



Volume 31, Issue 4 **MARCH, 2009**
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Photo: The Old Mill

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
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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	

From Your Editors

Have you considered making a contribution to the content of this Newsletter? The bulk of our material is of an informative nature but your editors would like to include some items with an entertaining, uplifting bent. Poems; short, single-page stories; vacation tales; photos with description; life events like the one in our last issue (100 year birthday party) all come to mind. Submission guidelines can be found on our last page.

Erratum

And here we thought we got it right in the January Issue. But no such luck! There is only one date for the TPSPA reunion: May 12.

Dates To Remember

Annual General Meeting ~	May 5	(p13)
Craft/Artisans' Show ~	Nov 18	(p14)
Executive Meetings ~	Apr 9, May 14, (Jun 11)	
Fall Luncheon ~	Nov 18	
Fall Senate ~	Oct 27, 28	
New Member Breakfast ~	Oct 20	
Newsletter Deadlines ~	May 1, Sep 1, Nov 1	
Newsletter Mailings ~	May 28, Sep 24, Nov 26	
Queensmen Concert ~	May 9	(p25)
'Screw-the-Bell' Golf Tournament ~	Sep 8	(p22)
Scholarship Deadline ~	Sep 8	(p21)
Spring Luncheon ~	May 5	(p13)
Spring Senate ~	May 26, 27	
STO/Service-to-Others Award Deadline ~	Nov 1	(p18)
Toronto Choristers Spring Concert ~	May 27	(p26)
TPSPA Reunion Luncheon ~	May 12	(p26)
Trio Brava Concert (Final Concert) ~	May 3	(p26)
Travelogues ~		
<i>On the Fast Track, Brian Jarvis</i> ~	Apr 22	(p20)
<i>Viking Vibes: A Baltic Odyssey, the Feidlers</i> ~ ..	May 27	(p20)
TSSAA/Neil Wilson Golf Tournament ~	Jun 26	(p24)

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While every effort is made to ensure the accuracy of the information contained in this Newsletter, important decisions should be made only after consulting with the appropriate professional or organization.

President's Column ~ Valerie Mah



Contact: 416.533.0445 / vmah@ican.net

Spring will come! Isn't that a wonderful thought for those of us who stayed in the city during this cold winter? But District 16 was bouncing and expanding. We now number over 4000 members. Congratulations to **Carol Webb** who became member number 4000. We invited her to join us at our Spring Luncheon but she graciously declined our invitation because she will be away on a cruise on the Danube. Imagine, us on the Danube! Carol taught at North Toronto, D.A. Morrison and also in Pickering before and after her career in Toronto. A warm welcome to you and all the other new members.

When I was 'working' I never had time to go to the movies. How thrilling it was to see 'Slum Dog Millionaire' on Friday, February 13 with the Friday night movie group and then watch them walk away with so many Oscars at the Academy Awards. Thank you **Mary Malcolm**, our Friday Night Movie rep, for choosing that movie. **Anne Ludwigen**, our Monday Matinee Convenor, also does well with her selections chosen by members of the group. It's a good way to get out and meet with some of our members. You don't have to worry about being afraid that you won't know anyone. All of our groups are friendly and welcoming.

On Wednesday, February 25,

Harold Lass shared his trek to Everest in May 2006. Harold had us all spellbound as he recounted visually and eloquently his trek, admitting that he was 63 at that time, to visit the Hillary High School on Everest and standing at over 18,000' on the summit of Kala Pattar, a mountain adjacent to Everest. We heard how he flipped when he fell on the return trip to the base camp and managed to walk down the mountain even though he had broken two ribs. He did not want to be flown out by helicopter. Some of you may remember Harold as the English head at Northern.

Many of you enjoy our Day Trips organized by **Jack DeGroot**. I always say, you haven't lived until you have gone on at least one of Jack's Day Trips. The six advertised in the January Newsletter and the four in the November Newsletter are all sold out. Most other day trips do not include TWO great meals such as Jack is able to include. Jack, a Riverdale Kiwanian, never sits still either. For the month of February he has been 'site chair' for the Kiwanis Music Festival at Riverdale Collegiate and helping at other locations. On the four days that I had the pleasure of emceeding choirs, I met **Linda Grieve** and **Marjorie Blake** from our executive who were volunteering and assisting the

Continued on Page 4

Message continued from Page 3

I also had a chance to meet some of our RTO/ERO members whose grandchildren were singing in the school choirs. If you haven't discovered already, we wonder when we had time to work. Many of you are out volunteering in all kinds of special places and/or care giving parents, relatives, partners or grandchildren. You 'touch' the lives of others and bring joy or light up a face with your smile. Thank you for continuing your concern of others after retiring.

Back in the November Newsletter, we offered a Financial Wellness Series and over 40 people registered. From **John Smith**, a lawyer and the Director of Wealth Services for BMO Trust, we learned about the importance of wills, estate planning, Powers of Attorney, Executors and Minimizing Taxation. **Lori MacDonald Blundon**, Sr. Consultant Plan Benefits Johnson Inc. brought us up to date on our group and travel benefits and answered numerous scenarios raised by members.

David Lomow, Investment Advisor, BMO Nesbitt Burns tackled Investing 101: How to Prosper in Difficult Times and tips for Long-Term Investors summarizing on March 2 with Maximizing Your Retirement with Income Splitting, Tax Tips, Financial Planning and Budgeting, Outliving our Money, charitable giving and creating legacies. It was generally agreed that the series was very helpful.

Kay Jeffery (Program), **Carmelita Salazar** (Social/Recreation) and I were asked to review our programs and have developed a survey which we have been presenting to some of our groups. With 4000 members, it would be difficult to do an effective, all-member, survey; but we value your input as we look at our existing programs and try to develop programs of interest to our members. In the meantime, our phone numbers and emails are listed in the newsletter and please feel free to contact us.

With the coming of warmer weather will be Jack DeGroot's Theatre Day Trips with Friday, April 3 the first of the season at the Shaw. I already feel better thinking about an award winning musical about love, art and inspiration.

Another important occasion which is listed in this newsletter will be our **Annual General Meeting and Spring Luncheon** on Tuesday, May 5 at the Old Mill. We are indeed fortunate to have as our guest speaker, Jim Leech, CEO of our Ontario Teachers' Pension Plan. In this sensitive time, it will be an opportunity to hear first hand about the state of our pension; and, if you choose to stay for the Spring Luncheon, you will be able to enjoy the singing of *The Queensmen of Toronto Male Chorus*. The lunch is subsidized by District 16.

Lastly, for those members of the former Toronto Public School Principals' Association we look

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Recreation/Social ~ Carmelita Salazar



Contact: 416.927.0416 / csalazar8@sympatico.ca

Spring is here... time to be out enjoying warmer weather. A change of pace! I hope you have stayed well and healthy over the wintry months and ready to enjoy the coming months!

The winter session of financial wellness brought out interested members from RTO despite the freezing weather. We might even start an investment club, as well as other activities that might be of interest to you. All you need to do is to contact me by phone or email and I will be there to help you!

Our day travel trips and Travelogues - 'around the world' presentations by members, have always been the most popular. Thanks to all for your avid participation and interest in these activities; and to our very devoted coordinators.

As well, we are grateful to Dick and Marilyn Holyer for the many interesting, around-the-world presentations highlighting the travels of our members.

For those who have talents and are able to share their craft to show and sell to others... it's time to reserve your space now. See page 14 to register.

If you have not been lucky enough to participate in the above, I invite you to do so - you will be in for a wonderful treat!

The following events are held at St. Margaret's Anglican Church (Avenue Road and Burnaby - one block north of Eglinton on Castleknock. Please contact the conveners for the location of the other programs.

