

In Memoriam



RTO/ERO Toronto 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 the service they rendered.

Sue Booker, Goodwill

Alice M. Alexander	Mary Ann Fedchak	Alice Matthews
Betty Bealey	Mary H. Flanagan	John A. McInnes
Doreen Bedard	John D. Gahagan	Lidia (Dee) Molinaro
Beryl Braden	Ruth E. Gilson	Heather M. Morgan
Muriel Amel Byers	Charles Griffin	Geraldine Neff
Earl Calverly	James Hannah	Janet Olsen
Patricia A. Coholan	Jim Hogarth	Donald S. Osborne
Betty Jane Damoff	Margaret E. Kidd	Nan Shaughnessy
Yvonne Delaney	Audrey M. Lamarche	Fred Yeomans
Rosanne Edmondson	John Mahaffy	Sabahat Yumen
Joan I. Evans		

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 and March 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 copy accepted but earlier submission is requested.

Editorial Committee: Ian Baird, Bill Menagh, Paul Rowney

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

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



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

C. Neume#1991

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SEPTEMBER, 2008

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www.rtoerotorontodistricts.org

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SUPPLEMENT
RTO/ERO Services

RTO/ERO Toronto Executive 2008 ~ 2009

President: Valerie Mah	Past President: John Bratton
First Vice-President: David Shanoff	Second Vice-President: Marjorie Blake
Treasurer: Robert Putnam	Secretary: Nanette Zettler
Archives: Rosalina E. Bustamante	Communications: Bill Menagh
Goodwill: Sue Booker	Health/Insurance: Bill Tajer
Mailing: Arlene Freeman	Membership/Recruitment: Bob Neal
Pension/Retirement: Shashi Makhija	Political Action: Pat Carson
Program: Kay Jeffery	Social/Recreation: Carmelita Salazar
	Travel: Ian Baird
Members-at-Large: Linda Grieve, Roy Harvey, Tom Lyons, Patricia McGregor, Mary El Milosh	



**Mary Ann Fedchak
1948 ~ 2008**

Mary Ann Fedchak passed away suddenly in late June after a very brief illness. RTO/ERO Toronto is proud to have been the beneficiary of Mary Ann's dedication to fellow retirees as encompassed in the phrase 'Service-to-Others'. Shortly after her retirement from the Toronto District School Board (legacy Toronto Board of Education), Mary Ann graciously volunteered to be Secretary of your District; a position she faithfully and professionally filled since 2002.

Mary Ann was also instrumental in the initial launching and continuation of our annual Fall Artisan & Craft Show. It is noted that Mary Ann's service to practicing teachers was also maintained in retirement as she became a valued member of the professional development committee of the Elementary Teachers of Toronto (ETT).

Dates To Remember ~ 2008/2009

- Angel Foundation Dinner ~ November 7
- Annual General Meeting ~ May 5
- Craft Show (2008) ~ November 18
- Chorister' December Concert ~ December 17
- Choristers' Spring Concert ~ May 27
- Executive Meetings ~ Oct 9, Nov 13, Jan 8
- Fall Luncheon ~ November 18
- Fall Senate ~ October 28, 29
- Newsletter Deadlines ~ Nov 1, Jan 1, Jan 1
- Newsletter Mailings ~ Nov 27, Jan 29, Mar 26
- New Member Breakfast ~ October 21
- Spring Luncheon ~ May 5
- STO Applications to District 16 Executive ~ November 1
- TEOF Auction ~ November 14
- TPSPA Reunion Lunch ~ May 1
- Travelogues ~ Oct. 22/Nov. 26

Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.

Third-party content is presented for information only and does not necessarily reflect endorsement by your editors or RTO/ERO Toronto.

Welcome to New Members



Welcome to new members who have joined us from April to August, 2008 (We're almost at 4 000). 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.*

Bob Neal, Membership

- | | | |
|---------------------|------------------------|--------------------|
| Gary Adamson | Anne J Cramer | Anthony Gifford |
| Linaire R Armstrong | Eileen Currie | Jennifer M Glossop |
| Fran Bazos | Linda Cutajar | Ann Gotfryd |
| Virginia C Bennett | Carlo D'Eclesis | Byron Grant |
| Amy Block | Dalia Day | Audrey M Griffin |
| Margaret E Broadley | Mary-Theresa De Biasio | Stanley Haliniak |
| Catherine Brown | Michael Dunn | Joan Hannah |
| Rochelle Brownstein | Therese Duval | Kathleen Harris |
| Mary Cairo | Josette Esteban | Eve Haydou |
| Judy Carter | Gary Fairfoul | Shaaron Herkenrath |
| Briony Cayley | Margaret Fehlberg | Russell Herman |
| Gregory Clarke | Judith Fraser | Lynda T Hurley |
| Douglas Collins | Amanda Frohman | Penney Hyatt |
| Dorothy Cook | Margaret Gardonio | Susan M Jay |
| Eleanor Cooper | | |

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Change of Address, Status, 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). A form is available at www.rtoerotorontodistricts.org.

Next Mailing ~ Thursday, November 27, 2008



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

Obtaining 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 - application form on our website), or downloaded PDF from our website. Join our email service and we'll let you know when it's posted.

THE NEIL WILSON TSSAA GOLF TOURNAMENT ~ 2008 RESULTS



Scramble competition:

All 4 members of the top 6 teams received prizes. Top team awarded the official tournament golf shirt, while the other teams chose their own prizes, mostly golf shirts and jackets etc.

First place @ 12 under: Brian Gaw, Dan Dominico, Pat Van Plew (now 3-time defending champions)

Second place tie @ 10 under: Marcelo Nigro, Owen Smith, Doug Beckett, Dan Russell and Tony Crack, Peter Gawinski, John Bonis, Jim Wilson

Fourth place tie @ 9 under: Bill Hammond, Murray Batt, Lorne Smith, Lou Poulos and George Stavropoulos, John Klym, John Stavropoulos Bill Papaconstatinou

Sixth place @ 8 under: Roman Pysanczyn, Ergus Leps, Jim Pysanczyan, Stu MacGregor

Closest to the Pin (hole #12): Stu Passmore

Special thank you awards by **George Shepherd** to:
John Webster and John Bonis



Check our Website for Photos of this Event

New Members continued from Page 23

Thomas Joyce	Sharon O'Donnell	Fredric Shepard
Ron Kasman	Earl Pascoe	Noreen F Shorser
M Eleanor Kerfoot	Paula Perlmutar Oretsky	Susan Sillery
Nancy P Langer	Marilyn Pickford	Jean Skopec
Harold Lass	Olga Pidnebesny	Jill Solnicki
Cynthia Lepper	Ronald T Postill	Micheline Staples
Karin Lundy	Janice Pugh	Mary Stepien
Elizabeth MacDonald	Larry Richard	Margaret Stringer
Caitlin Martin	Dominique Rousselle	George Szachrajuk
Maria L McCormick	Luc B Rousselle	Mary Szkambara
Glenn McFadden	Andrew Salamon	Audrey Temple
Doris P McIntyre	Irene Salo	Lilith A Thompson
Craigiedonn McQueen	Larry Sardinha	Linda M Tusek
Donald Morton	Janet Schlee	Christine Vasarhelyi
Judith Nicoloff	Thomas Seymour	Peter Verheyen
Vera Nyers	Sharyn Shell	Mary Jo Wiley Dwyer
		Patricia Williams

President's Column ~ Valerie Mah

Contact: 416.533.0445 / vmah@ican.net



A warm welcome to all our new retirees and those just joining our membership. If you haven't already discovered between medical appointments, travel, volunteering, caregiving and perhaps new found leisure, you soon wonder when you had time to work. We hope all our members had a safe and healthy summer. We have a very dedicated and hard working executive who meet monthly from September through June and we welcome **Roy Harvey, Tom Lyons and Patricia McGregor** to our midst, elected at our May 6 Annual General Meeting.

