

* 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**, Goodwill Chair

Elizabeth A. Boyd	Hertha Haist	Eva Martin
Oswald W. Cassell	Ellen Irs	H. Gordon McLeod
Helena Cassidy	John Jepson	Frances Moffat
Henry Cheung	Betty Jones	Annie Snobelen
Gladys Crozier	June Knapp	Frederick Speer
Ross Deegan	Peter Lawley	John Sullivan
Pearl Dookeran	Frank Lillie	Erika Thiessen
Eleanor Fitzgerald	Anne Lockhart	Melville Thomas
M. Agnes Galloway	Euphemia Lundy	Robert Charles
Percy Gardiner	Virginia Mahaffy	Tremble
William Greensides	Fritz Mann	Iris Zammit

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. ♦

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 Toronto 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

Publication Schedule: Submission: 1st of Jan, Mar, May, Sep, Nov.

Mailings: last Thursday of Jan, Mar, May, Sep, Nov. ♦



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

C. Naumoff/1991

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Contents

Change of Status	20	Oakwood Collegiate	
Club 48	14	100 th Anniversary	18
Craft Show ~ Crafters' Register ...	13	Political Action	
Craft Show ~ Gift Shopping	16	~ Election	7
Dates to Remember	2	~ Referendum	8
Fall Luncheon - Information	12	President's Message	2
Fall Luncheon - Registration	15	Retirement Planning Workshops	
In Memoriam	20	~ Toronto Districts Actions	14
Johnson Inc. Offers Air Miles®	14	Social/Recreation	3
Minding Your Money	9	TEOF 15 th Annual Auction	6
Minding Your Money ~ Archives	10	Toronto Choristers	6
Neil Wilson Golf Results	16	Volunteers Wanted	18
New Members	19		
New Member Breakfast for ALL			
~ Information	11	<i>Annual Summary of RTO/ERO</i>	
~ Registration	15	<i>Services</i>	Supplement
Newsletter Submissions	20		
Next Mailing	13		

RTO/ERO Toronto District 16 Executive 2007 ~ 2008

President: Valerie Mah

Past President: John Bratton

First Vice-President: Mary El Milosh

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: Bob Neal

Pension/Retirement: Wally Friesen

Political Action: Pat Carson

Program: Kay Jeffery

Social/Recreation: Carmelita Salazar

Travel: Ian Baird

Members-at-Large: Marjorie Blake, Tom Caster, Linda Grieve, Shashi Makhija, Shirley Young

President's Message ~ Valerie Mah

A very warm welcome to all our new retirees. Someone once referred to retirement as everyday being like a weekend. You may soon wonder how you had time to work. I hope everyone has had a great summer. I had the opportunity to go to Mongolia where the air is crispy clear, the scenery awesome and the people most hospitable. My travels are now on hold as I embark into my new role as your president. We have a very dedicated and hard working executive, many of whom have held the presidential position and we welcome two new Members-at-Large, **Tom Caster** and **Shashi Makhija**.

RTO/ERO District 16 represents retired teachers who, for the most part, either taught in or now live in Toronto. We also have members who stay linked to District 16 even though they may live in far off lands. We work closely with the other three local Districts. As of December 31, 2006, RTO/ERO had a membership of 56,906 (Toronto had 3,733, North York - 2,092, Etobicoke/York - 1,874; Scarborough/East York - 2,034). On September 18, I will be attending North York's Annual General Meeting. Back in May, the Presidents of North York and Scarborough/East York attended our AGM. Executive Members from the four districts, meet together on a regular basis and the new chair of this group is our District's **David Shanoff**. **Bill Menagh**, the editor of our wonderful newsletter and webmaster for our districts, and I also attend these meetings. In addition, Bill is one of the seven members of the provincial Communications Committee and **Pat Carson**, who is chair of our Political Action Committee, is one of seven members of the Provincial Political Action Committee. This representation is a positive move for Toronto, since we are one of forty-seven districts.

With a provincial election soon to happen, we hope all our members will be
Continued on Page 5

Dates To Remember ~ 2007/2008

Executive Meetings ~	Oct 11, Nov 8, Dec 13
Newsletter Deadlines ~	Nov 1, Jan 1, Mar 1
Newsletter Mailings ~	Nov 29, Jan 25, Mar 27
New Members' Breakfast ~	October 16, 2007
Craft Show ~	Nov. 13, 2007
Fall Luncheon ~	November 13, 2007
RTO/ERO Toronto Districts Joint Exec. Mtg ~	November 21, 2007
TEOF Auction ~	November 16, 2007
Toronto Choristers' Christmas Concert ~	December 3, 2007

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.

Welcome To New Members

Welcome to new members who have joined us in May through August, 2007. Consider joining our activities as a participant or a leader. (*Note that, 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.* **Bob Neal**, Membership

Alfred, Maruerite
Baker, Scott
Barwick, John M
Baxter, Carolyn
Bourque, Colette
Budd, Myrna
Campanotti, Lorraine
Chalmers, C Dwight
Connor, Catherine A
De Veber, Heather
Dicks, Keith C
Farr, Beryl
Farr, Terrence
Gainer, Mary Anne
Gilbert, Judy R
Golden, Lesley M
Gorman, William
Greensides, Els
Gugula, Ted
Hanslep, Aime
Harrald, Noreen
Harrison, Gordon
Hui, Teresa
Iwaszko, Audrey
Jepson, Barbara L
Joly, Barbara
Kallen, Myra
Kane, Kathryn
Karasiejus, Rita
Knox, Bertha W

Kulbaba, Warren
Lachapelle, Richard
Leung, Irene
Liautaud, Louise
Lunnie, Margaret
Maccarone, Carmine
MacDonald, Harriet
Mahatam, Savitri
Mann, Kathleen
Markowitz, Patricia K
Marks, Cynthia
Mazin, Lilli
McDonald, Sarah A
McQuire, Jennifer
Milliken, Jane
Millson, Diane
Mirbaghi, Parviz
Mitroff, Christine
Moore, Jane
Moore, Mary P
Murray, Nora L
Nesbitt, R Marion
Ness, Dianne
Nguyen, Thi Thu Lan
Pape, Leslie
Parchment, Elizabeth
Patterson, Barbara E
Paul, William
Pawson, Sylvia
Plaut, Judith

Podkowa, Hanna
Pollett, Anne
Reilly, Elizabeth
Rempel, Peter
Ross, Robert
Rotstein, Irma
Sciarra, Maria
Scroggie, Patricia
Shama, Marilyn
Shubs, Sandra
Singer, Sharon
Smits, Theodora
Speer, Grace E
Spence, Lynette
Stingl, Nada
Storey, Ruth
Tait, Melanie E
Tuss, Jean
Vaisvila, Jurate R
Vale, Susan
Van Wassenhoven, Denis
Veskimets, Ruth
Walker, Douglas A
Watson, Diane F
Weinstein, Merle
Whittington, Frank
Wilks, Daniel
Willie, Maureen
Yonekura, Fred
Zorzini, Valia M

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.