Bridge: John Lane - Convener / 416.486.0697



Tuesdays: April 7, 21; May 5, 19 (last day until September) beginning at 1:00pm. Additional people are always welcome. They play a friendly game. Tea and cookies served. Please come!

Travelogue: Dick & Marilyn Holyer, Conveners / 416.929.8512



Wednesdays: April 29; May 27 beginning at 1:30pm. Remember, there are always decadent treats with tea or coffee after the presentation. We average about 40 or so in attendance... the more the merrier. Please DO come and meet your colleagues! See page 20 for full descriptions of these coming events:

April 22 ~ *On the Fast Track* with **Brian Jarvis**

May 27 ~ *Viking Vibes: A Baltic Odyssey* with **the Fiedlers**

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Money isn't everything, but it sure keeps the kids in touch.

Social continued from Page 5

The following groups meet at various sites:



Art & Sketch Group will be resuming soon. We welcome and appreciate the voluntarism of **Dahlia Day Branfield**, a newly retired Arts teacher who has offered to lead this group. For more information, kindly contact her at 905.882.8662.



Book Club: Joan Johnston / 416.691.5368 or Elaine MacKintosh / 416.483.2637

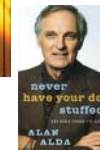
The group meets on the first Monday of each month from 1:00-3:00pm (unless it happens on a holiday). Different authors are selected each month. They are very avid readers and such a wonderful group having a social following the discussion. Selections are easily available in the Toronto Public Libraries. Please call for further information. Book selections are:



April - *Black Swan Green* by David Mitchell



May - *Loving Frank* by Nancy Horan



June - *Never Get Your Dog Stuffed* by Alan Alda



Friday Night Movie Group: Mary Malcolm / 905.509.9511

We attend the early evening movie at a central theatre on the 2nd Friday of the month around 7:00pm from September to June; and enjoy a coffee afterwards. Participants are notified by phone and email a day or so before the movie. Please contact Mary for additional details.



Monday Movie Club: Anne Ludwigen / 416.324.0909

This group meets on the third Monday of the month for the matinee at a centrally located theatre from September to June. Each month a different volunteer selects the movie, followed by coffee and discussion. If you would like to join us, please call Anne for details.



Super Tees Golf Group: Rosalie Parente / 905.856.6936

Rosalie is all set and ready - gearing up for the first game of the Season. Call Rosalie for more details. Bring a friend and make it a day to remember!

Continued on Page 23



Commuted Pension to Decline

The following information is provided for our readers benefit from the OTPP directly, having decided not to take out their pension contributions in one lump sum (commuted value). This information is provided by the Ontario Teachers' Pension Plan and is available on their website: www.otpp.com. However, if you know of an individual thinking of taking their commuted value instead of their pension, you may wish to make them aware of this new information.

The Canadian Institute of Actuaries is updating the guidelines pension plans use to calculate commuted values (CVs) to reflect updated mortality tables and long-term bond yields.

The new guidelines, scheduled to go into effect in April, will lower CVs for members of defined benefit pension plans. The reduction will depend on the level of interest rates at the time the guidelines are changed. Based on recent interest rates, CVs will be reduced by 10 to 15%, with younger members experiencing greater reductions than older members.

The CV is the amount of money

required today to provide your pension in retirement. It's payable only if you die before retirement or leave the education field before age 50 and move your pension funds to another retirement savings arrangement. The CV does not affect the formula used to calculate your Teachers' pension. That formula, based on your average earnings and years of credit, remains unchanged.

"This change will affect only a small number of members, mostly those who choose to transfer their CV when they leave teaching before retirement," said Rosemarie McClean, Senior Vice-President, Member Services.

"Most terminating members leave their investment in the Teachers' plan to collect as a pension when they reach retirement age because it's usually in their best financial interest to do so. Members who leave their money in the plan won't be affected by the change." (Italics added.)

The CV of your pension fluctuates regularly with changes in bond yields. Generally, CVs grow as your age, salary and years of credit increase.

Posted January 2009

www.otpp.com

- Reminders: 1 The OTPP will release its 2008 results on April 2.
2 Jim Leech, CEO will speak at our AGM on May 5.



Your Toronto District Executive:

- appointed the President and First Vice-President as Senators to Spring Senate, with the Second Vice-President and S. Makhija as observers;
 - appointed Marianne Pisica and Ivana Hrabak to attend the RTO/ERO Political Action workshop (Pat Carson attends as a committee member);
 - accepted, with appreciation of service, Anita Davies' resignation from hosting the Art/Sketch activity group;
 - Phyllis Walker will resume leading the Walking Group in April;
 - received regrets that Honourable David Onley, Lieutenant Governor of Ontario is unable to attend the RTO/ERO Toronto AGM/Spring Luncheon;
 - heard that over 40 participants enrolled in the Finance Seminar;
 - heard that RTO/ERO Toronto now has over 4000 members;
 - received a late STO Grant Application for a York Detention Centre program (to be considered with other requests after our November 1 deadline);
 - determined to codify RTO/ERO policies and procedures;
 - continued the planting of a tree in honour of RTO/ERO Toronto District Members who passed away in the previous year (cost: \$642.00);
 - agreed to continue using volunteers to manually process the Newsletter for mailing;
 - made a donation of \$1,000 to 'The Queensmen' (registered charity) for their voluntary work with male choruses in Toronto Schools (p25);
- Note: our financial summary is to be found in this month's supplement.



Our final Retirement Planning Workshop (RPW) for this school year is at the TDSB Etobicoke Office on April 23. Details regarding it can be found on our website.

We also hosted a display at the annual OECTA RPW in February.



From the RTO/ERO Liaison, February, 2009
The Provincial Executive:

- Moved that the President draft a letter to the Minister of Health and Long-Term Care on the issue of accommodation of long term care and urgent care patients in Ontario hospitals;
- Supported the position of CARP with respect to RRSPs (*Ed. that there be NO time requirement for withdrawals*);
- Approved the draft Fact Sheet on LHINs;
- Approved the distribution of the document "Current Value Assessment" to District/Unit Presidents and political action representatives;

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From the RTO/ERO Health Services and Insurance Committee ~ December, 2008:

Know Your RTO/ERO Health Plans

Your RTO/ERO Health Plans booklet contains contact information for Mondial Assistance. If you travel to a country not included in one of the listed telephone areas, you should use the collect telephone number. Note that not all hotels or regions permit collect telephone calls. If you are not able to make a collect call from the hotel or a public pay phone, call direct and you will be reimbursed with your claim.

Check with your travel supplier, or Mondial Assistance, before you travel if you have questions about calling Canada while you are away.

RTO/ERO Extended Health Care Plan Passport Covers listing Mondial Assistance emergency phone numbers, were included with the 2009 Renewal Mailing of all RTO/ERO Extended Health Care Plan Participants.

Renewal Letters, Going Places and the Group Benefits Update were mailed to RTO/ERO Plan Participants in November 2008. Now is the perfect time to create an easily accessible RTO/ERO Group Benefits Plans Folder to store these yearly updates, along with your current RTO/ERO Group Benefits Program Plans Booklet, and recent

claims information.

Spotlight On Inflammatory Breast Cancer

Inflammatory breast cancer (IBC) is a rare but very aggressive type of breast cancer not usually detected by mammograms or ultrasounds. The cancer cells block the lymph vessels in the skin of the breast and symptoms manifest as follows:

- Swelling, usually sudden, sometimes a cup size in a few days;
- Itching;
- Pink, red or dark coloured area; sometimes with texture similar to the skin of an orange;
- Nipple retraction and/or discharge.
- Breast is warm to touch;
- Breast pain (from constant ache to a stabbing pain);
- Change in colour and texture of areola.