We were saddened by the unexpected passing of **Mary Ann Fedchak** on June 25 and our sincere condolences go to her family. Mary Ann was our secretary for the past six years and organized our Fall Craft Show. Many of the Executive attended the visitation and/or funeral to offer support to her family. She will be missed.

At our first Executive meeting for 2008/09, **Nan Zettler** was welcomed as a new member of the Executive and has assumed the role of Secretary. **Carmelita Salazar, Patricia McGregor and Kay Jeffery** have agreed to co-ordinate the Craft Show for this year.

Congratulations are in store for **Bob Putnam**, our treasurer, who has been appointed to RTO/ERO's

Provincial Audit Committee. This brings to three of our Executive who serve on provincial committees. **Pat Carson** serves on the Political Action Committee and **Bill Menagh** on Communications. We work closely with the province and in June, **Bill Tاجر**, our Health/Insurance rep, met with his provincial counterparts to acquire the latest information for our members. Bill also takes your concerns to these meetings. On September 23/24, **Dave Shanoff**, our first vice president, and I attended a provincial workshop for presidents entitled, 'Enhancing Effective Leadership'. We are striving for excellence to serve you better. We work closely with the three other Toronto Districts (North York, Scarborough/East York and Etobicoke/City of York.)

Dave Shanoff chairs the district meetings which represent almost 10,000 teachers of which 4,000 are from Toronto District 16. We also work with the other three districts to present Retirement Planning Workshops which many of you may have attended.

On Wednesday, September 10, your social convenors past and present met with **Carmelita Salazar, Bill Menagh, Kay Jeffery and Dave Shanoff** to reflect on our activities of past years and finalize our activities for 2008/09. Our social events are

Continued on Page 4

'Message' continued from Page 3
based on the leadership from within our District and we have some wonderful activities which are listed in our Newsletter.


If you are a new member since October, 2007, you will be receiving an invitation to our *New Member's Breakfast* which will be held at the Old Mill on Tuesday, October 21 (See Page 11). It is your chance to meet the executive and convenors and ask them as many questions or make as many suggestions as you wish. We have many talented members and each fall, conveniently planned before the holiday season, we hold a fall luncheon and Craft/Artisan Show. Here's your chance to display your hidden talents or find that special gift for a family member or friend. Save Tuesday, November 18 at the Old Mill (see Page 12).



To help us get in the mood for the festive season, *The Toronto Choristers*, a youthful group of 109 singers who once worked for the Toronto Board of Education, will put on a special performance for District 16 at St. Margaret's Church at Avenue Road and Eglinton on Monday, December 1. The conductor, **Bruce Snell**, is accompanied by **Marg Deeth**. Not all 109 go to this intimate gathering but you can be sure to see a

friend or two especially if you taught for the TBE or TDSB.

Every two years, **Arlene Freeman**, **Paul Rowney** and I organize a reunion of TPSPA members. On May 1, 2009 we will be holding our third such gathering. Watch your March Newsletter for particulars. Please pass the word to any former members that you know.

Save also Tuesday, May 5 for our 2009 Annual General Meeting when our guest speakers will be **Jim Leech**, the new President and CEO for our Ontario Teachers' Pension Plan and the **Honourable David Onley**, Lieutenant Governor of Ontario. Always stay tuned to our newsletter or website for current information. Bill Menagh, our webmaster, continually updates the website. You may wish to subscribe to our email service that notifies you when changes to the website are made.

Why not join us for a Travelogue, attend a matinee, sketch nudes in winter or take one of **Jack DeGroot's** famous Day Trips. If you have any suggestions or questions, please feel free to contact any one of the executive and/or me. I do get home to feed the dogs and pick up my messages. Warmest regards to all and looking forward to seeing many of you at our events. 

 **"Gis To Laugh!"** Canadians Vote! Now we can get more tax cuts in return for cuts in health care, food safety, arts and environmental protection; more people in crowded jails at \$50000/year/inmate; infrastructure renewal delays; women's rights backdated to the 1800's; further urban centre deterioration... 

Social continued from Page 4

convener for this group is **Anne Ludwigsen** at 416.324.0909 or email acludwigsen@rogers.com. We wish to express our sincere gratitude to Marjorie Berger for helping us out the last few years.



Super Tees Golf ~ This group is organized by **Rosalie Parente**. All levels of players are welcome, novices and experienced and they get together. After the game to socialize. For more details kindly call Rosalie at 905.856.6936.



Theatre Day-Trips ~ These very popular trips are organized by Jack de Groot. They are most enjoyable, entertaining, and climaxed with a sumptuous dinner at an elegant restaurant. So join us and make sure you phone early. Watch our Newsletter for up-coming events!



Walking Group ~ Enjoy the beauty of nature, breathe fresh air, visit the gardens and walk the malls with **Phyllis Walker** at 416.653.3521 or email: 11anoka@aol.com for more information.

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, walking/hiking in Toronto, dining club, investment club, photography, etc.



Our Fall Travelogue Series

Wednesday, November 26, 2008
Mongolia: Land of Genghis Khan

Our president, **Valerie Mah**, lived in a yurt in a Mongolian gher camp for ten days, discovered incredible blue skies, visited nomadic families, experienced incredible hospitality, went to Naadam Festivals and discovered there are more horses than people in Mongolia. At one stage, they weren't sure they would return when their Russian land cruiser got stuck in the middle of a river.

Come and join Valerie on her 2007 adventure in Mongolia at our November Travelogue.

Photo: used royalty free from www.fotosearch.com

NEW MEMBER BREAKFAST

ALL MEMBERS WELCOME ~ \$15

ONE MUST REGISTER FOR THE BREAKFAST
RETURN BY FRIDAY, OCTOBER 10, 2008

NAME: _____ Phone: _____
email: _____
Guest: _____ Used for RTO/ERO Toronto purposes only

I joined RTO/ERO Toronto from 2003 to 2007 but was not able to attend in my first year. No Charge _____ (Please initial)
(Members joining us AFTER October 1, 2007 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 ~ 2008
RETURN BY FRIDAY, NOVEMBER 7, 2008

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

Recreation/Social ~ Carmelita Salazar



Contact: 416.927.0416 / csalazar8@sympatico.ca

Welcome Back! I hope you had a restful summer holiday! We are here to offer you a variety of activities you might wish to join and meet many of your former colleagues.

A very special welcome for those of you who just retired and have recently joined us. The social arm of our district has something to offer each and everyone of you! We hope you will consider joining us for some of the activities. Consider helping us set up additional attractive events/activities. Just contact me with your proposal.

