely to consider Health Insurance features to be important.
- Members' Future Travel Plans Section Overview More than two-thirds of respondents are planning to travel fewer than 60 days per year in the next three to five years.
- Most members plan to travel fewer than 60 days per year in the next three to five years.
- Older respondents are more likely to not plan to travel in the next three to five years.
- The vast majority of respondents plan to travel outside of Ontario.

Future of RTO/ERO

Observation: Reaching out to new retirees is RTO/ERO's greatest strength.

- Almost half of General respondents would be willing to pay for extra services. *(Your editors have some misgivings regarding the phrasing of this particular item. Unless the writer of the report was trying to avoid negative words, we would have preferred a wording indicating that the majority of members prefer NOT TO PAY FOR EXTRA SERVICES - especially when matched with the fact that there is no consensus as to what those extra services might be.)*
- General members believe RTO/ERO should be an organization for Retired Teachers only.
- Executive members have a more positive attitude towards RTO/ERO than General members.
- Opinions about other services that RTO/ERO should offer are varied.
- Executive respondents are more likely to be willing to pay for extra services.
- More recent members are less willing to pay for extra services.

Why do banks charge a fee on "insufficient funds" when they know there is not enough money?

Whose idea was it to put an "S" in the word "lisp"?

Proposed RTO/ERO Toronto Budget ~ 2007

	Budget 2006	Audit 2006	Budget 2007
1			
2			
3	INCOME		
4	Provincial Rebate	43,629.26	43,629.26
5	Subscriptions	0.00	20.00
6	Interest	900.00	337.42
8	Donations	0.00	0.00
9	Total Income	44,529.26	43,986.68
			46,405.28
	EXPENSES		
	Administration		
11	Office	750.00	623.79
13	AGM	1,400.00	1,932.86
12	Audit and Legal	1.00	0.00
21	Bank Charges	1.00	116.69
20	Exec Mtg	200.00	298.14
30	Senate/Workshops	1,200.00	1,761.56
35	Rentals/St Margaret's	1,600.00	1,600.00
24	Toronto Districts	1,700.00	2,228.46
31	Goodwill	600.00	408.77
21	New Member Breakfast	3,000.00	2,384.46
34	75 yr recognition*		
25	Service to Others	4,000.00	1,100.00
26	Membership	2,500.00	3,675.32
32	Newsletter	20,000.00	21,536.37
33	Political Action	500.00	497.11
14	Social		
15	Rentals/St Margaret's	2,400.00	2,400.00
	Seminars	1,400.00	238.98
17	Refreshments	300.00	341.46
18	Equipment	1.00	72.90
19	Contingency	1.00	0.00
22	Fall Craft Show	1,400.00	1,185.62
23	Fall Luncheon	1,400.00	1,914.27
29	Spring Luncheon	2,200.00	2,630.01
			2,700.00
36	Total Expenses	46,554.00	46,946.59
			48,562.00
	* included in Spring Luncheon		
37	Contingency	1.00	0.00
			0.00

Continued on Page S4

Continued from Page S3

38				
39	BALANCE	-2,024.74	-2,959.91	-2,156.72
40				
41	RESERVES			
42	GIC Canada Trust	30,000.00	30,000.00	30,000.00
44	Trip Operating Capital	9,653.50	9,653.50	9,653.50
45	Total	39,653.50	39,653.50	39,653.50

RTO/ERO Toronto Auditor's Report, 2005

Balance Sheet As of 31 December 2006

Accounts	31 December 2006 Balance
Assets	
Cash and Bank Accounts	
Club 16 Trips	9,825.04
RTO 16	7,182.22
Total Cash and Bank Accounts	17,007.26
Investment	
RTO 16 GIC	30,000.00
Total Assets	47,007.26
Liabilities & Equity	
Liabilities	0.00
Equity	47,007.26
Total Liabilities & Equity	47,007.26

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

RTO/ERO Member Survey Results

In the Fall of 2006, RTO/ERO commissioned a Member Survey. Two variations of the Survey were distributed; one each to General Members and Executive Members. The Survey's full report is available at our website. We summarize the Survey results here along with some of our editorial comment. Ed.