OAKWOOD COLLEGIATE INSTITUTE 100TH ANNIVERSARY ~ MAY 1 TO 4, 2008

May 1, Music Night May 2, Golf Tournament
May 2, Pub Night May 3, School Events
May 3, Gala Dinner May 4, Memorial Wrap-up
Info/tickets: www.oakwoodalumni.ca

Contact:

Casey Mak, Oakwood Collegiate Alumni Association Membership Sec.
e-mail: oakwoodalumni@rogers.com;
phone: 416.366.9596
mail: OCAA, 600 The East Mall, PO Box 11544, Toronto ON M9B 6L1 ♦

Volunteers Wanted

West Toronto Support Services



West Toronto Support Services (located at 80 Ward St. west of Landsdowne, north of Bloor), is a community not-for-profit organization that provides practical assistance and social support to seniors, caregivers and adults with disabilities living in our community. We are currently looking for volunteer drivers for Meals on Wheels. Spend a couple of hours a week delivering meals to seniors who really appreciate this service. You are compensated for the gas used or you can receive a tax receipt. Call Rosie at 416.653.3535. www.wtss.org

Ivana Hrabak

Hospice Toronto



Hospice Toronto staff and trained volunteers provide and facilitate access to compassionate care for people with life threatening illnesses, offering them support options, honouring their choices and supporting their families and friends. All of our volunteers complete the 30 hour training program which provides them with the tools they need to provide care. Once the volunteers have completed the program they are matched with a client for 4 hours per week.

We are actively recruiting volunteers for this program. Call Sarah Stevenson at 416.364.1666 x226 for more information. www.hospicetoronto.ca



Gis To Laugh!

News Item: Leading up to the Ontario Election, the Liberal Party announced numerous energy, health and transportation initiatives (amongst many other things).

So, is anyone taking bets on how many actually get implemented?

18 info@rtoerotorontodistricts.org ~ www.rtoerotorontodistricts.org

Recreation/Social ~ Carmelita Salazar

Contact: Telephone/416.927.0416 Email/csalazar8@sympatico.ca
WELCOME EVERYONE! I hope you had a wonderful summer holiday! We offer a variety of activities while meeting many of your former colleagues. Club 16 is the social arm of RTO/ERO District 16 and we have something to offer for each and everyone of you! We hope you will consider joining our activities or help us set up additional ones of interest to you or other members. Our current program offers: Bridge, Golf; Art/Sketch, Crafts; Book Club, Movie Club; Travelogues; Lectures and Presentations. Alternatively, perhaps you would like to form another group activity like line dancing, Tai Chi, or exercise class? It's your choice, what will it be? Your suggestions are important to us.

So, for those interested, please do not hesitate to call, email, see me or contact the convener in charge of the activity.

Bridge, Crafts, Travelogue meet at St. Margaret's Anglican Church on Avenue Rd. at Burnaby Blvd. (1 block north of Eglinton). There is a P parking lot one block west of Avenue Rd. just north of Eglinton on Castleknock Rd.

Program	Date	Day	Time	Convenor/Phone
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September 2007

Crafts	Sept. 25	Tues	1:30pm	Bernice Iles/416.651.4378
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October 2007

Bridge	Oct. 2, 16, 30	Tues	1:00pm	John Lane/ 416.486.0697
Crafts	Oct. 23	Tues	1:30pm	Bernice Iles/416.651.4378
Travelogue	Oct. 24	Wed	1:30pm	Dick/Marilyn Holyer/416.929.8512

The High Arctic: "magnificent but unforgiving—6 hours to travel 6 miles with 6 engines working!" Iona Bell presents her 2004 trip on a Russian icebreaker with an opportunity to view some terrain by helicopter.

November 2007

Bridge	Nov. 6, 20	Tues	1:00pm	John Lane/416.486.0697
Crafts	Nov. 27	Tues	1:30pm	Bernice Iles/416.651.4378
Travelogue	Nov. 28	Wed	1:30pm	Dick/Marilyn Holyer/416.929.8512

"Mark My Word!" Travel doctor **Mark Wise** returns to Bolivia to visit numerous projects of Canadian Feed the Children.

Groups meeting at St. Margaret's Anglican Church:



Bridge ~ John invites everyone including beginners. They play a friendly game and would be happy to have more players. They start

Continued on Page 4

Recreation/Social continued from Page 3

at 1:00pm on the first, third and fifth Tuesday of the month starting in October. Call **John Lane** at 416.486.0697.



Crafts ~ The Craft group meets with Bernice on the fourth Tuesday of each month. It's a wonderful social group for those interested in crafts. Keep your fingers nimble, your mind sharp, and enjoy meeting new friends. Call **Bernice Iles** at 416.651.4378.



Travelogue ~ Dick and Marilyn Holyer are our conveners. This is probably our most popular group filled with excitement and delightful experiences shared through impressive pictures. Call them at 416.929.8512.

The following groups meet at various sites:



Art/Sketch Group ~ The Art/Sketch Group meets on the first or second Thursday of the month. They work with different portable medium: ink, pencils, crayons, water colours etc. Their sketches of animals, flowers, architecture, landscapes, and nudes are truly amazing. Contact **Anita Davies** at 416.531.3408 or ajdaousat@sympatico.ca.