Presently, you can play Bridge, Golf, do Art & Sketch, Crafts, be part of the Book Club, or see a great show by joining one of our Movie Clubs, share your travel experiences through Travelogues, attend Lectures or presentations, or join us for leisurely walks around town.

October

Bridge	7, 21	Tues	1:00pm	John Lane/416.486.0697
Crafts	28	Tues	1:30pm	Bernice Iles/416.651.4378
Travelogue	22	Wed	1:30pm	Dick/Marilyn Holyer/416.929.8512

Canoe Tripping in the Northwest Territories ~ see Page 19

November

Bridge	4, 18	Tues	1:00pm	John Lane/416.486.0697
Crafts	25	Tues	1:30pm	Bernice Iles/416.651.4378
Travelogue	26	Wed	1:30pm	Dick/Marilyn Holyer/416.929.8512

Mongolia: Land of Genghis Khan ~ see Page 21

Activity Descriptions at St. Margaret's Church: (Avenue Road and Burnaby, one block north of Eglinton. There is a P parking lot one block west of Avenue Road just north of Eglinton Avenue on Castleknock Road).



Bridge ~ John Lane invites everyone including beginners. They play a friendly game. Currently with two to three tables, they would be happy to have a few more. Starting at 1:00pm, they play the 1st, 3rd and 5th Tuesdays of each month. Call John at 416.486.0697.



Crafts ~ Meet with Bernice Iles on the 4th Tuesday of each month for a wonderful social group interested in crafts. Keep your fingers nimble, your mind sharp, and enjoy meeting new friends. Call Bernice at 416.651.4378.

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Social continued from Page 5



Travelogue ~ Dick and Marilyn Holyer, both passionate travellers, present incredible opportunities for you to share the wonderful experiences of your fellow retirees complete with fantastic edible treats. If you have recently travelled and wish to share some of your pictures, slides or movie, please call Dick or Marilyn at 416.929.8512.

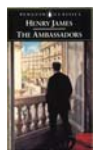
The following groups meet at various sites. Please call the conveners for the location.



Art/Sketch ~ This group meets on the 1st Thursday of the month from 10:30am to noon. Working in any medium, the main criteria is portability. **Anita Davies**, the convener, uses ink and/or water colour, pencil crayons, and would be happy to help anyone wanting some tips. Contact her at ajdaoust@sympatico.ca or 416.531.3408. Locations are determined month by month. Please call if you want to join.



Book Club ~ Meetings are held on the 1st Monday of each month from 1:00 to 3:00pm. Different authors are selected each month. For details call **Joan Johnston** at 416.691.5368 or **Elaine MacIntosh** at 416.463.2637.



September: *The Ambassadors*, Henry James



October: *The Gathering*, Anne Enright



November: *Water for Elephants*, Sara Gruen



December: *Half of a Yellow Sun*, Chimamanda Adichie



Friday Night Movie ~ This group attends the evening movie around 7:00pm at a central theatre on the 2nd Friday of the month and meet for coffee afterwards. Participants are notified by phone or email a day or two before. Please contact **Mary Smith** at 905.509.9511.



Monday Matinee Movie ~ This group meets on the 3rd Monday of the month in the afternoon at a central location usually on a subway line. A volunteer selects a movie and they go for coffee after. The

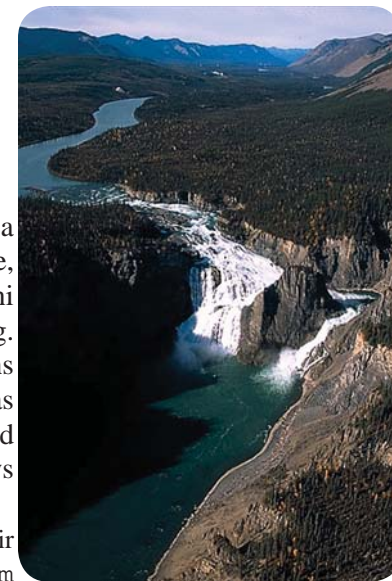
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Our Fall Travelogue Series

Wednesday, October 22
Canoe Tripping in the Northwest Territories

Join **Don Mason** as he takes you on a photographic journey down the Keele, the Mountain and the famous Nahanni rivers. Enjoy spectacular scenery (eg. waterfalls bigger than Niagara, canyons deeper than the Grand Canyon) as well as learning about the food, equipment and planning required to spend 14 to 23 days on the water - in comfort and style.

Photo used with permission: Wolverine Air 1988 Ltd / www.wolverineair.com



Toronto Choristers

Mark your calendars today. The Toronto Choristers are pleased to announce the dates of two upcoming concerts:

Christmas Concert: Wednesday, December 17, 2008

Annual May Concert: Wednesday, May 27, 2008

Stay tuned for more details in your next newsletter!

Bill Smyke

CLUB 48
The Superannuated Secondary Teachers of Ontario

We are an association of retired teachers and friends who meet socially for luncheons, stimulating talks, outings and fun. Recent events include: "First Light" and lunch with Jamie Kennedy at the Gardiner Museum; Toronto's First Post Office and Seigfried's Dining Room at George Brown College; Stone Crock Restaurant and play at Drayton Festival Theatre; exploring Yonge and College.

The club, founded in 1948 by a group of forward-looking Toronto educators, meets on the second Wednesday of the month from October to June. All retired teachers are most welcome to join along with other interested people as Associate Members. A nominal fee of \$20 assures you receive 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** / 905.426.1553, or **Christine Newhouse** / 416.924.5226.

TEOF 15th Annual

“Don’t Forget To Feed the Kids” Auction



Friday, November 14, 2008

5:30pm ~ Viewing 6:30pm Dinner

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

\$70.00 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 / 416.291.0908, or **Ross Richardson** / 416.397.3911

(For each item donated, please provide an estimated price for consideration. TEOF evaluates all accepted donations and issues income tax receipts.)

Registration Forms 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 @ \$70.00 = \$_____ 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

Ontario Teachers' Pension Plan News ~ OTPP



We highly recommend your use of the Ontario Teachers' Pension Plan Website for on-going developments regarding pension issues for both contributors and beneficiaries. The following is available at their website www.otpp.com. Additional contact information is available in this month's Supplement.

Working After Retirement

There are limits on the number of days you can work after retirement without affecting your pension. Here's what you need to know about the rules.

What is working in education?

For pension plan purposes, you work in education if you:

- work in any capacity for a school board in Ontario;
- work in a designated capacity for a designated organization, such as a teachers' federation, which participates in the plan under a special agreement; or
- work as a teacher or in some administrative positions – under an authorized exchange program; – for one or more of approximately 40 designated private schools in Ontario; – for an Ontario government ministry; or – for the Metropolitan Toronto and Region Conservation Authority.

If you aren't sure whether your employer participates in the Teachers' plan, ask your employer or consult the lists of designated employers available on their website.

If you don't know whether your position is covered by the re-employment rules, contact us.

Designated employer rules change September 1, 2008

Effective Sept 1, 2008, working after retirement limits will apply to any retired member of the Teachers' pension plan who works in any position for a designated private school or a designated organization. You will be bound by the re-employment rules if you:

- work in any position for a school board, designated private school or designated organization, such as a teachers' federation, which participates in the plan under a special agreement; or
- work as a teacher or in some administrative positions
- under an authorized exchange program;
- for an Ontario government ministry; or
- for the Metropolitan Toronto and Region Conservation Authority.