Participation in RTO/ERO

Observation: General members are neither very likely to participate in District meetings nor volunteer for RTO/ERO.

- One-quarter of respondents have attended District meetings in the last two years.
- Respondents in Greater Toronto, East/Kingston and the North are more likely to attend District meetings.
- The main reasons for non-participation in RTO/ERO are lack of time and inability to commit.
- Executive members are more likely to volunteer in other organizations.
- More than two-thirds of respondents under 79 years old volunteer in other organizations.
- Respondents who volunteer for RTO/ERO tend to volunteer for other organizations as well.
- General members who live alone at home spend more hours volunteering.
- Three-quarters of General respondents are not willing to participate in volunteer activities for their local District of RTO/ERO.
- General members are not very interested in participating in RTO/ERO activities.

Community Services

- A small proportion of respondents use community services.

Renaissance

- Ninety-eight percent of respondents read Renaissance.
- Older members are more likely to read Renaissance cover-to-cover.

The Internet and RTO/ERO's Website

Observation: The numbers support further use of the Internet as a medium of communication by RTO/ERO. The majority of respondents have access to the Internet.

- One-third of respondents access the RTO/ERO website several times per year.
- Executive Members are more likely to agree that the information on the RTO/ERO website is useful.
- As with Renaissance, most respondents are happy with the content on the website.
- The vast majority of Executive members find the information in the monthly District Updater useful.

Continued on Page S10

Political Action

Pat Carson

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Program

Kay Jeffery

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Vacant
(Duties fulfilled by V. Mah)

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Shirley Young

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Current RTO/ERO Toronto District 16 Executive - 2006/2007

President

John Bratton

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Past President

Bob Neal

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T/F: 416.694.9683
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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

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Membership/Recruitment

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Other Contact Information

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

RTO/ERO:

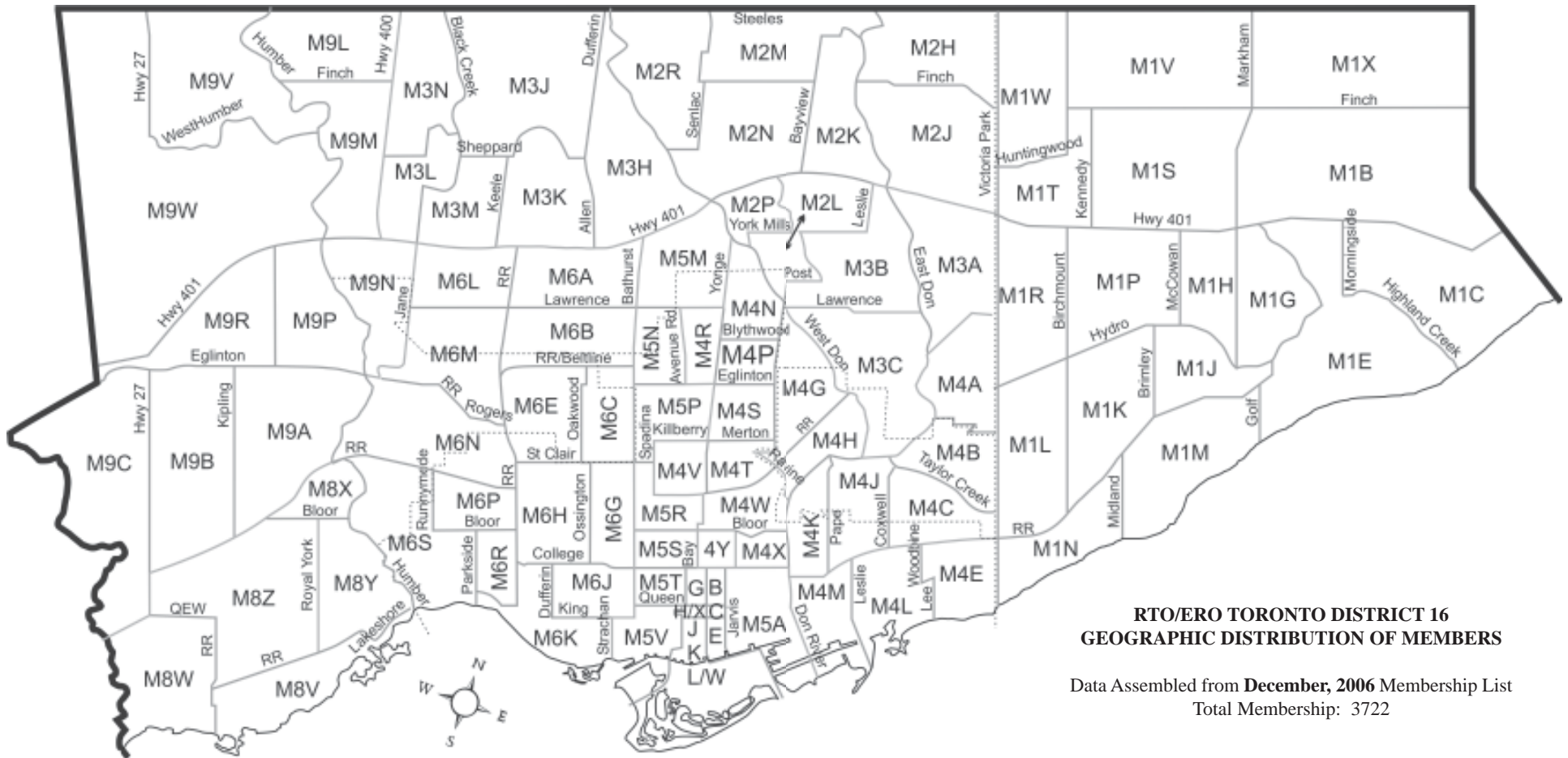
300-18 Spadina Rd
Toronto ON M5R 2S7
T/F: 416.962.9463/416.962.1061
www.rto-ero.org