Book Club ~ Meetings are held on the first Monday of each month from 1:00 - 3:00pm from the Monday after Labour Day to June. The group selects different authors each month. They have a wonderful social following the discussions.

	Book Title	Author
September 10	<i>The Accomplice</i>	Elizabeth Ironside
October 1	<i>Speed of Dark</i>	Elizabeth Moon
November 4	<i>The Quiet Limit of the World. A Journey to the North Pole to investigate global warming.</i>	Wayne Grady
December 3	<i>Bel Canto, A Novel</i>	Ann Patchet
January 7	<i>The Embroidered Tent - Five Gentlewomen in Early Canada</i>	Marion Fowler

Call **Joan Johnston** at 416 691 5368 or **Elaine MacKintosh** at 416.463.2637.



Friday Night Movie Group ~ This group attends the early evening movie around 7:00pm at a central, subway located theatre on the 2nd Friday of each month from September to June. Afterwards they meet for coffee. Members are notified by phone or emailed a day or two before the

Continued on Page 17

Recreation/Social continued from Page 4

movie date. Contact **Mary Smith** at 416.467.8625 or mary_a@rogers.com.



Hiking Trails - Having the opportunity to enjoy the beauties of nature, getting outdoors and breathing fresh air are the main foci of this group! Bring friends and join in our nature walk: Oak Ridges, Humber Trail, Lambton Woods, Silver Creek, Centennial Park/Mimico Creek Trail, Toronto Islands, Don Valley-Sunnybrook/Glendon Woods, The Belt Line, G. Lord Ross Park, and parts of the Bruce Trail. Contact **Marianne Psica** at 416.499.0324 or mpsica@sympatico.ca.



Movie Club ~ This group usually meets on the second Monday of the month for the matinee from September to June (except January and September - a conflict with the Book Club). Each month a different volunteer selects the movie, then they go for coffee and discussion. Call **Marjorie Berger** at 416.483.0636 or **Judie Bowles** at 416.488.6380. Relax and join us!



Super Tees Golf Group - The Super Tees play 9 holes at Fox Run (Hunter's Glen) on Highway 50 (north of 7) starting at 10:00am on the last Wednesday of each month. All levels of players are welcome. They meet after the games to socialize. Join and bring a friend. Call **Rosalie Parente** at 905.856.6936.



Travelogues - We look forward to exciting new presentations by some of our favourite travellers as well as the appearance of two newcomers to our group. We thank **Harold MacTavish** for introducing us to the wonderful camera work of **Ed Martin** who will transport us to the Greek Islands in January. **Mark Kannegiesser**, a colleague of ours, has returned from Australia with gorgeous pictures that will make you want to go down under. Our seasoned traveller **Brian Jarvis**, who knows the British Isles very well, will let us tag along on one of his trips. **Valerie Mah** wants to introduce us to the exotic charms of Mongolia; and, the **Holyers** are enthused about what they call Arid-Zona (Arizona) in early April when the desert explodes in blooms. Grab your virtual toothbrush and come along: the price is right!

Carmelita Salazar ♦

*We try to provide activities according to our members wishes. If you would like to lead a group of like-minded individuals, please call **Carmelita** at 416.927.0416 and we'll help you get started. Possibilities include: bowling, billiards, dining club, investment club.*

NEIL WILSON TSSAA GOLF RESULTS

The following are the results of the **6th Annual Neil Wilson TSSAA Golf Tournament** which was held on June 29, 2007. *Another successful year!!*

1st place: **Brian Gaw, Dan Dominico, Kent Duncan, John Lombardi**
(2nd year in a row!!)

2nd place: **Al Quance, Denys Reed, Lou Sialtsis, Chris Broadbent**

3rd place: **George Stavropoulos, John Stavropoulos, John Klym, Bill Papaconstatinou**

Closest to the pin on the 8th hole: **Fran Passmore**

Closest to the pin on the 18th hole: **Kerry Keenan**

Peter Stille ♦

EARLY CHRISTMAS SHOPPING OPPORTUNITY

*JOIN US AT THE OLD MILL ON
TUESDAY, NOVEMBER 13, 10:00AM*

The following are the **Craft Show participants** at Newsletter print date. Check our website from time to time for additions.

Josie Beylerian: home preserves, wreaths, swags, gift baskets made for all occasions and table centerpieces

Eleanor Bookman: One of a kind hand built pottery and jewellery

Irene Caputo: various items crafted from recycled denim (pillows, lunch bags, wine/gift bags and carry-all bags)

Janet Dowler: Hand made quilts – baby quilts, bed quilts, lap quilts, quilted cushion covers and placemats

Dorothy Gemakas: photo greeting cards, tags and beaded jewelry

Mary Hellin: Handmade cards “ straw hatz “ , made from fancy paper embellished with ribbon, beads/dried flowers/silk flowers

Baird/Maria Knechtel: afghans, blankets, hats, scarves and woodcrafts

Gabriella Kovacs: Beaded jewellery – necklaces, bracelets, etc.

David Mills: a sampling of published books and recordings by David Mills

Phyllis Walker: enamel on copper–hollowware (small enamelled bowls); enamelled paintings and jewellery (earrings, pendants and brooches).

There is room for more participants - use the entry form on Page 13 ♦



Tis To Laugh!

News Item: NDP Members of the Ontario Legislature refuse to accept their salary increase, saying they will donate the increase to charity. So, we're waiting to see the charity receipts for the thousands of dollars showing their largess.

President's Message continued from Page 2

exercising their rights and voting responsibly. Advance polls will be held for those of you who are travelling in October. On October 23 and 24, **John Bratton**, our most capable past President, and I will be attending RTO/ERO's Fall Senate on your behalf.

On Sunday, August 19th, RTO/ERO presented it's second “*RTO/ERO Day at the Ballpark*”, where a special block at field level tickets was reserved for members. The Blue Jays played the Baltimore Orioles. A portion of the ticket sales plus \$10 000 went to the Nelson Mandela Children's Fund. Our efforts for children never ends.

On Tuesday, October 16, District 16 will be hosting a New Members Breakfast at the Old Mill. It will be an opportunity to meet your executive and the convenors of the Social/Recreation Club 16 under the capable leadership of **Carmelita Salazar** who is the immediate past president of Rendezvous.