Some women with inflammatory breast cancer may remain undiagnosed for long periods. The symptoms are similar to mastitis, a breast infection, and some doctors, not recognizing IBC, will prescribe antibiotics. If response to antibiotics is not apparent after a week, a biopsy should be performed or a referral to a breast specialist is warranted. The median age at time of diagnosis for IBC is 52 years while the median age at time of diagnosis of breast cancer is 62 years.

This type of breast cancer requires

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Health continued from Page 9

immediate aggressive treatment with chemotherapy prior to surgery and is treated differently than more common types of breast cancer.

Source: Inflammatory Breast Cancer Research Foundation, November 2008

Ontario Public Drug Programs: Exceptional Access Program

Effective November 27, 2008, the Ontario Public Drug Programs introduced a Telephone Request Service (TRS) for the Exceptional Access Program (EAP). Previously physicians were required to complete drug request forms and fax them in to the Ministry for consideration.

The TRS allows physicians to call the Ministry directly to request reimbursement for selected drugs not listed in the Ontario Drug Benefit (ODB) Formulary. It is the intention that the majority of these requests will be assessed in real-time. Approximately 40 drug products for specific, often urgent, symptoms will be considered by the TRS. For any requests for drugs/indications not currently available through the TRS, patients will still be able to fax the request, as per the usual process. The new process should provide faster consideration of drug requests for eligible recipients and help to reduce the administrative paperwork for physicians. A list of applicable drug products and associated reimbursement criteria are posted on the Ministry of Health and Long-

Term Care (ministry) website at: (http://www.health.gov.on.ca/english/public/pub/drugs/trs/trs_guide.pdf)

Source: Ontario Ministry of Health and Long Term Care, November 2008

Programs available to assist seniors

The *Direct Funding Program*, funded by the Ministry of Ontario Ministry of Health and Long-Term Care allows seniors with a physical disability to become the employers of their own attendants. For additional information on this province-wide program, visit the Center for Independent Living Toronto website: http://www.cilt.ca/funding_portal.aspx

Med Visit has arranged for house calls by a doctor for over 20 years. This community service is offered in Ottawa and the GTA and is covered by OHIP. Website: <http://www.medvisit.ca/cservice.html>

Seniors Peer Counseling offers lay counsellors who have been trained to deal with the special problems of the senior years. Information on local availability can be obtained by calling 211 and requesting Senior Services. Website: <http://211canada.ca>

Editor: Our information above is intended to be used for general information and should not replace consultation with health-care professionals.





Travel Tips

In keeping with the Spring Issue of RTO/ERO's *Renaissance* magazine's travel theme, I have identified some items to address prior to your trip that can minimize stress and disappointment when travelling.

Preparation:

- Check with Johnson Inc/your health service provider regarding out of country travel coverage – especially pre-existing health conditions, baggage and trip cancellation.
- Confirm that your passport is up-to-date. You require at least six months remaining to enter the US starting in 2009.
- Obtain a Bell/Other Provider Direct Access World Calling Card. Foreign phone systems can be daunting.
- Confirm the requirements required by your home insurance policy to cover a disaster (fire, flood, break in) to your home while you are away. Many policies require daily inspections to be covered.
- Leave a key with a neighbour, friend, relative (preferably the neighbour across the hall/road) to provide access to your home in case of an emergency. Provide telephone numbers/email addresses where you may be contacted in an emergency.
- Learn how to access your emails

via the Internet while on vacation. Internet Service Providers (ISP) offer this service.

- Arrange for a neighbour, relative, friend, etc., to pick up your mail/flyers from your mailbox daily, (Canada Post does not prevent door-to-door flyer delivery.) Arrange for someone to shovel snow, cut grass, etc., to make your home look lived in.
- Use automatic timers to turn house lights on and off at random intervals to suggest that someone is living in your home.
- Inform your executor(s), a relative or a friend where all your critical documents are located in case of death or incapacitation. (A fireproof safe works well.) Place “copies” only in your safety deposit box. It will be sealed upon notification of your death and inaccessible to all but your executor(s) – and then only after a lengthy, time-consuming process.
- Powers of Attorney (POA) are often not recognized in the US, Mexico and Central America. If you are a “snow bird” and stay for an extended time, contact a local lawyer regarding POA.
- Inform your credit card companies when and where you will be travelling before you leave – especially your return date. This will help to prevent fraudulent use

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Money continued from Page 11

of your credit cards abroad when you return home. This information will also prevent your credit cards from being turned down while you are on vacation. Obtain a duplicate credit card in case the magnetic strip on your credit card fails while you are away. Try to obtain a travel “hotline” phone number, where one phone call will cancel all major credit and other cards if your purse/wallet is stolen. They operate 24/7, so will be available always. Most banks offer this service.

- Prepay all bills that will come due while you are away.
- Prepay your credit cards before you depart and add additional funds so that you have a credit balance. This facilitates withdrawing small amounts in local currency if needed.
- Be aware that many US banks no longer accept traveller's cheques. You will have to withdraw money using your credit card. This has been caused by fraudulent traveller's cheques being so easy to create these days.
- If travelling to an exotic destination, contact a travel clinic to discover what health dangers exist there and what preventative measures need to be taken, e.g. twinrix inoculations against hepatitis A & B, yellow fever inoculations, malaria medication. www.drwisetravel.com and www.travelclin.com are helpful sites.
- Contact the International

Association for Medical Assistance to Travelers (IAMAT) www.iamat.org or 416.652.0137 for a list of North American Trained, English-speaking doctors in the area that you are visiting. The IAMAT site is very up-to-date on world disease/health issues.

- If you have a pre-existing condition, join Medic Alert to obtain an identification bracelet describing your condition for use by medical personnel if you are confused or unconscious. www.medicalert.ca or 416.696.0267.

Other Items:

- Premium credit cards, (gold, platinum) for which you pay an additional annual fee, usually provide extended insurance coverage for baggage loss, trip cancellation, extended warranty on major items purchased with the card, automobile rental collision insurance, etc. You might be able to avoid buying travel insurance included in a package vacation if you are covered already by Johnson or a credit card.
- If you will be renting a car while on vacation, determine who and what is covered for the rental car by your current Canadian car insurance. Premium credit cards often provide collision coverage. You might require additional coverage for people not named in your existing car insurance.
- “On-line” / Internet purchases of

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ANNUAL SPRING LUNCHEON
 District 16 is pleased to present:
TWO SEPARATE EVENTS

ANNUAL GENERAL MEETING

Come to **EITHER** or **BOTH** on **Tuesday, May 5, 2009**
 at **The Old Mill – Balmoral & Guildhall Rooms**
 To avoid stairs, enter at West, Upper Level Main Door

AGM with GUEST SPEAKER

FREE – BUT PLEASE REGISTER

(Registration aids in planning amenities)

- 09:15 - Coffee, Light Refreshments, Committee Chairs
- 09:45 - AGM - *Part One* - Treasurer's Report/Constitution
- 10:15 - Speaker: **Jim Leech**, CEO, OTPP
- 11:15 - AGM - *Part Two* - Constitution/Elections
- 11:45 - Adjournment - mingle with the lunch crowd?