Johnson Inc.

T: 905.764.4884/1.800.461.4597
www.johnson.ca

Ontario Teachers' Pension Plan

T: 416.226.2700
www.otpp.com



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

Data Assembled from **December, 2006** Membership List
Total Membership: 3722

Postal Code/City #s	M1R	12	M2R	19	M4E	101	M4X	13	M5T	11	M6P	89	M9N	12	Cities =>10	Canada			
	M1S	16			M4G	104	M4Y	67	M5V	12	M6R	21	M9P	28	Ajax	14	Alberta	6	
	M1T	26	M3A	48	M4H	24					M6S	108	M9R	22	Brampton	20	B.C.	16	
M1B	4	M1V	6	M3B	27	M4J	41	M5A	34	M6A	8	M8V	20	M9W	5	Burlington	10	Manitoba	2
M1C	25	M1W	33	M3C	33	M4K	65	M5B	14	M6B	28	M8W	4			Markham	33	New Bruns	3
M1E	30	M1X	1	M3H	22	M4L	43	M5C	10	M6C	35	M8X	51	Ontario Regions		Miss'auga	128	Nfld	4
M1G	5			M3J	4	M4M	19	M5E	14	M6E	16	M8Y	38			Newmarket	11	Nova Scotia	12
M1H	6	M2H	20	M3K	1	M4N	70	M5G	5	M6G	60	M8Z	27			Oakville	29	PEI	2
M1K	18	M2J	38	M3M	7	M4P	59	M5J/K/L/	20	M6H	31			L/Central	577	Pickering	23	Quebec	13
M1J	15	M2K	25	M3N	3	M4R	41	M5M	119	M6J	13			K/Eastern	90	Richm'd HI	33	Saskatch	3
M1L	4	M2L	20			M4S	85	M5N	43	M6K	10	M9A	50	N/Western	66	Thornhill	58	Yukon	1
M1M	14	M2M	19	M4A	12	M4T	59	M5P	81	M6L	6	M9B	41	P/Northern	17				
M1N	46	M2N	39	M4B	27	M4V	66	M5R	83	M6M	11	M9C	50						
M1P	9	M2P	13	M4C	30	M4W	75	M5S	24	M6N	25	M9M	2						
																		Out of Canada	16