On Tuesday, November 13, 2007 from 10am to 2pm we will hold our Annual Fall Luncheon and Craft/Artisans' Show. The latter is organized by our secretary, **Mary Ann Fedchak**. The crafts on display and for sale are made by our own talented members. It's a great opportunity to shop for the up-coming holiday season. It might also be an inspiration to many of the new retirees who have not had the time or energy to pursue their hidden talents. Come early to renew old acquaintances or make new ones.

RTO/ERO is our own organization. We try to keep you informed through this newsletter which is published five times a year. Members tell us it is the one publication they read from cover to cover and/or save due to the rich references included. You can also access our website as often as you want at www.rtoerotorontodistricts.org and click on Toronto. Bill continually updates it. It is loaded with all sorts of information and photographs of our various functions. An organization is only as good as its membership and we certainly have a very talented group. Among them, **Jack DeGroot** runs the very best Day Trips for our members. **Linda Grieve** and I attended our first just four years ago and we have been hooked ever since. If you have any suggestions or questions , please feel free to contact any one of the executive and/or me. I look forward to continuing to work with and for you in this new capacity. Warmest regards to you all.

Valerie ♦

JOHNSON INC. OFFERS AIR MILES®

Johnson Inc reports: Johnson *home and auto insurance* (Unifund) now includes the added value of AIR MILES reward miles. For more information about Johnson Inc. and its AIR MILES® offer visit www.Johnson.ca/airmiles or call 1.866.483.8811.

Note: this offer does not apply to the RTO/ERO's Benefit Program that is administered by Johnson Inc.

Editor ♦

**TEOF 15th Annual
"Don't Forget To Feed the Kids"
Auction**



**Friday, November 16, 2007
5:30pm ~ Viewing 6:30pm Dinner**

Fountain Dining Room, 2nd Floor, Queen Elizabeth Building (CNE)

\$50.00 admission includes: Buffet Dinner, Parking, Catalogue/Door Prizes
For further ticket information call Colleen Costa (416.393.0440 x285)

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 District 16 link)

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

NEW MEMBER BREAKFAST
REGISTRATION FORM ~ \$15.00

**ALL ATTENDEES MUST REGISTER FOR THE BREAKFAST
RETURN BY WEDNESDAY, OCTOBER 5, 2007**

NAME: _____ Phone: _____

email: _____

Guest: _____ Used for RTO/ERO Toronto purposes only

I joined RTO/ERO Toronto from 2002 to 2006 but was not able to attend in my first year. No Charge ____ (Please initial)
(Members joining us AFTER October 1, 2006 will have received their personal invitation in a separate mailing.)

NOTE: buffets may not necessarily accommodate special dietary needs
Remit **\$15.00/person** by cheque (no post-dates) payable to **RTO/ERO District 16 to:**

BOB PUTNAM, 1204-15 King Street, Weston, ON M9N 3X1



ANNUAL

FALL LUNCHEON

Registration Form for **FALL LUNCHEON ~ 2007**
RETURN BY FRIDAY, NOVEMBER 2, 2007

NAME: _____ Phone: _____

email: _____

(used for RTO/ERO Toronto purposes only)

GUEST: _____

Remit **\$25.00/person for the Luncheon** by cheque (no post-dates) payable to **RTO/ERO District 16 to:**

BOB PUTNAM, 1204-15 King Street, Weston, ON M9N 3X1

RTO/ERO Toronto Districts Actions

Retirement Planning Workshops (RPWs) ~ if you are aware of a practicing educator thinking of retiring, please let them know that the schedule of Fall RPWs have posted to our website. ♦

Two Christmas Concerts with **THE TORONTO CHORISTERS**



MONDAY, DECEMBER 3, 1:30pm

**St. Margaret's Church
(Avenue Road and Eglinton ~ beside Mac's)**

Enjoy this annual event with your own retired teachers' choir

Our **Main Christmas Concert**
will be held on **Tuesday, December 18, 7:30pm**
at **Jubilee United Church**

(40 Underhill Drive north of Lawrence, east of the Don Valley Pkwy).

Admission: a free-will offering.

CLUB 48...

...an association of retired teachers and friends, meets socially for luncheons, stimulating lectures, 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 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 \$20.00 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 **Christine Newhouse** at 416.924.5226.

Christine Newhouse ♦

'Tis To Laugh!

News Item: The Green Party hopes to benefit from changes to the Ontario Electoral System through 'proportional representation' or MMP (see page 8), if implemented.

Ironically, they'll likely have to compete with a number of 'rump' groups who figure they can get at least one seat - enough to force their minority views on a coalition/minority government.

Political Action ~ Pat Carson

This summary of four parties' *education platforms* is an attempt to assist with voter decision-making. (See also Page 8 regarding the Ontario Referendum.)

Green: promise a referendum on the creation of a single secular school system.

Liberal: promise additional increases to the number of vice-principals for large schools; improve school maintenance and operation; reform transportation funding; support Educational Assistants, support workers, secretaries and supply teachers; 240 more Primary teachers; increase funds for school office supplies; and, additional support for rural schools.

NDP: promise ban on fundraising; overhaul of funding formula; annual hearings ensuring funding works properly; end to school board cuts/closures; reinforce ESL programs; address school librarian shortage.

Progressive Conservative: promise a "fairness to all", "faith-based" system that allows parents of all faiths to have their students taught according to the doctrine which they follow; an increase in current funding by \$800 million in each of the four years of the next mandate.

Voting considerations regarding education promises:

- will improved education funding be made without cuts to other social programs (health, welfare, housing)?
- families in faith-based schools already get a tax deduction for the schools' 'religious' component: would they then receive double benefit from public funds; would they be allowed to include 'faith-based' science, health, etc. in their religious tax deduction?
- will faith-based funding harm already under-funded public school funding?
- why not remove education funding from the municipal tax base and solve two problems?
- can 'fairness to all' be better met through the creation of one common education system?

Pat Carson/Editors ♦

Note: links to the websites/election platforms of these political parties can be found on the 'Links' page of: www.rtoerotorontodistricts.org (left column).
Editor

'Tis To Laugh!