Registration Form
on Page 21

SPRING LUNCHEON

YOU MUST REGISTER ~ \$25.00

- 11:30 - Cash Bar ~ Mingle with AGM Crowd
- 12:15 - Luncheon ~
- Market Salad Greens:** *Tiny Tomatoes, Shaved Cucumber & Carrot Ribbons, Rice Wine Vinegar & Fine Olive Dressing*
- Breast Of Chicken** filled with Spinach & Ricotta Cheese, Basil Cabernet Sauce; Oven Roasted New Potatoes with Roasted Peppers, Green Beans, Glazed Baby Carrots
- Dark And White Chocolate Mousse** with Raspberry Coulis
- Coffee (regular, decaffeinated), Selection Fine & Herbal Teas
- Selection of Dinner Rolls and Butter
- Special diet? Salmon or Vegetarian** Entrees may be substituted.
- Fruit Cup** (not plate) may be substituted for Mousse.
- Substitutions MUST be selected when you register!**
- 1:00 - Entertainment ~ *"The Queensmen"* (see Page 25 for details)



RTO/ERO TORONTO ANNUAL CRAFT/ARTISANS' SHOW

Carmelita Salazar and her committee are again organizing the Craft/Artisans Show. If you would like to participate in this activity, complete the form below and forward it as indicated. A copy will appear on our website and in subsequent newsletters as space permits.

This event will take place, at The Old Mill, on Wednesday, November 18 from 10:00am to 2:00pm Set up details will be sent to participants. There is a \$25.00 Table Fee (to help cover costs of room rental) and you will be provided with one Fall Luncheon Ticket to be used as you see fit.

There is room for 30 participants, so please register early. 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.

Photos of previous Craft Shows are available on our website – www.rtoerotorontodistricts.org. A list of participant will be published in our September newsletter.

* * * * *

Name: _____ Phone: _____

Address: _____

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

Product Description: _____

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

Remember to enclose your \$25.00 Table Fee.
 (payable to RTO/ERO District 16)
 A table cannot be provided without the Table Fee.



Courtyard Marriott Toronto Hotel discount for RTO/ERO members

The Provincial Office is pleased to announce that its agreement with the Courtyard Marriott in downtown Toronto for special rates for RTO/ERO members is renewed for 2009. The hotel is located at 475 Yonge Street, one block north of College/Carlton. The Preferred Corporate Rate applies to a standard guestroom, single/double occupancy, based on availability.

Depending on the time of year, the rates areas follows:

\$133 - Feb, Mar, Apr, Jul, Aug, Dec

\$162 - May, Jun, Sep, Oct, Nov

Please note these rates are NOT available on the following dates: May 29-June 4, June 26-28, July 31-August 2, August 5-8, August 15-18, September 11-17, December 31.

Guests enjoy complimentary high-speed internet access in all guestrooms, wired and wireless. All guestrooms within the hotel have been upgraded to provide an incredibly comfortable sleep.

Reservations for this Preferred Corporate Rate can be made through the Hotel's Reservation Office at 1.800.847.5075.

Note: you must mention you are an RTO/ERO member, when booking your reservation.

When you arrive for your stay, supply some form of identification that indicates you are a member.

RTO/ERO Member Fees

Your RTO/ERO full membership fee is only \$1.20 per \$1,000 of gross pension, and are conveniently deducted each January from your annual pension. Those joining mid-year pay a pro-rated amount.

Organ Donation

Everyone is a potential organ and tissue donor, regardless of their age. To date, the oldest Canadian organ donor was over 90 years of age while the oldest tissue donor was 102 years old. Ultimately the ability to become an organ and tissue donor depends on several factors including the health of the organs and tissue at the time of death.

Questionable RRSP/RRIF Schemes

Taxpayers should avoid schemes that promise the following:

- Withdrawal of funds from an RRSP or RRIF without paying tax. Promoters often promise to return part of the taxpayer's investment by offshore debit or credit cards, offshore bank accounts, or loan-back arrangements;
- Immediate access to assets in "locked-in" RRSPs or RRIFs;
- Income tax deductions of three or

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Consumer continued from Page 16

more times the amount invested in an RRSP;

- Unrealistic returns on investments. Typically, promoters of these questionable schemes direct the owner of a self directed RRSP or RRIF to purchase a particular investment through a specific trustee. The particular investment could be shares in a company, units of participation in a co-operative, a mortgage, or other types of investments.

Taxpayers should avoid these schemes for two reasons:

- 1 The full amount of any withdrawal or ineligible investment is included in the taxpayer's income in the year the investment was made or the withdrawal occurred. This means that taxes are assessed on these amounts, as well as any applicable interest. Penalties may also be levied for amounts not reported.
- 2 These arrangements can put their retirement savings at risk. In some cases, the promoter walks away with all the funds and cannot be found. Many Canadians have lost their entire retirement savings to unscrupulous promoters by participating in such arrangements.

Source: Canada Revenue Agency
www.cra-arc.gc.ca

Tax / Scam Alert

The Canada Revenue Agency (CRA) is warning taxpayers to beware of a recent scam where some Canadians

are receiving a letter fraudulently identified as coming from the CRA and asking for personal information.

The letter is not from the CRA. A PDF version of the letter is available on the CRA Web site at www.cra.gc.ca/alert.

The letter claims that there is "insufficient information" for the individual's tax return and that in order to receive any "claims," they will have to update their records. The letter attaches a form specifically requesting the individual's personal information in writing, via fax or email, including information on bank accounts and passports. This letter is not from the CRA and Canadians should not provide their personal information to the sender.

All taxpayers should be vigilant when divulging any confidential information to third parties. The CRA has well established practices to protect the confidentiality of taxpayers' information.

The CRA has notified the proper law enforcement authorities of this scam.

For information about this and other similar scams, or to report deceptive telemarketing activity, visit www.phonebusters.com, send an email to info@phonebusters.com, or call 1.888.495.8501.

Editor: thanks to Dave Shanoff for bringing this last item to our attention.




Did Reagan's 'trickle-down economics' flush world finances down the drain?

Money continued from Page 12

vacation packages are seldom, if ever, protected by provincial law. Remember the recent disaster when a British charter airline declared bankruptcy and stranded millions of travellers around the world. If travellers had purchased their vacations on line, they were not covered unless they had used a premium credit card for the purchase.

The US Internal Revenue Service (IRS) has the right to tax you


on your world-wide income (Canadian income) if you stay in the US more than 183 days per year on average over a three year period. The number of days is cumulative, not consecutive.

Editor: If you are a user of the RTO/ERO Benefits, consider contacting Mondial Assistance to obtain their most appropriate telephone number to be used in the country you intend to visit - 1.800.249.6556. See our September, 2008 Newsletter. 


Editor's Note: Chuck is a certified income tax specialist, licensed 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.

RTO/ERO Developments continued from Page 8

Also discussed:

- pros and cons of holding one Senate per year;
- surveying of members regarding RTO/ERO services, including Benefits;
- redevelopment of provincial website;
- political advocacy;
- RTO/ERO Health Plan surplus (*Ed. we'll keep an eye on this one; it's often interesting what ideas a surplus generates, especially now that the Health Committee does not report to Senate*) 

President's Message continued from Page 3

forward to our third reunion at the Mandarin at Yonge and Eglinton on Wednesday, May 12. Please reserve by contacting **Arlene Freeman** 416.630.3672 / auntiear@sympatico.ca; or, **Paul Rowney** 416.424.1298 / pcrowney@rogers.com or me at 416.533.0445 or vmah@ican.net and spreading the word to others who are not yet members of RTO. Keep well and hope to see you at our AGM. 

Did you know? The *Project - Service to Others Award* has its origins in the birth-name of RTO/ERO: *STO - Superannuated Teachers of Ontario*.

If at first you don't succeed, skydiving is not for you.

Project ~ Service-to-Others Award: 2010

NOTE: The Submission Date to the Toronto Executive for the STO Award is November 1, 2009. This permits your executive to select the proposal to be submitted by the required March 1 deadline.

Background Information

Project - STO is intended to raise the profile of retired teachers by demonstrating that retired teachers care about their communities.