Rules apply to self-employed and third-party contracts

A pensioner who works in education under a third-party or personal

Continued on Page 8 ☞

OTPP News continued from Page 7
services contract is subject to the re-employment limits. If you are self-employed or work through a third-party agency as a teacher, tutor, vice-principal, principal or in other supervisory office positions, the rules apply to you.

Note: In our May Newsletter, we mentioned this latter item as a cause for concern. We are happy that board administrators comply readily with this rule. *Ed.*

Before reading the following, you are reminded that you continue to receive the pension as defined on the day you retired. The following applies only to current contributors. Editors

When will the next OTPP funding valuation be filed?

The next funding valuation must be filed with the pension regulator by Sept. 30, 2008.

In preparation for the valuation, an independent panel reviewed the assumptions on which the valuation is based.

Members were also surveyed in the spring of 2007 to determine their preferences for possible changes in contribution rates and benefit levels if required to keep the plan financially healthy well into the future.

Contribution levels

- Members would be willing to pay an average maximum of 12.3% of their base earnings to preserve their current pension package. This is 1.3% higher than the average

amount members will contribute when scheduled rate increases are fully implemented in 2009.

- New members, mid-career members and older members share similar contribution rate tolerances, ranging from an average maximum of 11.9% to 12.8%.

Benefits

- Members were asked whether they would favour the following benefit changes if required to ensure the continued financial health of the pension plan after contribution rates reached their maximum acceptable level. The results show:
 - 51% would support making cost-of-living increases on future pension service conditional on the financial well-being of the pension plan
 - 41% would support increasing the 85 factor to a 90 factor
 - 32% would support decreasing monthly pensions for future service by 10%
- When asked to select which of the three potential benefit provisions they would most prefer to change, conditional cost-of-living increases was the clear favorite. When asked to name which one of the three potential benefit changes they would least prefer, the 85 factor was named.
- Support for changes in cost-of-living increases is highest among newer members (59%) and decreases as members approach retirement to as low as 37%.

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**EARLY
CHRISTMAS
SHOPPING**

**JOIN US AT THE OLD MILL ON
TUESDAY, NOVEMBER 18, 10:00**

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

Winty Barnes: 'The Bizarre Bazaar', household items you can use, Christmas Mice, edible treats;

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

Marjorie Blake: Christmas treats/accessories (cakes, plum pudding, marzipan, fruit cake, rum balls), hostess gifts, runners, fridge towels, gift items;

Dorothy Gemakas: photo greeting cards, tags and beaded jewelry;

David Mills: a sampling of published books and recordings by David Mills, professional author, concert singer, composer;

Sophia Phillips: beaded jewellery;

Terese Truchan: crocheted scarves, hats, photo-cards, earrings;

There is room for more participants - use the entry form on Page 14



**Presents the 4th Annual
Evening to Feed
the Soul Dinner Event**

Serving Students ~ Nourishing the Future

Your support helps The Angel Foundation for Learning nourish over 10,000 students every day.

Friday, November 7, 2008

Da Vinci Banquet Hall

5732 Highway 7, Unit 33, Woodbridge, Ontario

\$80.00 per person ~ \$900 Corporate Table (table of 10)

A tax receipt of \$30.00 per person will be provided

6:00pm ~ Antipasto Bar / Cocktail Reception featuring the Angel Martini


7:00pm ~ Full Course Dinner & Open Bar

Live Music ~ Dancing ~ Silent Auction ~ Art Auction

For tickets or further information, please contact **Sonia Gallo** at sonia.gallo@tcdsb.org or download Order Form from our website.

Health continued from Page 15


The surplus deposited to Health Premium Stabilization Reserve, after Retention Costs (expenses) and required transfer to Incurred But Not Reported Reserve (IBNR) were removed, was \$6.1M. The approximate Paid Loss Ratio for all plans combined after expenses and IBNR adjustments was 92.2%.

NOTE: It is always advisable to take your RTO/ERO Health Travel Booklet with you when outside the province/country. If travelling off the continent, it may be advisable to also contact Mondial Assistance (formerly World Access) for the easiest way to get in touch with them should a medical emergency arise. See this month's supplement (S19) if you have misplaced your copy. 

RTO/ERO Developments



The RTO/ERO Toronto District Executive, as provided for in the constitution, has appointed **Nanette Zettler** to the position of Secretary.

Your executive will be studying the business of Fall Senate in order to be prepared for necessary debate. 

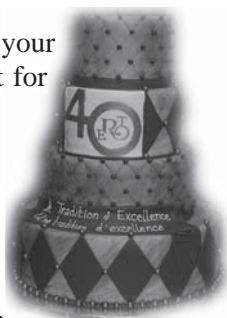
RTO/ERO Celebrates its 40th Anniversary



Would you believe that the photo to your right is the hat worn by the president for the occasion?

No? That's good, 'cause it's the Anniversary Cake.

\$4,000 Grants Available
See Supplement Page S17
DEADLINE: November 1



Spring Senate amended the RTO/ERO Membership By-Laws to more easily attract other educational workers while retaining control of the organization through the members receiving an Ontario Teachers' Pension.


The Provincial Office has made great strides in attempting to let the general membership know the business of Senate before the event. However, the nature of preparations permits only the posting of that business to their website a few weeks in advance. We will try to inform our email recipients of that posting should they wish to obtain the data themselves. We will have a report for you in our November Newsletter.

Photo by **Hal McCullough**, RTO/ERO District 24 

- Members who are already eligible for an unreduced pension are 74% in favor of switching to a 90 factor, while support among other groups is as low as 34%.
- Only 24% of members eligible for an unreduced pension support reducing monthly pensions for future service by 10%, while 33% of teachers more than five years away from retirement support the

change.

Next steps


- The Ontario Teachers' Federation (OTF) and the Ontario government, which jointly sponsor the pension plan, will consider the survey results, along with actuarial advice and financial findings, when deciding how to handle possible future funding shortfalls. 

CLOSE the GAP What is the funding gap?

The gap is the difference between the funding the provincial government provides to support a secondary student and an elementary student. This shortfall works out to over \$700 per elementary student for the 2007-08 school year.


There has been a funding gap between elementary and secondary education for many years. To its credit, over the past four years the present government has narrowed that gap by some 46%.

© 2008 - The Elementary Teachers' Federation of Ontario / www.etfo.ca

We support our elementary teachers as they renew their campaign for equalized, per-pupil funding. See their website for more detail. Ed. 

RTO/ERO Toronto District 16 Archives

A picture is worth a thousand words and we are trying to gather photos taken at some of the meetings and other social gatherings of RTO/ERO District 16 from 1973 to 2000. We hope you will share them with our archivist. It is also very, very helpful if you can identify people in the pictures and provide a date and the event.