News Item: The Ontario PC Party plans to remove gas taxes from general revenue and apply it to roads. They also say they will cut the Health Care Tax.

So, are we to expect severe cuts to Education, Health Care, Welfare, water testing like those cuts not promised, but implemented, by the Harris PCs?

To MMP or not to MMP...

The Provincial election on Wednesday, October 10, 2007 will also be an opportunity to choose, in a referendum, how provincial politicians will be elected in the future. We hope this article helps you to understand the issue. The current method of electing provincial politicians is known as *First Past The Post* (FPTP). This means the candidate receiving the most votes in a constituency, even if it is only one more vote than the next candidate, wins the election. Under this method, a party may win more seats than any other party and form the government not having won a majority of votes. This is often the case when there are more than 2 major parties contesting an election although minority governments can occur. An extensive criticism of this system at: www.voteformmp.ca.

Many countries have switched to a *proportional representative system* whereby the actual number of seats a party holds is determined by the percentage of votes received. It is difficult for any one party to win a majority of seats. Coalitions result and the life of governments can be limited. Extreme examples include Israel (18 parties) and Italy (20+ parties). Party members actually seated are chosen from lists published by each party with members listed in priority and appointed to match the popular vote's percentage. One does not vote for their individual representative; only the party of your choice. Proposed for Ontario is a *Mixed Member Proportional (MMP) system*. Visit www.voteformmp.ca for more detail.

If MMP is adopted, you will still vote for your preferred local candidate. You will also cast a vote for your preferred political party - the share of these votes each party wins determines its overall share of seats in the legislature.

The provincial legislature will have 90 riding MPPs and 39 at-large MPPs. If after the 90 riding seats are filled, the party with fewer seats than its portion of the party vote is awarded some of the additional 39 or at-large seats to ensure a fair share of the total seats. These 'at-large' representatives are elected from lists of candidates nominated by each party in advance of the election. Voters judge both at-large candidates and local candidates and vote accordingly. Those who oppose the MMP system do so because they believe that with 17 fewer ridings, there will be less contact with the local MPP; there is potential for the at-large MPPs to be chosen by the parties as a result of 'back-room' deals. The anticipated higher voter turnout has not been the experience in New Zealand nor has the supposed increase diversity (women, minorities) been the experience in the Scottish National Parliament.

We have provided you with only a brief description of each system, with some of the advantages and disadvantages. You are encouraged to be as fully informed as possible in order for you to make the wiser choice regarding the form of democratic government in Ontario on October 10. **David Shanoff** ♦

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 appears on our website.

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 \$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

Next Mailing ~ Volunteers Always Welcome

Join us to benefit from camaraderie, refreshment, and the joy of accomplishment at our next Newsletter Mailing on **Thursday, November 29** at St. Margaret's. Starting at about 9:00am and aim to finish by 11:30. **Arlene Freeman** ♦

RTO/ERO Toronto is pleased to present its:

ANNUAL FALL LUNCHEON

Tuesday, November 13, 2007
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

Spring Mix of Baby Lettuce, Tiny Tomatoes, Shaved Cucumber, Assorted Dressings
Rotini Pasta Salad, Sweet Pepper Trio, Smoked Provolone, Basil Vinaigrette
Wheat Berry, Golden Raisin, Pumpkin & Sunflower Seed Salad, Cider Dressing
Marinated Cucumber, Tomato/Charred Red Onion Salad, Feta-Oregano Crumble
Mini Yukon, Bacon & Spring Onion Salad, Gorgonzola Vinaigrette

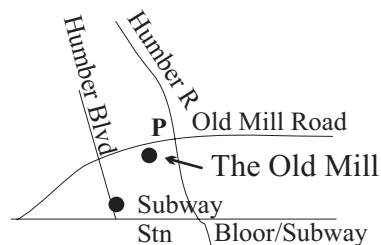
HOT ENTREES

Sun Dried Tomato & Ricotta Agnolotti, Almond Pesto, Alfredo Sauce
Grilled Chicken Breast, Red Wine & Garlic Braised Artichoke Jus
Herb Roasted Mini Potatoes
Vegetable Medley

SWEETS

Seasonal Selection of Fruit & Berries
European Style Cakes & Tortes
Mini French Pastries & Tartlets

Variety of Rolls & Butter
Coffee (regular, decaffeinated),
Selection of Fine & Herbal Teas



Minding Your Money ~ Chuck Carr

Minding Your Money is a "service to others" offered by RTO/ERO Toronto District 16 to provide timely advice on investing, taxation and retirement management.

Identity Theft

Identity theft is one of the fastest growing crimes in the world. Like most crime, it is fostered by greed, envy, the need to control and just plain nastiness. It's embarrassing just how gullible and naïve we are when it comes to identity theft. We cheerily give our names, addresses, etc., to total strangers who phone to inform us that we have just "won a prize". We forward hoax, urban legends to all members of our Internet joke distribution lists, thereby providing the originator of the hoax to collect our friends' and our email addresses. We avidly click on web links that take us to remote internet sites to have the pirate who operates the site insert spyware on our computers that report all confidential information, (e.g. Internet banking) on the computer each time we turn it on. We don't install internet security software on our computers and keep it up to date. Then we wonder how criminals got the information they use to steal our house, charge items on our credit cards, etc.

Protect Thy Identity – the 11th Commandment

- At all times be circumspect and vigilant. Before leaving your home, vacation home, car, etc., look around. If something seems amiss or out of the ordinary, (e.g. strangers lurking about) go back inside or drive on.
- Do not leave your purse or wallet lying on the seat when fueling your automobile.
- Never give out personal information over the phone, online or in the mail.
- Telephone contributions and purchases should be limited to well-known, name-brand institutions, e.g. Sick Kids Hospital, The Bay, Sears. Never provide identity information (especially your credit card number) to telemarketers or callers purporting to be offering you a prize or an item at a huge discount price. **Credit card companies do not phone up to confirm credit card numbers or transactions.**
- It is usual to provide credit card information when making hotel reservations. Always check your month-end credit card statement to ensure that the charge is in order. Some hotel reservation clerks have been known to sell credit card information.
- Always select and delete email addresses from an incoming email before forwarding it on.
- Never add your name and other identifying information to an Internet list purporting to lobby an institution or other agency to support a good cause. Email address harvesters use this ploy regularly.
- Shield your PIN; shred all unwanted documents with financial information.