Goals

- financially assist education/community projects;
- facilitate participation in education/community projects;
- promote District participation in local, provincial and overseas projects;
- raise the profile of RTO/ERO;
- demonstrate that retired teachers continue to serve after retirement;
- demonstrate to potential members that we are a dynamic organization.

How Does It Work?

- *Through their Districts*, individuals or groups apply to the Provincial Project - STO Committee;
- A project is only funded once;
- A District receiving 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 submits no more than one proposal in any year;


- *The maximum grant for a project is \$4000;*
- In addition to the written report, a display at an RTO/ERO Senate may be arranged;
- The completed application document must be received, from the District, at the Provincial Office by the close of business (4:30 p.m., Eastern Standard Time) on March 1 to be considered.

What Kinds of Projects might Be Considered?

See our or the Provincial website for past awards; also published annually in our Newsletter.

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.
- The completed application document must be received at the Provincial Office by the close of business (4:30pm, Eastern Standard Time) on March 1 to be considered by the Project - Service to Others Committee at its meeting in early Spring.

Editors: All material on this page has been edited for space; refer to master document for details. 

RTO/ERO BLUE JAYS BASEBALL GAME!

This year's RTO/ERO Blue Jays game is on *Saturday, August 22* against the *Los Angeles Angels*. Being on a Saturday and a "Junior Jays" game means special items and pre-game entertainment for youth under 14 and the opportunity to run the bases after the game ~ a great present for grandchildren!

The cost of the Field level, 3rd base-line tickets are \$39.

Prior to the game, there will be a special presentation by the Provincial Executive, on behalf of RTO/ERO, to a charitable organization to be chosen at the May Senate. A portion of each ticket sold will be donated to this charity as well.

NOTE: Orders will be filled on a first-come, first-served basis based on Postal Dated envelope of submission. Twenty seats are guaranteed with additional requests ordered and filled pending availability.

ORDER TICKETS NO LATER THAN JUNE 30, 2008

To place your order:

send your check (no postdates), payable to **RTO/ERO District 16** to:
Bill Menagh, 674 Oriole Pky, Toronto ON M4R 2C5
(416.488.3372 / bmenagh@eol.ca)

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

Name: _____

Email: (RTO/ERO purposes only) _____

Address: _____ P-Code: _____

Phone: _____

Number of Tickets Requested: _____

Amount Enclosed @ \$39/ticket: _____



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

This information also available on our website.

Our Travelogue ~ Wednesday, April 22, 1:30pm

On The Fast Track with Brian Jarvis



Brian Jarvis, a sturdy Luton lad, and our resident expert on rail travel in Britain and Europe, has some exciting news for frustrated train lovers in Canada, where high-speed train travel is still non-existent. Britain's *High Speed 1* (up to 300 kph) now connects London to the Channel Tunnel linking some 4,000 kilometres of high-speed European rail. One can now reach Paris in 2 hr. 15 min., and Brussels in 1 hr. 50 min. Brian will begin by showing us the newly refurbished 140-year-old St. Pancras Station, the grade-one Victorian Masterpiece, which has taken over from Waterloo as the Eurostar terminal for London. Then we are off on a 19 day rail tour, via Paris to Switzerland, followed by a visit to Yorkshire for a stay in Hebden Bridge, a centre for walkers on the Pennine Way. Hiking, anyone? The man gets around!

Photo: www.eurorailways.com

Our Travelogue ~ Wednesday, May 27, 1:30pm

Viking Vibes: A Baltic Odyssey With The Fiedlers

Come and join **Dennis and Val Fiedler** as we sail the smooth Baltic



Sea on a voyage to visit the capital cities of Copenhagen, Stockholm, Helsinki, Tallinn, Oslo and the jewel in the crown, St. Petersburg. We will never forget our brief stop in Gdansk, where we had the, *not-funny-then* adventure of being lost! Enjoy with us the treasures of the museums and beauty of the architecture of galleries, as well as one of the most memorable gardens we have seen with its

supreme sculptures of the human form.


Map: www.scandinavianlogistics.com

REMINDER: RTO/ERO Scholarships ~ 2009

The RTO/ERO Scholarship Program awards up to 25 scholarships annually of \$1,000 each to provide financial assistance to those pursuing careers in teaching. Details here are edited for space. See website for complete information.

Eligibility

To be eligible, a student must be:

- enrolled in a full or part-time program which will lead directly to a career in teaching in Canada,
 - a child, grand-child, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step child of an RTO/ERO member.
- Application Process**
- **Apply on line** by completing the 2009 Scholarship Application.
 - **Applications only available at the RTO/ERO website - www.rto-ero.org.**
 - **Applications received after the close of business on Tuesday, September 8, 2009 will be considered late.**
 - The decision of the Project - STO Committee is final. 

**Registration Form for EITHER or BOTH
AGM and Spring Luncheon
TUESDAY, MAY 5, 2009**

RETURN BY MONDAY, APRIL 20, 2009

Free to members but registration requested for amenity planning.

Name: _____ Phone: _____

email: _____

(used only by RTO/ERO Toronto District 16)

Guest: _____

I/We will attend (check *either* or *both*) the: AGM Luncheon

Instead of Chicken, please substitute: Salmon Vegetarian

Instead of Mousse, please substitute: Fruit Cup

Note: No substitutions beyond what is entered on this form

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

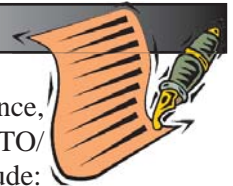
Bob Putnam, 1204-15 King Street, Weston, ON M9N 3X1

Additional Registration Forms: www.rtoerotorontodistricts.org
A prompt return allows our organizers to plan efficiently and accurately.

Assorted Communiqués

RTO/ERO Travel Photo Contest

To celebrate the first themed issue of Renaissance, Travel with a Purpose, we have decided to hold RTO/ERO's first Travel Photo Contest. Sponsored prizes include:



Grand Prize

Canon Rebel XSi and a Canon Selphy CP-770 photo printer

1st Place

Merit Travel
\$500 voucher

2nd Place

Lowepro camera bag and a signed copy of the bilingual photo book,
Canada's Wild Lands/Terres sauvages du Canada


3rd Place

Harmony Printing


Honourable Mentions

Signed photo book; or, Souvenir Canada compact travel pouch digital photo frame

Contest deadline June 1, 2009

For the complete contest rules and entry form look in the Spring issue of Renaissance or visit the members' only website. 

RTO/ERO Toronto 'Screw the Bell' Golf Tournament

Enjoy the first day of school in September on the golf course. Make your job on that day a healthy outdoor experience. Socialize with former Toronto teachers and friends. A new golf course is being sought for your golfing pleasure with a foursome of your choosing or we will find you a group. Watch the May Newsletter or your email for further information. To donate prizes or for updates, contact **Bob Neal** at 416.694.9683. 

Guildwood Junior Public School ~ 50th Anniversary

Saturday, October 17, 2009


11:00 to 12:00 ~ Staff and Former Staff Meet

12:00 to 4:00 ~ Open House

1:30 ~ Ceremony/Speeches in Gym

Contact: **Wendy Solsky**

Office Administrator, Guildwood Jr. Public School


225 Livingston Road, Scarborough, ON M1E 1L8 / 416.396.6295 



Seeking Your Themed-Issue Ideas for Renaissance

What issues and trends are important to you? What topics and themes do you want to see featured in Renaissance? Let us know what themes we should be focusing on in future issues of Renaissance.

Please send all ideas with your name and District number to:

renaissance@rto-ero.org or call 1.800.361.9888. Deadline May 15. 

Social continued from Page 6



Walking Group: Phyllis Walker / 416.653.3521/1lanoka@aol.com
Friday, April 24: meet at Bay and Bloor subway station at 10:00am.
Bring your friends and family.