If you have any such photos, please call the number below so that we can make arrangements for processing e.g. scanned to a CD, sent electronically, We would just need them long enough to process them and then return the original to you. Thank you. **Rosalina Bustamante** ~ 905.881.7363 

Editor's Note: Chuck is a certified income tax specialist, licenced mutual fund advisor and a retirement specialist. He was an auditor in chartered accountancy before becoming a teacher. He would be pleased to assist if you have questions about finances, taxes or managing retirement. There is no charge for this service. Chuck may be reached at charles.carr@sympatico.ca or at 416.491.2921.

Minding Your Money ~ Chuck Carr




Welcome to all new and continuing RTO/ERO members. *Minding Your Money* is a “service to others” providing timely advice on investing, taxation and retirement management.

Unlocking a Pension: *Please understand from the outset that I do not recommend “unlocking” your Teachers/OMERS pension plan.* I just want to make you aware of a recent change in the federal, Conservative government’s rules regarding pensions. Recently, the government increased the flexibility in pension rules to allow pensioners to “unlock” at least part of a pension under three sets of criteria – A) Small Balance Limit, B) Financial Hardship and C) a One-Time Unlocking.

Small Balance Limit: Individuals who are at least 55 years of age with a total, federal, locked in, RRSP, Life Income Fund (LIF), Restricted Life Income Funds (RLIF) or Restricted Locked In Savings Plan (RLSP) worth less than the “small balance limit” will be able to wind up their accounts and take cash (with consequent taxes applied). The small balance limit is equal to 50% of yearly maximum pensionable earnings (YMPE) which is \$22,450 for 2008 and will be indexed annually to the average industrial wage. The process requires the guidance of a financial advisor (Look for a CFA designation) because much convoluted paperwork

is involved. **Financial Hardship:** Any LIF holder regardless of age (You had to be 55 to open a LIF in the first place.) will also be able to unlock the small balance limit. Pensioners must be able to demonstrate financial hardship, (i.e. medical or disability related expenses, attested by a Canadian physician) or low income. Financial hardship is defined as spending more than 20% of one’s income in a calendar year on medical treatment or disability-related expenses. Low income is defined as less than the “low income limit” or 75% of the yearly maximum pensionable earnings (YMPE). As above, seek the advice of a financial advisor because there is much detailed, convoluted paperwork to be completed.

One-Time Unlocking: Pensioners, who are at least 55 years of age, may unlock up to 50% of their LIF and take cash (with taxes applied) or transfer funds to an RRSP or RRIF, which has no withdrawal limits. (One pays taxes on RRSP and RRIF withdrawals.) The first step is to transfer funds into the new, restricted life income fund (RLIF) and then, 60 days later, transfer the funds into a RRSP or RRIF. As above, I recommend professional guidance. Financial institutions have until November 8, 2008 to amend their plan documents before they may make these changes available to you. (See Editors’ note on Page 9) 

RTO/ERO Toronto Health ~ Bill Tاجر



2007 Group Health Insurance Plans Experience

Our Group Health Insurance Plans continued to grow in 2007.

Participation Percent Increase January 1 to December 31

	Jan 1	Dec 31	% +
Semi-Private (SPH)	28 705	30 070	4.9%
Extended Health (EHC)	38 964	41 215	5.8%
Dental (DEN)	24 235	25 587	6.0%

As of December 31, 2007 of RTO/ERO’s nearly 60 000 members there were 43 147 who participated in one or more of the RTO/ERO Group Health Insurance Plans. The following is presented for your information.

RTO/ERO Health Plans Participation by Benefit at December 2007

Plan Choice	#	%
All Three Plans	19 286	44.7
SPH & EHC	10 043	23.3
EHC only	6 679	15.5
EHC & DEN	5 402	12.5
DEN only	887	2.1
SPH only	685	1.6
SPH & DEN	165	0.3
Total Members Participating	43 147	100

From OTTP and RTO/ERO data we know that at December 31, 2007:

- there were 108 013 OTTP pensioners
 - of these 60 094 had no deduction for medical coverage;
- RTO/ERO had 59 930 members;
 - there were 43 147 RTO/ERO Group Health Plan participants;
- 90% of OTTP deductions for medical coverage are for participants in the RTO/ERO Group Health Insurance Plans;
- 72.0% of RTO/ERO members are Group Health Plan Participants, up from 71% in 2006 and 69.5% in 2005;
- according to the OTTP there are 9 040 pensioner couples;
- some RTO/ERO members under age 65 have health insurance coverage through their former school boards or spousal plans.

Continued on Page 16 

RTO/ERO TORONTO ANNUAL CRAFT/ARTISANS' SHOW

Carmelita Salazar, Patricia McGregor and Kay Jeffery are organizing our Craft/Artisans' Show this year. You can still register in this activity by completing the form below and forwarding it as indicated. A copy of this form is on our website.

This event, at The Old Mill, will take place on **Tuesday, November 18, 2008** from about 10:00am to 2:00pm. Set-up details will be sent separately to registrants. There is room for 30 participants with space 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).** See registration form on Page 20 of this newsletter.

Photos of previous Craft Shows are available on our website - www.rtoerotorontodistricts.org. The latest list of participants can be found on Page 17.

* * * * *

Name: _____ Phone: _____

Address: _____

Email: _____
(used for RTO/ERO purposes only)

Product Description: _____

Send to: **Carmelita Salazar**
40 Irwin Avenue, Toronto, ON M4Y 1L2
Phone: 416.927.0416
Email: csalazar8@sympatico.ca

See Page 17 for current list of Registered Craft/Artisan's Show Participants

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

NEW MEMBER BREAKFAST

Tuesday, October 21, 2008

An opportunity for new and current members to meet!

RTO/ERO Toronto welcomes its new members who have joined us from September 1, 2007 to August 31, 2008 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, 2007 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 2003 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 20 with appropriate payment by October 10, 2008 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 5.

DETAILS: (Registration Form ~ Page 20)

Location ~ The Old Mill, Brûlé Room

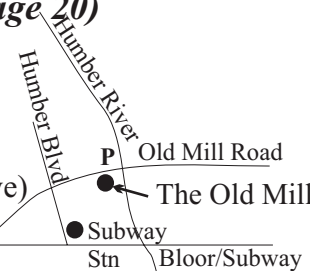
Date ~ Tuesday, October 21, 2008

Meet & Greet/Coffee ~ 9:30am

Breakfast Buffet ~ 10:00am

Cost ~ \$15 (*gratis* for those described above)
~ Other & Non-Members ~ \$15

Register by Friday, October 10, 2008



RTO/ERO Toronto is pleased to present its:

ANNUAL FALL LUNCHEON

Tuesday, November 18, 2008
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*

Music provided by Ken Edge during the craft show & lunch

**YOU MUST REGISTER - \$25.00 per person
REGISTRATION FORM ON PAGE 20**

~ 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

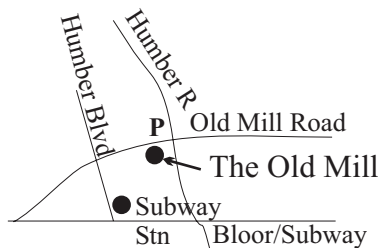
HOT ENTREES

Butternut Squash Tortellini with Sage Cream
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



Reunion of Teacher and Students

What a wonderful, delightful, now retired at ages 55 or 56. Some fun time a Reunion can be! of them were so inspired back then



Reminiscences by the dozens and laughs galore!