Continued on Page 10

Minding Your Money ~ continued from Page 9

- If you are going to purchase items from the Internet, get a second card with a very small credit amount, e.g. \$500. Then, if the information from that card is stolen, you have limited your liability.
- Shop on secure websites only. Do not enter any financial information if you see a broken key or open padlock symbol on your Internet browser.
- Bring only credit and debit cards with you when you go shopping. Leave identity cards like birth certificate, passport (while traveling) at home or in the hotel safe.
- Keep track (receipts) of what you spend and reconcile these with your credit cards' monthly statements. Report unknown items immediately to the security department of your card.
Protect your PIN numbers. Do not keep a copy in your purse or wallet or anywhere that thieves may gain access to them.
- Hospital security is notoriously poor. There are no locks on the room lockers and anyone can don a white lab coat and wander the halls with impunity. Rooms are often empty when patients are out of the room for X-rays, or other services. Women don't like being without their purse, so keep the purse with you, but send all important identity documents – especially credit cards – home.
- Review your credit report annually to identify any unusual entries. Free reports may be ordered from www.equifax.com/EFX_Canada. Reasonably priced reports from Trans Union www.tuscores.ca/Personal/index.jsp. ♦
(NOTE: By law, both of these agencies must provide a free service. The free forms are available on-line but must be submitted by mail. Trans Union makes their free service awkward to find on-line but it is there. Ed.)

Chuck Carr is a certified income tax, mutual fund 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 416.491.2921. Ed.

Minding Your Money ~ Archives

We are pleased to announce that, with Chuck's permission, archives of selected 'Minding Your Money' issues may be obtained in PDF format from our website www.rtoerotorontodistricts.org (Toronto District 16 Link).

Currently available:

Identity Theft	Risk Demystified	
Death and Taxes	Investing Mindsets	Safeguarding Your Money
Estate Planning	Managing Retirement	Tax Tips (latest)
Executorship	Mutual Funds	Travel Tips
Formal Trusts	Retirement Stages	Wealth Habits
Hedge Funds	Reverse Mortgages	♦

10 info@rtoerotorontodistricts.org ~ www.rtoerotorontodistricts.org

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

NEW MEMBER BREAKFAST

Tuesday, October 16, 2007

An opportunity for new and used members to meet.

RTO/ERO Toronto welcomes its new members who have joined us from October, 2006 to September, 2007 to an Annual Buffet Breakfast. Although a 'New Member' event, ***all members are encouraged to join us.*** Please read the boxed information below regarding registration and cost.

PLEASE READ CAREFULLY

1. ***Members joining us AFTER October 1, 2006 will have received their personal invitation directly. (If you became a member recently and did NOT receive an invitation, call Bill Menagh at the number below.)***
2. ***Those who have joined us since 2002 and did not benefit from our past invitations may also attend at no cost ~ BUT MUST REGISTER.***
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 10, 2007 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/your fees are not wasted.

Confused? ~ Contact Bill Menagh at 416.488.3372/bmenagh@eol.ca after October 6.

DETAILS: (Registration Form ~ Page 15)

Location ~ The Old Mill, Brûlé Room

Date ~ Tuesday, October 16, 2007

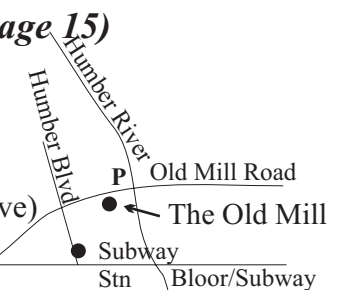
Meet & Greet/Coffee ~ 9:30am

Breakfast Buffet ~ 10:00am

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

~ Other & Non-Members ~ \$15

Register by Friday, October 5, 2007



RTO/ERO Toronto District 16 Newsletter ~ September, 2007

11

RTO/ERO 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 for Tax Purposes

B. Government Benefits

- B1 Canada Pension Plan
- B2 Guaranteed Income Supplement
- B3 Old Age Security
- B4 Spouse's/Survivors Allowance
- 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 - Beneficiaries
- D3 How To Lower Insurance Premiums
- D5 Your Driving Record/Insurance Rates
- D6 Your Property Insurance Policy
- D7 Driver License Renewal

E. Legal Issues

- E1 Bequests to RTO/ERO
- E2 Important Documents
- E3 Lawyer Referral Service
- E4 Legal Aid
- E5 Powers of Attorney
- E6 Starting Your Own Business
- E7 Complaining About Provincial Government Services - Ombudsman
- E8 Funeral Pre-Planning
- E9 Executor's Checklist
- E10 Mortgage Fraud

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/Remarriage in Retirement
- F7 Separation
- F8 Separation & Separation Agreements
- F9 Support Orders on Divorce

G. Surviving Spouse Issues

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

H. Retirement Issues

- H1 Vacation Check List
- H2 Driver License Renewal
- H3 Important Documents
- H4 Downsizing after Retirement
- H5 Residence Options for Seniors
- H6 Emergency Assistance Program
- H7 Home Security



RTO/ERO SERVICES FOR MEMBERS

Supplement to RTO/ERO Toronto Newsletter, September, 2007

TABLE OF CONTENTS

RETAIN THIS INSERT FOR REFERENCE

Change of Address, Status, District	17
Code of Ethics	15
Contact Information	2
Emergency Assistance Program	6
Fact Sheet Index	20
Health Benefits	4
How They Are Developed	4
Entitlement Review	4
World Access Canada	5
Other RTO/ERO Districts/Units	5
Privacy Code	7
Provincial Committees	3
Publications	16
Scholarships	14
Service To Others Grants	8
Toronto District 16	
Executive Member Contact	10
Standardized Dates	19
Travel	18
Web-based Services	12

Here for you now...