NEW INVESTMENT GROUP: Lone Smith / 416.234.1969
For those interested in forming a group to learn about investment,
please call Lone.

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 or email csalazar8@sympatico.ca and we'll help you get started. Possibilities include, bowling, billiards, dining club, photography, dancercise, swimming, photography, etc.

Volunteers Appreciated



You could be a *Roots of Empathy* Instructor!

Roots of Empathy is a program for elementary school children to increase empathy – the ability to understand another person's feelings. The heart of the program is a parent and infant who visit the classroom once a month for the school year.

As the *Roots of Empathy* Instructor you:

- coach the children to observe the baby's development, celebrate milestones, interact with the baby and learn about an infant's needs.
- visit the classroom before and after each baby visit to prepare and reinforce teachings using a specialized curriculum that is developmentally appropriate for each of four age ranges—Kindergarten (JK/SK), Primary (Grades 1-3), Junior (Grades 4-6), Intermediate (Grades 7 and 8).
- commit to four days of mandatory training, 27 classroom visits from October to June, preparation of lesson materials and travel time to a local community school.
- are comfortable presenting to children in a classroom setting.



Roots of Empathy
Racines de l'empathie

Are you interested in volunteering your time in a local school?

Would you like to partner with a baby and a parent to build caring, peaceful and civil societies through the development of empathy?

For more information, please contact **Penny Dickie** at 416.849.4690 x25, pdickie@rootsofempathy.org / visit www.rootsofempathy.org.

Time's fun when you're having flies. ...Kermit the Frog



Friday June 26, 2009

Location: *Rolling Hills Golf Club ~ The Championship Course (par 72)*

Maps available. 12808 Warden Avenue, Gormley, Ontario

http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF_COURSE_ID=0530

Time: Golf: Registration: 11:30am

Tee Off: 1:00pm

Shotgun Start, Scramble Format, Golf Carts Mandatory

Social: 6:30pm

Roast Beef Buffet Dinner, at the golf course

Cost: Golf and Social: \$100.00 (includes cart, taxes and service charges)

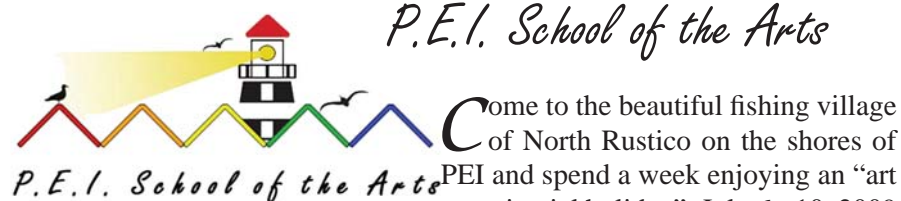
Social only: \$40.00 (all inclusive)

Register by June 19

For information on how to register, go to our web site: www.ntci.on.ca and click on "*TSSAA Golf*".

Or contact **George Shepherd** at 416.231.5738

Open to all RTO members



Come to the beautiful fishing village of North Rustico on the shores of P.E.I. School of the Arts PEI and spend a week enjoying an "art experiential holiday". July 6 - 10, 2009

many different 5 day and 2 day courses are offered with maritime artists for your enjoyment. Small classes, quality arts program, social activities, inspiring environment and great people make this a rich and rewarding arts get away. Participants come from all over North America with several from Toronto each year. Beginners to intermediates will find a course suited to them. Choose acrylics, watercolour, transformational journal writing, Raku pottery, painted canvas floorcloths, glass mosaics, pen and ink (with colour) or UPEI credit course for teachers in arts methods. PEI School of the Arts is organized by an RTO/ERO District 16 member. Check it out: 902.886.2369 / www.peischoolofthearts.com or info@peischoolofthearts.com.

Reasonable accommodation available. Check Rustico/Cavendish area in the tourist guide: www.gentleisland.com. **Suzanne Hastings-James**

Spring Luncheon Entertainment

The Queensmen Male Chorus of Toronto celebrates 60 years of song and public service this year. Comprising 28 active members, many of whom are retired teachers, they will perform at the our luncheon on May 5. On Saturday May 9 they will present a gala concert featuring a mass chorus of 150 male voices with a compliment of young musicians. Catch it at Kipling Collegiate at 7:30pm [\$15.00].

The Queensmen, pictured below, are proud to carry on a substantial program of scholarships as well as performance opportunities for Toronto students. When you come to the concert, you will support those same efforts.



*Xerox and Wurlitzer will merge... To produce reproductive organs.
Artificial intelligence is no match for natural stupidity.
Reality is only an illusion that occurs due to a lack of alcohol.*


Ancestor Search ~ A Special Request

In researching my family, I seek information on **Elgin "Bud" Haist** who was married to **Florence Fraser** (no children). The Frasers are the family I am researching and Florence's siblings have all passed away. Bud was a teacher in Ontario, perhaps at **John Ross Robertson** from 1932 to 1952. I believe he passed away in 1986.

If one of our readers can help with information about Bud Haist, please contact:

Paula Lints, Box 481 Hamiota, MB ROM 0T0 / rslints@goinet.ca



"Tis Go Laugh!" News Item: *More than 460 OxyContin-associated deaths in Ontario in the past 5 years.* Perhaps police should redirect their anti-drug resources to investigating improper use of legal drugs instead of marijuana. 



Terry Storr: Clarinet

Baird Knechtel: Viola

John Selleck: Piano

*Final Concert at All Saints Kingsway Anglican Church
2850 Bloor Street West at Prince Edward Drive ~ 2:00pm*

Concert III: May 3, 2009

Concerts I & II: successfully held November 2, 2008 and February 1, 2009

- Schumann ~ Fairy Tale Pictures
- Mozart ~ Sonata in E minor
- Selleck ~ 3 Piano Preludes
- Bruch ~ Double Concerto for Clarinet and Viola

Tickets: Regular/\$18.00; Seniors & Students/\$12.50

Information: Baird Knechtel / 416.242.2131

Order Advance Tickets: 103 North Drive, Toronto ON M9A 4P5

Make cheque payable to Baird Knechtel (for *Trio Bravo*)

Tickets at the Door: Regular/\$20.00; Seniors & Students/\$15.00



TORONTO'S RETIRED TEACHERS' CHOIR

Ralph Peters, Conductor


Margaret Deeth, Accompanist

Seventeenth Annual Spring Concert

Let There Be Music

Wednesday, May 27, 2009 at 7:30pm ~ Sir John A. MacDonald Collegiate

2300 Pharmacy Avenue between Sheppard and Finch

Tickets \$10 - available from choir members or at the door 

TPSPA Reunion Lunch


Tuesday, May 12, 11:30am - 2:30pm

Mandarin Restaurant at Yonge/Eglinton above the Subway Station

We accept your \$15 on arrival - please have exact amount ready so we can expedite the event quickly. 100 spaces are reserved but more are available if we are notified in time. Accordingly, we must have definite numbers by Monday, April 13. Please confirm via one of the following:

Arlene Freeman - 416.630.3672 or auntiear@sympatico.ca

Valerie Mah - 416.533.0445 or vmah@ican.net

Paul Rowney - 416.424.1298 or pcrowney@rogers.com 

Welcome to New Members



Welcome to new members who have joined us from October to December. Consider joining our activities as a participant or a leader. *Occasionally new members join 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**. For the record, we welcome **Carol Webb**, as our 4000th member.
Bob Neal, Membership

Robert J Anderson
R Dale Atkinson
Veronica Bennett
Patricia Bilbao
Dorothy Chin
Rebecca Cooper Gay
Sharon Dyson
Pauline Faubert
Roy Forrester
Margaret E Friesen
Florence Goguen
Kate P Graham
Joan Hadfield
Gary Hamara
Robert Haraldson
Barry Hayward
Judith Healy
Judith Hoilett

Paul Irvine
Roy Jones
Sandra Kasaval
Harry T Kilty
Carol M Kinhead
Fred Kobelka
Margaret Kormanik
Norma Lee
Lovie Lekushoff
Albert V Lewis
Selma Lis
Janet M Mason
Emily T McAteer
Linda Newnham
Maria C O'Neill
Glen A Paterson
Nancy Peters
Elizabeth F Pezze

Roman Pysanczyn
Barbara G Robertson
Nancy T Robinson
Margaret M Roddy
Andrea L Rowan
Dorothy Saltsman
Ana Lia Sanchez
Cynthia G Snell
Susan E Stewart
Nancy Stojic
Irma L Swales
Margaret Walsh
Carol Webb
Peter Wells
Margaret Wilson
Susan Wolff
Menona L Wynne-Jones
Nancy Zepp



Next Mailing ~ Thursday, May 28, 2009



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.