Who would have dreamed that students taught in Grade 2, 3 and 4 over two years at the Old Perth Avenue School in west Toronto would be taught again at Osler Senior School during the 1960s and still be in touch with their former teacher in 2008.

On July 19, 2008, a Reunion organized mostly by one of those students who now lives in British Columbia was held in my home and garden. It was a great success with both former students and other teachers and even the former secretary at Osler there.

Many of the former students are

that they, too, became teachers. Many held fascinating jobs and are truly enjoying their retirements. I am overwhelmed to be still contacted by these former students who have become friends. Most of them call me Miss Knudsen and not June, and that touches me deeply.

How many former students do you still have keeping in touch? If the students are now in their 50s, what age does that make the former teachers!

June Knudsen

RTO/ERO Toronto Member


Photo: Grade two,
Perth Avenue School, 1960/61

Provided by author 


How about an interesting event in your life? See our item on Page 24. Ed

RTO/ERO Toronto Distrcts

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 established to contact a common source of new members: **Toronto Catholic District School Board, Toronto District School Board, Conseil scolaire de district catholique Centre-Sud, Conseil Scolaire de District du Centre-Sud-Ouest.** 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. A number of **Designated Private Schools** also are in our 'catchment area'. 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.

On occasion, a district may have space available on one of their excursions. If so we try to let our email participants know of the opportunity. Ed. 


Editorial


- Some issues we have with our organization:
- large districts have the same vote at Senate as the smallest (2000-4000 Members vs. <500);
 - fees are raised while district/provincial resources sit in bank accounts for the proverbial 'rainy day';
 - executive-appointed committee chairs vote at Senate thus potentially biasing executive-sponsored motions;
 - administration charges against the Benefits Plans should be based on need, not an 'industry standard';
 - fee changes are debated with only a few weeks' notice, with no input from membership and voted on by Districts that benefit from any increase. 

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 call Dianne to *change your District*.

There are over 40 RTO/ERO Districts in Ontario. See list on Page S22. If you move outside Toronto and minimally use the services of your local district, consider joining the district close to home. You still can access Toronto District via the internet while developing new relationships. 



THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO
DISTRICT 16 former CITY OF TORONTO
NEWSLETTER
C. Neume#1991

Volume 31, Issue 1 SEPTEMBER, 2008
SUPPLEMENT

RTO/ERO SERVICES FOR MEMBERS, 2008/2009

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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)
Email: Member_Inquiry@OTPP.com
Website: www.otpp.com

JOHNSON INC.

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

Service:

416.920.7248 (local)
1.877.406.9007 (toll free)
416.920.0939 (fax)
www.johnson.ca

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

MONDIAL ASSISTANCE

(formerly World Access)

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

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

See Page S19 for additional detail regarding Mondial Assistance



RTO/ERO Toronto District 16 Standard 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)

RTO/ERO Districts/Units

RTO/ERO Members may join the District/Unit of their choice as listed below. We suggest that multiple retirees in a family join separate districts to maximize benefits for their fees. *Remember, if you do change districts, you still have access to RTO/ERO Toronto District 16 through our website, email service and Newsletter Subscription.*

District Name	#	District	#
Algoma	3	Niagara	14
Alliston, South Simcoe	17	Norfolk	12
Atikokan	1	North Bay	43
Barrie, Central Simcoe	17	North York	23
Brant	40	Northumberland	30
Bruce	10	Orillia, North Simcoe	17
Chatham-Kent	33	Ottawa-Carleton	27
Cochrane	5a	Oxford	37
Collingwood, West Simcoe	17	Parry Sound	6
Dryden	35	Peel	39
Dufferin	10	Perth	9
Elgin	41	Peterborough	36
EstaRiO (Prescott-Russell)	45	Prescott-Russell	32
<i>a French-Language District</i>		Rainy River	1
Etobicoke & City of York	22	Red Lake	35
Frontenac	20	Region of Durham	28
Grey	10	Région du ciel bleu (North Bay)	44
Haldimand	13	<i>a French-Language District</i>	
Haliburton	18	Renfrew - North	21
Halton	15	Renfrew - South	21
Hamilton-Wentworth	13	Scarborough & East York	24
Hastings & Prince Edward	19	Stormont, Dundas & Glengarry	25
Huron	9	Sudbury	4
Kawartha Lakes	18	Thunder Bay	2
Kenora	26	Timiskaming	5
Lambton	38	Toronto	16
Lanark	29	Vancouver Mainland	42
Leeds & Grenville	20	Vancouver Island	47
Lennox & Addington	20	Waterloo	11
London-Middlesex	8	Wellington	31
Manitoulin/North Shore	4	Windsor-Essex	7
Muskoka	46	York Region	34

RTO/ERO Provincial Committees

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. District executive structure parallels that of the provincial committees. Below are the terms of reference of those committees that most affect individual members.

Here for you now...

Here for your future

Communications Committee

- recommends the type of communications, including website; advertising and editorial policy; and practices related to publishing letters to the editor;
- assists districts in local communications (newsletters, websites).

Health Services and Insurance Committee

- recommends changes in benefits and premiums (see Page S5).
- oversees the operation, administration, interpretation and application of the RTO/ERO Health Insurance Benefits Program;
- appoints insurance carriers, underwriters, administrators, claims payer, consultants, and other professional help;
- oversees the Benefit Entitlement Review process (see Page S5).

Member Services Committee oversees or assists:

- Emergency Assistance (see Page S6);
- District Goodwill Programs
- Travel Programs (operated by Merit Travel, see Page S14);
- Facts Sheets (see Page S21) and Tax Guide (published annually);
- Membership Recruitment (includes retirement planning workshops).

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;

Continued on Page S4 


RTO/ERO Provincial Committees continued from Page S3

- 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;
- supports District political actions.

Project - Service to Others (STO) Committee:

- recommends criteria used and the types of Service-to-Others (STO) projects to be approved for grants (see Page S8);
- determines which STO Grants and their amounts to be approved;
- reviews/recommends Scholarship Applications (see Page S17);
- recommends to Senate any changes to matters related to STO Grants and Scholarships. 


RTO/ERO Toronto Newsletter Editorial Policy

Your District 16 Newsletter Editorial Committee is guided by:

Policy Statement: a) Content, including complete source data, is submitted by the writer; b) Our general editorial policy is to be informative to members regarding the governance of RTO/ERO and; informative to retired persons regarding life issues; c) Although published by the district, operations are maintained at 'arm's length'.

Content Criteria (see also the back page of this publication): In addition to our regular columns we may include Community Service requests for volunteers and activities that must be community or education oriented and non-profit for the organization or individual. Space limitations may necessitate the editing of submitted material.

Advertising: The position of RTO/ERO Toronto District 16 on advertising shall be that of RTO/ERO and subject to space availability:

The content of all advertising is subject to the approval of RTO/ERO. We accept no material that may be considered advertising from political parties, religious groups, financial planners/advisers, investment firms and the like. 

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
- A9 Income Splitting

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



Calling Canada from Abroad

If you are outside North America, or in a country *that does not participate in Universal International Toll Free*, dialing Canada procedures can differ depending on the country.