Here for your future

RTO/ERO Contact Information

RTO/ERO ~ Provincial

300-18 Spadina Rd
 Toronto ON M5R 2S7
 416.962.9463 or 1.800.361.9888
 416.962.1061 (Fax)
 rto-ero.org

RTO/ERO ~ Toronto District 16

President
Valerie Mah
 416.533.0445
 vmah@ican.net
 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

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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

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

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WORLD ACCESS

Agency for RTO/ERO Benefits while out-of province/country

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

See Page S5 for additional detail regarding World Access

RTO/ERO Toronto District 16 Standardized 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
 Late October ~ 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) ◆



www.rtotravel.ca * www.erovoyage.ca

RTO/ERO has determined that a 'full-service' travel company, with complete internet accomodation for a membership spread across the province was required. The Provincial Executive sought proposals on the matter and has established a relationship with **Merit Travel**. The following has been obtained from the Merit-operated RTO/ERO Travel/Voyage website. Details of special offers are published in Renaissance and on the website.

Call Merit Monday to Friday from 9:00am to 5:00pm (EST). The designated RTO/ERO travel experts will be pleased to assist you! You may also contact any of our branches for general information - local offices 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 - Mississauga
201 City Centre Drive, Suite 501
Mississauga, ON, L5B 2T4
tel: 905.890.8890
toll: 1.800.263.6300

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

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

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*). ♦

RTO/ERO Health Benefits Programs

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 annually examines the current usage of the plans; receives input from individuals, districts and Senate regarding plan modifications; then recommends to Fall Senate changes in coverage and premiums. The Fall Senate amends or approves coverage and requisite premiums for the new year. Benefits changes begin January 1, Premium changes become effective in February to avoid cost of notification of OTPP Pension Deduction changes. *If an individual member or district 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. Present your case to this committee at:*

*300-18 Spadina Road, Toronto, ON M5R 2S7 or,
healthcommittee@rto-ero.org.*

These health plans belong to RTO/ERO and are administered by Johnson Inc.

RTO/ERO Benefit Entitlement Review

The RTO/ERO Benefits Plans have a review process for those who believe that a decision regarding their coverage for a specific item may have been erroneously denied. It is designed to ensure fair and specific review to ensure equitable consideration for all. Therefore, please note the following:

Effective for all claims denied on or after April 2, 2007, RTO/ERO health plan participants who contact RTO/ERO about their denied claim:

- a) will be directed to a claims specialist from Johnson Inc. to discuss the rationale of the decision;*
- b) if the participant is not in agreement with the reason from Johnson Inc. and contacts RTO/ERO again, the participant will receive additional information from RTO/ERO;*
- c) this information will describe the review process and contain a form that the plan participant must complete and return to RTO/ERO in order for the claim to be reviewed. **The plan participant will be required to specifically indicate what criterion/ia would apply in order to reverse the decision and have the claim paid.*** ♦

Action link, include: Children's Services; Education; Energy; Environment; Health; Long Term/Home Care; Public/Private Partnerships; Mortgage Fraud; and, Seniors.

Pocket Planner ~ produced annually and mailed to all members in late Fall. The current format has been used for a number of years with minor modifications as suggested by members. Its design permits ease of use for purse or breast/suit pocket. ♦

RTO/ERO Toronto Districts

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

Currently under consideration is the opportunity for each district in Toronto to offer its Day Trips to other Toronto districts' members should space be available. We will keep you informed and let you know of any process that may be established.

Note that this will likely require some type of web-based service because of logistical needs for timely communication and booking. Ed. ♦

Change of Address, Status, 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.

There are over 40 RTO/ERO Districts in Ontario. If you move outside Toronto and minimally use the services of your local district, consider joining the district close to home. You will still have access to Toronto District and newsletter via the internet while developing new relationships. ♦

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 2008 ~ 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 2007/2008 ~ 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.

Fact Sheets ~ created for members' reference on topical issues. When requesting Fact Sheets, refer to their title or their number, e.g. "Vacation Checklist" or "H1". Fact Sheets can be downloaded 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. See list of Fact Sheets on Page S20.

Position Papers ~ created for political action use for local district members and Political Action Committees. These positions of RTO/ERO, available in PDF/HTML format from either RTO/ERO website, include: Political

World Access Canada

Co-ordinating Agency to access and claim RTO/ERO Health Benefits while out-of province/out-of-country

See your *Benefits Agreement* booklet 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 or www.rtoero.org or www.johnson.ca websites.

P.O. Box 277 1.800.249.6556 (North America)
Waterloo ON N2J 4A4 519.742.6683 (from elsewhere - 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.

NOTE: Your Benefits Description Package contains a separate removeable document describing how to access out-of-province/country benefits. Keep that pamphlet with your documents when you travel. ♦

OTHER RTO/ERO DISTRICTS/UNITS

Spread throughout this document is the list of RTO/ERO District/Units.

<i>Algoma 3</i>	<i>Elgin 41</i>
<i>Alliston, South Simcoe 17</i>	<i>EstariO (Prescott-Russell) 45</i>
<i>Atikokan 1</i>	<i>Etobicoke & York 22</i>
<i>Barrie, Central Simcoe 17</i>	<i>Frontenac 20</i>
<i>Brant 40</i>	<i>Grey 10</i>
<i>Bruce 10</i>	<i>Haldimand 13</i>
<i>Chatham-Kent 33</i>	<i>Haliburton 18</i>
<i>Cochrane 5a</i>	<i>Halton 15</i>
<i>Collingwood, West Simcoe 17</i>	<i>Hamilton-Wentworth 13</i>
<i>Dryden 35</i>	<i>Hastings & Prince Edward 19</i>
<i>Dufferin 10</i>	<i>Huron 9</i>
	<i>Cont'd P 7</i>

RTO/ERO 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. *Continued Next Page*

RTO/ERO Code of Ethics

The Code of Ethics expresses The Retired Teachers of Ontario's principles 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, Executive, 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

Twenty-five \$1 000 scholarships available

A system of Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in the *Renaissance* Winter Issue. The 2007 procedure is reprinted below and may be amended for 2008. We will inform you of any revisions to the process in the RTO/ERO Toronto Newsletter.

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.