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

John Dillon
Wilma Jean Duffus
Eileen (Bobbie) Elmy
John H. S. Gooderham
Celine Henein

Kathleen Kubas
James Leith
Terrance A. Lynch
Bill Mulhall
Ruth Reynolds

Lena Simon
James L. Simpson
Gertrude Sokoloff
Jean Arthur Trott
Ruth P. Varty

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.

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.





Volume 30, Issue 3

MARCH, 2009

SUPPLEMENT

**RTO/ERO Toronto District Sixteen
Annual General Meeting**

**The Old Mill ~ Balmoral Room
Tuesday, May 5, 2009**

Your District Executive attempts to make your Annual General Meetings (AGM) educative by providing timely information while meeting the constitutional requirements for the District's business. Our March Newsletter is used to inform the membership of decisions to be made. New business may be brought forward at the meeting by any member with motions arising being subject to constitutional requirements.

The following pages contain the items of business to be presented along with some additional material about our District's development and current status.

Committee Chairs will be available before the meeting for your questions. This will save time during the meeting.

PROGRAM

(open to all members ~ BUT PLEASE REGISTER ~ page 21)

Pre-meeting ~ 9:15am *(times approximate)*

Refreshments, Questions to Committee Chairs (saves meeting time)

Business: Part One ~ 9:45

Welcome, In Memoriam, RTO/ERO Greetings,
Approval of Minutes 2008, Treasurer's Report

Guest Presentation: Jim Leech, CEO, OTPP ~ 10:15

Business: Part Two ~ 11:15

Elections, New Business

Adjournment ~ 11:45

Bar ~ 11:45

Spring Luncheon ~ Guildhall Room ~ 12:15pm

RTO/ERO Toronto Executive Nominees 2009/10

This 2009/10 Slate may be amended by the time the AGM occurs. Should you wish to contest a position, or join the executive in one of the vacant positions, please contact **John Bratton** at 416.782.2530 or enorjay@rogers.com. *Nominations from the floor are also accepted.*

POSITIONRecommendation

- President ~ David Shanoff
- Past President ~ Valerie Mah
- First Vice-President ~ VACANT
- Second Vice-President ~ VACANT
- Treasurer ~ Bob Putnam
- Secretary ~ Nanette Zettler
- Archives ~ Rosalina Bustamante
- Communications ~ Bill Menagh
- Goodwill ~ Sue Booker
- Health Services and Insurance ~ Bill Tajer
- Mailing ~ Marjorie Blake
- Membership ~ Bob Neal
- Political Action ~ Pat Carson
- Program ~ Kay Jeffery
- Retirement/Pension Concerns ~ Shashi Makhija
- Social/Recreation ~ Carmelita Salazar
- Travel ~ Linda Grieve
- Members-at-Large (up to 5): John Bratton, Roy Harvey,
Tom Lyons, Mary El Milosh
Helen Milton

Who Are RTO/ERO District 16

According to data available as of 31 December, 2008, RTO/ERO Toronto District 16 numbered 3973 Members (3877 in December, 2007). Our members fill the following age brackets as of 31 December 2008:

Age	2007	2008
100 years or more.....	9	5
90 - 99 years.....	104	106
80 - 89 years.....	514	537
70 - 79 years.....	1098	1184
60 - 69 years.....	1775	1824
50 - 59 years.....	375	315
<50 years.....	2	2

Proposed RTO/ERO Toronto Budget ~ 2009

	Budget 2008	Audit 2008	Budget 2009
INCOME			
1 Provincial Rebate	53,283.30	53,238.20	56,690.92
2 Subscriptions	0.00	40.00	20.00
3 Interest	1,000.00	1,338.53	1,000.00
4 Donations	0.00	39.00	0.00
5 Total Income	54,283.20	54,655.73	57,710.92
EXPENSES			
Administration			
6 Office	600.00	0.00	376.00
7 AGM	2,000.00	1,304.13	1,400.00
8 Anniversaries (40/35)	3,000.00	3,404.05	0.00
9 Audit and Legal	0.00	0.00	1.00
10 Bank Charges	100.00	10.00	10.00
11 Exec Meetings	400.00	1,984.86	1,000.00
12 Senate/Workshops	1,600.00	2,183.04	2,200.00
13 Rentals/St Margaret's	1,900.00	1,800.00	1,800.00
14 Toronto Districts	2,300.00	0.00	1.00
15 Goodwill	400.00	400.00	400.00
16 New Member Breakfast	2,500.00	3,006.42	3,000.00
17 Service to Others	1,500.00	2,774.88	4,800.00
18 Membership	1,000.00	1,815.76	1,800.00
19 Newsletter	28,000.00	24,570.20	27,000.00
20 Political Action	300.00	0.00	1.00
21 Social Club16		1,894.29*	1,900.00
22 Rentals/St Margaret's	2,600.00	2,700.00	2,700.00
23 Seminars	1,500.00	1,243.19	1,300.00
24 Refreshments	300.00	230.97	230.00
25 Equipment	1.00	0.00	1.00
26 Contingency	1.00	0.00	0.00
27 Fall Craft Show	1,300.00	1,388.01	1,400.00
28 Fall Luncheon	2,700.00	2,143.35	2,200.00
29 Spring Luncheon	3,300.00	3,975.02	4,000.00
30 Total Expenses	57,302.00	56,828.17	57,521.00
31 Contingency	0.00	0.00	0.00

* Special expenditure for St. Margaret's Hall drapes to enhance Travelogues

Continued on Page S4

Continued from Page S3

39			
40 BALANCE	(3,018.80)	(2,172.44)	189.92
41			
42 RESERVES			
44 GIC Canada Trust	30,000.00	30,000.00	30,000.00
45 Trip Operating Capital	8,470.70	10,314.34	10,314.34
46 Total	38,470.70	40,314.34	40,314.34

RTO/ERO Toronto Auditor's Report: 2008

Balance Sheet As of 31 December 2008

Accounts	31 December 2008 Balance
Assets	
Cash and Bank Accounts	
Club 16 Trips	10,414.35
RTO 16	9,885.53
Total Cash and Bank Accounts	20,299.88
Investment	
RTO 16 GIC	30,000.00
Total Assets	50,299.88
Liabilities & Equity	
Liabilities	0.00
Equity	50,299.88
Total Liabilities & Equity	50,299.88

We attest that the financial information presented fairly represents the fiscal position of RTO District 16 during the financial year January 01, 2008 to December 31, 2008.

Signed:



Paul A. Caron
Auditor



Robert G. Putnam
Treasurer



Valerie Mah
President

RTO/ERO Toronto Executive to 30 June 2009

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Johnson Inc.