Canada's country code is 011. In countries where you can dial direct using the Canada code, dial 011.1.915.742.6683 to reach Mondial Assistance. Other countries may require dialing other numbers (i.e. 090 or 000).

Procedures also depend on the location from which you dial. Many resorts do not allow dial-direct or use of international calling cards from your room and their per-minute charge can be expensive.

Pay phones may also be restricted in tourist areas.

If travelling in a country not listed in RTO/ERO's booklet, you can contact Mondial Assistance to determine the best way to reach home. Your travel agent should also be able to assist.

Canada Direct



If your home telephone provider (Bell, MTS, Aliant, Sasktel, or Telus) participates in the **CanadaDirect** plan, you can use a separate toll-free number to reach an operator and be connected to your party in Canada. This automated international access service (routed by Teleglobe Inc.) allows you to call home without going through a local operator. With Canada Direct you

can:


- Obtain access numbers to call Canada;
- Rapidly reach an English or French-speaking Canadian operator;
- Charge calls to your Calling Card or make Collect Calls;
- Pay Canadian international long distance rates instead of the rate of the country you are calling from;
- Avoid potential language problems;
- Be billed in Canadian dollars.

Access numbers are updated regularly. Call 1.800.561.8868; check your telephone book; or, www.infocanadadirect.com

Remember:

- there are time differences;
- it may take 45 seconds for an overseas phone to ring;
- overseas rings and busy signals often differ from those in Canada.

Cellphone Usage

Using your cellphone outside of North America (or even Canada) depends on several factors: the phone technology; the cellular provider; whether the region you're in has cellular service; and, the type of contract you have. A cell phone that does not use a particular technology is unusable in Europe no matter which cellular plan you may have. Roaming rates can be several dollars per minute, plus the cost of cellular long distance. A *good idea is to contact your cellular provider prior to travel.* 

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 may amend and does approve 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 the plans for 2009, 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 the committee at:

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

Alternatively, one may make a request through our District Health Representative, Bill Tajer or the RTO/ERO Toronto District 16 Executive.

These health plans belong to RTO/ERO, are administered by Johnson Inc. and underwritten by Manulife Financial. 

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.***

RTO/ERO Emergency Assistance Program

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

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 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. 

Mondial Assistance Canada

(Formerly World Access)



Co-ordinating Agency to access and claim

RTO/ERO Health Benefits

while out-of province/out-of-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)

* *Calling Long-Distance from overseas may sometimes be problematic. To minimize potential difficulties, see our item on Page S20.*

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.

While travelling, plan members can call toll-free:

in Canada or United States	~ 1.800.249.6556
from Mexico	~ 00.1.800.514.3702
from the Dominican Republic	~ 1.888.751.4403
from other countries participating in <i>Universal International Toll-Free</i>	~ 800.9221.9221
from anywhere else	~ 519.742.6683*

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. (This list may change from time-to-time.)

NOTE 1: 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.

Afraid to lose your original copy? Obtain a PDF version from our website and print applicable pages for each member of your party.

NOTE 2: You are not insured should you travel to countries for which the Government of Canada has issued a Travel Advisory. Check the website: www.voyage.gc.ca/dest/ctry/reportpage-en.asp.

NOTE 3: *Although the name has been changed, Mondial Assistance contact information (address, telephone, fax) remains unchanged.*

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.**

Conditions of Executive/Committee Membership

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.'*



- 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 ext. 226 or 1.800.361.9888 ext. 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 1: 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.

Note 2: Occasionally, once we are contacted by former colleagues or school staff wishing to get in touch with one of our members. We assist as follows:

- a) we take the contact information of the individual making the request;
- b) we contact the member sought and, *if they agree*, we forward the contact information of the requestor;
- c) the member then chooses to follow-up the contact as seen fit.



We do not divulge your personal data.

Project STO (Service To Others) Grants ~ 2009

What is Project - Service to Others?

Project - Service to Others is a Provincial RTO/ERO program that provides grants to Districts for initiatives that 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 education, and are willing to do something to help those who need assistance. These assistance projects could be in any form that supports the goals of Project - Service to Others as outlined below.

What are the Goals of Project – Service to Others?

- Provide financial assistance to education/other community projects.
- Facilitate member participation in education/other community projects.
- Promote District/Unit participation in local, provincial and overseas educational/other community projects.
- Raise the profile of retired teachers and of RTO/ERO.
- Show publicly that retired teachers continue to serve in retirement.
- Demonstrate to potential RTO/ERO members that RTO/ERO is a dynamic organization to which they should consider belonging when they retire from active teaching.

How Does It Work?

- Through their Districts, individuals or groups apply to the Provincial Project - Service to Others Committee for funding. Such applications shall be limited to a maximum of 5 double-sided pages, in addition to the application itself.
- A project will only be funded once. Projects that are extended or are ongoing must find other sources of funding to continue.
- A District that has received funding must submit an interim report by January 31 of the next year to be eligible to apply for the funding of future projects *and a final report at the conclusion of the project.*
- A District may submit no more than one proposal for submission to the Provincial Committee in any year.
- The maximum grant for a project is \$4000. A project may be supplemented by contributions from other sources.
- In addition to the written report, a display at an RTO/ERO Senate may be arranged to allow other RTO/ERO members to view complete projects.

What Kinds of Projects might Be Considered?

- Local Heritage and culture projects



RTO/ERO Scholarships

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. A 20XX procedure is reprinted below and may be amended for 2009 by Senate decision. 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.

**Twenty-five \$1,000
scholarships available**

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, and 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, 20XX. Successful applicants will be notified on or before October 31, 20XX.

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

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


Tax Tips for RTO/ERO Members ~ produced *annually* to assist those preparing their own Income Tax submissions. It appears in December or January and is available by contacting **Liz Timms** at the RTO/ERO Office (416.962.9463) or, upon request, from our website in PDF format. 

RTO/ERO Membership

Did you know that RTO/ERO encourages membership from a number of related professionals? If you know of any seeking reasonable Benefits, tell them about us!

Most of our members are retired teachers receiving a pension from OTTP. The following are also potential members:

- retired teachers who opted for a deferred pension from the OTTP;
- retired teachers who opted for the commuted value of his/her contributions to the OTTP;
- surviving spouses of Full/Associate members not eligible to receive a teacher's pension;
- retired educators receiving a pension from the Ontario Public Service or the equivalent from a Canadian jurisdiction outside Ontario;
- retired educators receiving a pension from a University or College in Canada;
- individuals not retired and eligible to be a full or associate member upon retirement*;
- retired teachers receiving a pension from a teachers' pension fund outside Ontario
- non-educator divorced spouses of Full or Associate members;
- retired non-educator employees of an Ontario School Board or an educational organization.

* The Ontario Government now permits teaching beyond age 65. Since they may need medical coverage they will be permitted to join RTO/ERO pending Fall Senate 2009 decision. 

- Support for initiatives from First Nations' communities
- School day care for the children of single teenage mothers
- Special arts and education programs for children
- Support for the disadvantaged
- Visitation/support programs for shut-ins
- Support for group homes
- Support for initiatives in developing countries
- Crisis centres
- Medical and social programs for the needy
- ESL, literacy and numeracy programs
- School dropout programs

The above are examples only and do not preclude other types of projects.

What is The Application Process?