Eligibility - Each candidate for the award must be:

- enrolled in a full time or part time program which will directly lead to a career in teaching in Canada (examples of eligible programs include concurrent BA/BEEd university programs and programs leading to BEEd qualification);
- a resident Canadian Citizen or a landed immigrant; and,
- a child, grandchildren, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step child of an RTO/ERO member.

Criteria:

- 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 Scholarship Committee on or before September 30, 2007. Successful applicants will be notified on or before October 31, 2007. ♦

- Assistance is not always monetary.
- 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. ♦

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. ♦

More RTO/ERO Districts/Units:

*Kawartha Lakes 18
Kenora 26
Lambton 38
Lanark 29
Leeds & Grenville 20
Lennox & Addington 20
London-Middlesex 8
Manitoulin/North Shore 4*

*Muskoka 46
Niagara 14
Norfolk 12
North Bay 43
North York 23
Northumberland 30
Orillia, North Simcoe 17
Ottawa-Carleton 27
Oxford 37 **Cont'd P 9***

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.

Continued Next Page

Toronto Districts Site: www.rtoerotorontodistricts.org

This site provides similar material to that of the provincial organization but also provides specific information regarding the four RTO/ERO Districts in Toronto:

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

Although no membership number is required to access this site, we are required by the provincial body to distribute ‘*member only*’ materials upon request.

- order and receive by email the *Year-End Tax Tips*, in PDF format;
- order and receive by email any of the *Fact Sheets* in PDF format;
- access the monthly *Provincial Updater* in HTML or PDF format;
- access current *RTO/ERO Toronto Newsletters* in HTML and PDF format;
- full *benefits plans details and comparisons* with other plans;
- view record of executive and general meetings (including photos);
- access the other RTO/ERO districts in Toronto.

Toronto District 16 Email Service:

Over 600 RTO/ERO Toronto District 16 members benefit from our email service whereby we inform recipients about updates to our website and emergent issues. Members choose to get that information if so interested. All email is scanned for viruses before sending. No attachments are ever sent. ***Addresses are confidential for District 16 purpose only*** (see our **Privacy Policy** on *Page S3*). Contact the webmaster at bmenagh@eol.ca.

Johnson Inc.: www.johnson.ca

To access your secure personal Benefits information on this site, you will need to complete a form. Once you receive your username and password, you have access to all details regarding your (and your partner’s) Benefits coverage both current and historical. Although, at times, access may be a bit problematic (after all, it is secure) you do have an excellent resource at your disposal. 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.

RTO/ERO Travel Opportunities ~ www.rtotravel.ca

Details of RTO/ERO’s travel service operated by Merit Travel is found on Page 12 of this document. ◆

RTO/ERO & Johnson Inc. Web-based Services

Provincial Sites ~

www.rto-ero.org/www.rtotravel.ca

Toronto District Site ~

www.rtoerotorontodistricts.org

Toronto Email Address ~

info@rtoerotorontodistricts.org

Johnson Inc. ~ www.johnson.ca

RTO/ERO, RTO/ERO Toronto District 16, RTO/ERO Toronto Districts (the latter hosted by and giving access to the four districts in Toronto) and Johnson Inc. (the RTO/ERO Benefit Plans Administrator) operate websites of value to potential and current members. We highlight here those items on each site that may be of particular interest.

Provincial Site: www.rto-ero.org

To enter this site, you will need your RTO/ERO Membership Number.

You will be able to:

- download PDF versions of *Year-End Tax Tips* and *Fact Sheets*, *Senate Reports*, *Position Papers*, monthly *Provincial Updaters*, and governance materials;
- review current *Provincial Updater* in HTML format;
- see what's going on in other districts via links to their websites; (consider joining an RTO/ERO district close to home while retaining access to Toronto District 16 through its website);
- participate in the *RTO/ERO Business/Volunteer web-page* 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. (Although not indicated as our Newsletter goes to print, RTO/ERO provides the service for information only and accepts no responsibility for content in this forum.);
- access RTO/ERO Benefits comparisons with competitor plans;
- access RTO/ERO Benefits descriptions (if you have misplaced yours);
- have direct access the RTO/ERO Benefits and Retirement Concerns Committee to make recommendation for plan improvement.

- ♦ The number of people in the community who could potentially benefit from the project.
- ♦ 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.

NOTE: Toronto Members must submit their proposal to the RTO/ERO Toronto District Executive using the appropriate Application Form by November 1, 2007. 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.

Also, note that the *list of 2007 STO Grant recipients* is available at our website should you wish to see the types of programs deemed eligible. Just follow the link on the left column. ♦

Still more RTO/ERO Districts/Units:

Parry Sound 6
Peel 39
Perth 9
Peterborough 36
Prescott-Russell 32
Rainy River 1
Red Lake 35
Region of Durham 28
Région du ciel bleu (North Bay) 44
Renfrew - North 21
Renfrew - South 21

Scarborough & East York 24
Stormont, Dundas & Glengarry 25
Sudbury 4a
Thunder Bay 2
Timiskaming 5
Toronto 16
Vancouver Mainland 42
Vancouver Island 47
Waterloo 11
Wellington 31
Windsor-Essex 7
York Region 34 ♦

President

Valerie Mah
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vmah@ican.net

Past President

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maryfedc@en.netscape.ca

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T/F: 905.881.7363/
ros_e_b@hotmail.com

Communications

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bmenagh@eol.ca

Goodwill

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

Health/Insurance

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

Mailing

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

Membership/Recruitment

Bob Neal
1211-757 Victoria Park Avenue
Toronto, ON M4C 5N8
T/F: 416.694.9683/
bneal@sympatico.ca

Pension/Retirement Concerns

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

Political Action

Pat Carson
F16-300 Mill Road
Toronto, 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

Carmelita Salazar
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Toronto, ON M4Y 1L2
T/F: 416.927.0416/
csalazar8@sympatico.ca

Travel

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

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Suggestion: if both you and your spouse/partner belong to RTO/ERO Toronto District 16, one of you may wish to consider changing your membership to that of another RTO/ERO District. This way you retain the benefits of Toronto District while broadening your access to those of another. A complete list of RTO/ERO Districts/Units is found throughout this document.

PLEASE KEEP THIS PAGE FOR REFERENCE

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