- Members submit their proposed project to their District Executive using the appropriate Application Form. The Application requires approval and support of the District Executive.
- At a meeting of the District Executive, the Executive will select one project for recommendation. In lieu of the District President and Treasurer signing the District Declaration, the District President or the District Treasurer will email gknox@rto-ero.org at Provincial Office and confirm the District's project choice. The completed application document must be received at the Provincial Office by the close of business (4:30 p.m., Eastern Standard Time) on March 1 to be considered by the Project - Service to Others Committee at its meeting in early Spring.
- After verifying that the report of the last approved project has been submitted to Provincial Office by your District, your completed application must be forwarded to Provincial Office in one of the following ways:
 1. Email: gknox@rto-ero.org
 2. Regular mail
 3. Hand delivered
 4. Fax: 416.962.1061
- The deadline date is the close of business (4:30pm, EST) on March 1.
- The completed application document must be received at the Provincial Office by the deadline date in order to be considered by the Project - Service to Others Committee at its meeting in early Spring.
- **Applications received after the deadline date will not be considered.**
- **The decision of the Project - STO Committee is final and not subject to appeal.**

RTO/ERO Toronto District 16 Process: Applications are available from our websites or 416.962.9463 and must be submitted to the RTO/ERO Toronto District 16 Executive by November 1, '08 for their consideration and submission by the required March 1, '09 deadline.

RTO/ERO & Johnson Inc. Web-based Services

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

Toronto Districts Site ~ www.rtoerotorontodistricts.org

Toronto Email Address ~ info@rtoerotorontodistricts.org

Johnson Inc. Site ~ www.johnson.ca

Provincial Site: www.rto-ero.org

To register for the first time, follow these instructions:

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

1. Go to www.rto-ero.org and click on “Members only site”.
2. When new window opens, click on “Register First”.
3. In the box that comes up, put in your RTO/ERO membership number, exactly as it appears, including hyphens (123-456-789), as your username, and always use this number as your username when you log on in the future.
4. Choose your own password.
(Your browser can remember both Username and Password for future log-ons.)
5. You should now be registered; follow the instructions for logging on.
6. Each subsequent time, you do not need to click on “Register First” but simply “Log on”.

You will be able to:

- download PDF versions of *Year-End Tax Tips* and *Fact Sheets*, *Senate Reports*, *Position Papers*, monthly *Liaison/Provincial Updaters*, and governance materials;
- review current *Liaison/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);



RTO/ERO Publications

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 Members Only section of 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 S21.

Group Benefits Program 20xx ~ 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 20xx/20xy ~ 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.

Health Insurance Plans Booklet ~ a complete, detailed summary of all RTO/ERO Insurance Benefits. This document is published every three years and sent directly to all benefits participants ~ remember to retain your copy in a safe place. Should you misplace your copy, details are available through our website www.rtoerotoroneodistricts.org (Benefits Link).

Liaison ~ (formerly the *Provincial Updater*) a brief review of current developments within RTO/ERO and distributed *monthly* to local executives in print and available in PDF format to all members at www.rto-ero.org or www.rtoerotorontodistricts.org. RTO/ERO Toronto District 16 provides a summary of pertinent information in its own Newsletter.

Out-of-Province/Canada Travel Booklet ~ an adjunct to the Health Insurance Plans Booklet detailing your travel benefits through RTO/ERO. Also published and distributed every three years.

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.

Continued on Page S16

- view records of executive and general meetings (including photos);
- access the other RTO/ERO districts in Toronto.


Toronto District 16 E~Zine Service:

Over 650 RTO/ERO Toronto District 16 members benefit from our E-Zine 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 purposes only* (see our **Privacy Policy** on *Page S7*). Contact the webmaster at info@rtoerotorontodistricts.org.

Johson 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 are below. 

RTO/ERO | Merit Travel



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. Special offers are published in Renaissance and on the website.

Merit Travel

145 King Street West, Suite 2020
Toronto, ON, M5H 1J8
416.364.3775


Merit Travel - Newmarket

482 Queen Street
Newmarket, ON, L3Y 2H4
905.895.3331

Merit Travel - Mississauga

201 City Centre Drive, Suite 501
Mississauga, ON, L5B 2T4
905.890.8890

Merit Travel - Markham

#16-9255 Woodbine Ave.
Markham, ON, L6C 1Y9
905.887.8787 

- 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. (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 description details (if you have misplaced your hard copy reprinted every three years);
- have direct access the **RTO/ERO Benefits MISPLACE YOUR BENEFITS BOOKLETS? and Retirement Download a PDF replacement from our websites!** Concerns Committee to make recommendation for plan improvement;
- obtain Senate File of Reports to learn about business that determine how RTO/ERO develops as an organization. (Perhaps contact your District Senators to give them your point of view on matters to be discussed.)

DID YOU KNOW!

You can use the 'Members Only' portion of the website to:


- a) advertise a business opportunity or seek suitable employment;
- b) seek volunteers for your organization or find volunteer opportunities for spare time.

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

No membership is required to access our site, but RTO/ERO demands that we distribute some materials to 'members only'. One may:

- order and receive by email the *Year-End Tax Tips, Fact Sheets, Liaison, Benefits Plans details* in PDF format;
- access four districts' current *RTO/ERO Newsletters* in HTML and PDF format;
- benefits' *comparisons* with other plans; *Continued on Page S14* 

President

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

Past President

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

1st Vice-President

David Shanoff
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Toronto, ON M6H 2J6
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davshan@sympatico.ca

2nd Vice-President

Marjorie Blake
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Pickering, ON L1W 3C9
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mdblake@sympatico.ca

Treasurer

Bob Putnam
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T/F: 416.249.9214/416.249.9214
rgpgeog@aol.com

Secretary

Nanette Zettler
908-123 Eglinton Avenue East
Toronto ON M4P 1J2
T/F: 416.487.4765/
nan_zettler@hotmail.com

Archives

Rosalina E. Bustamante
7 Aileen Road
Thornhill ON L3T 5P8
T/F: 905.881.7363/
ros_e_b@hotmail.com

Communications

Bill Menagh
674 Oriole Parkway
Toronto, ON M4R 2C5
T/F: 416.488.3372/same
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

Shashi Makhija
125 Glen Forest Rd
Toronto ON M4M 2A1
T/F: 416.892.1717
makhija.shashi@gmail.com

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@sympa-
tico.ca

Social/Recreation/Club 16

Carmelita Salazar
40 Irwin Ave
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/

Suggestion: If both you and your spouse/partner belong to RTO/ERO Toronto District 16, one of you may wish to change 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 the other. A complete list of RTO/ERO Districts/Units is found on Page S22.

Members-at-Large

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

Roy Harvey
E34-288 Mill Street
Toronto ON M9C 4X7
T/F: 416.626.0787/
eroy.harvey@sympatico.ca

Tom Lyons
48 Ranstone Gardens
Toronto ON M1K 2T4
T/F: 416.755.5137
tomlyons@rogers.com

Patricia McGregor
179 Robina Avenue
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pmcgregor@yahoo.com

Mary El Milosh
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T/F: 416.229.0496
maryelmilosh@hotmail.com

PLEASE KEEP THIS
PAGE FOR REFERENCE

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