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www.johnson.ca

Ontario Teachers' Pension Plan

T: 416.226.2700
www.otpp.com

OUR PAST... ...LEST WE LOSE OUR WAY A BRIEF GLIMPSE AT OUR BEGINNINGS

from material written by **Art McAdam** (1899-1993)
First STO/ERO President, 1968-69

The Canada Pension Plan (CPP) was introduced to take effect on January 1, 1966. Premier John Robarts determined that this pension should not be stacked on top of pensions to which the Ontario Government contributed and which it guaranteed. At a meeting with the Ontario Teachers' Federation (OTF) he proposed that the teachers' contributions to the CPP be paid out of the teachers' 6% contribution to the Teachers' Superannuation Fund (now the Ontario Teachers' Pension Plan). When a teacher retired, that person would receive a pension earned by the combined contribution - in no case would it be less than a regular superannuation pension. If the combined pension were more than a regular pension, the teacher would get the benefit.

At about the same time, the Government voted to compute teacher pensions on the best seven years' salaries [then the best 10]. But when OTF enquired what the Government intended to do for those already on pension because they had contributed the 6% too, the answer was "Nothing".

Nora Hodgins, then Secretary of OTF and for 20 years responsible for the welfare of retirees, was concerned that the superannuated teachers were not organized. If they were, their numbers and expertise could be combined with OTF and maybe the Government could be persuaded to do something for those who had taught on low salaries and had low pensions.

By motion of the OTF Executive, **Art McAdam** was instructed to form a committee and proceed to organize the superannuated teachers! A committee of ten was formed with OTF covering expenses and providing facilities. We owe a great deal to OTF for its help. Without it we could not have started.

OTF drafted a letter to all superannuated teachers (about 4 000) stating our purpose with a proposed constitution and the objectives for such an organization. The letter also asked each person to submit the name of a retired teacher who had been a member of that person's former affiliate and who would consent to be nominated for election to an organization of retired teachers.

Nominations were sorted by affiliate of OTF. The six names most nominated in each group were put on a ballot. The Teachers' Superannuation Commission sent the ballot to every superannuated teacher and requested that

Continued on Page S10 

Beginnings continued from Page S9

the person vote for any four nominees. The four names in each group receiving the most votes were declared elected. This made a Senate of 20 members elected by all of the superannuated teachers. When all were assembled an executive was elected: **President Art McAdam; Vice-President Norman McLeod; and, Secretary-Treasurer Marion Tyrrell.**

The Formation of Districts

When the first Senate Meeting of STO was held in March 1968, the voting delegates were representative of the five affiliates of the Ontario Teachers' Federation. Later that year, an Extension Committee was established to organize STO into geographic Areas across the province based upon the provincial county board system. On December 4, 1968, the Areas were set up:

Area 1	Fort William	Area 6	St. Catharines
Area 2	Sault Ste. Marie	Area 7	Dufferin, Peel, Malton, Simcoe
Area 3	North Bay	Area 8	Toronto
Area 4	Windsor	Area 9	Peterborough
Area 5	Waterloo	Area 10	Ottawa

In 1972 the province was reorganized into 21 sub-divisions to be known as Districts. In 1973, the necessary changes were made to the Constitution and some adjustments were made to the composition of districts. The first Senate meeting to which all voting delegates were named by a district was held in May 1974.

An Early History of RTO/ERO Toronto District 16 ~ 1973/2008

(From the RTO/ERO Toronto District Archives, Author Unknown)

2008 marked the 35th anniversary of RTO/ERO. Retired teachers have good reason to celebrate the foresight and initiative of those who pioneered the founding and growth of our provincial and local district associations.

Toronto is proud to report that the founder and first provincial president of RTO/ERO, **Art McAdam**, was a Toronto member. Mr. McAdam died in the spring of 1993. He had successfully fought for indexed pensions for us all.

Our first district executive met on Wednesday, October 10, 1973. Our first President was **Murdoch McIver** with executive **Allen Sweetman, Vicki McNabb and John Ball, Margaret Kennedy, Ted Stubbs, Bill Darbyshire and Harold Tufts**. There was no newsletter but notices were mailed to members. In 1973, our membership was 540; in 1993 it was well over 1,000; in 2003 was 3297 and as of March 1, 2009 was over 4030.

RTO/ERO Toronto Executive Terms of Service

Surname order with first and last term on Executive

* ~ deceased or not now a Toronto District member

† ~ past president

Adjusted Term ~ Fall 2002 to Spring 2004

Name	Terms	Name	Terms
Aberle, Gerald	1991/94 (3)	Fedchak, Mary Ann*	2002/08 (5)
Allen, Gertrude*	1978/80 (2)	Fick, Lew	1985/86 (1)
Assad, June*	1986/88 (2)	Fiedler, Dennis†	1989/99 (10)
Baird, Ian	1993/09 (15)	Fiedler, Val	1994/04 (9)
Ball, John*	1973/77 (3)	Fraser, Anne*	1980/05 (24)
Barrett, Harry†*	1976/79 (3)	Freeman, Arlene†	1993/09 (15)
Batchelor, Ron†	1993/98 (5)	Friesen, Wally*	2005/08 (3)
Birrell, Jenny	1998/99 (1)	Gang, Israel*	1981/94 (13)
Blake, Marjorie	2002/09 (6)	Gang, Lillian	2001/02 (1)
Booker, Susan	1995/09 (13)	Gartley, John*	1975/76 (1)
Boone, Geraldine	1981/86 (5)	Grieve, Linda	2004/09 (5)
Boucher, Joyce	1994/98 (3)	Halford, Ron	1995/99 (5)
Bratton, John†	1999/09 (9)	Hardie, Charlotte†	1986/95 (9)
Brooks, Wilson*	1987/89 (2)	Harvey, Roy	2008/09 (1)
Bussey, Art*	1994/99 (5)	Hayes, George†	1986/01 (15)
Bustamante, Rosalina	2002/09 (6)	Heard, Norton*	1980/86 (6)
Carr, Charles	1996/05 (8)	Henderson, Torry	1993/00 (7)
Carson, Pat†	1995/09 (13)	Hornick, Phil*	1985/88 (3)
Caster, Tom	2007/08 (1)	Jeffery, Kay	1994/09 (14)
Chandorkar, Betty	1988/96 (8)	Kennedy, Margaret*	1973/75 (2)
Chole, Natalie	1988/93 (5)	Kennedy, Vince*	1990/91 (1)
Clark, Mattie*	1977/82 (5)	Kerr, Ed	1990/93 (3)
Coles, Sidney†*	1979/88 (8)	Ketcheson, Bill	1985/94 (9)
Cooper, Donald	1987/96 (9)	Lehane, Mary*	1975/77 (2)
Darbyshire, Bill*	1973/77 (4)	Lennox, Mitchell†	1983/96 (13)
De Groot, Jack	1994/05 (10)	Lindsay, Ruth†*	1988/98 (10)
Dean, Harold†*	1980/85 (5)	Lyons, Tom	2008/09 (1)
DeGraaf, John*	1994/95 (1)	Longmuir, Cecil†*	1978/81 (3)
Devine, Ken	2005/06 (1)	Lunney, Esther*	1977/80 (3)
Dineen, Cecilia*	1982/95 (12)	Machin, Bea*	1977/81 (4)
Dobson, Murray*	1975/77 (2)	Mah, Valerie	2004/09 (5)
Downward, Gord*	1992/93 (1)	Makhija, Shashi	2007/09 (2)
Edmondson, Phyllis	1998/99 (1)	Martin, Fionnuala*	1988/89 (1)
Edmondson, Roseanne	1976/78 (2)	Mary El Milosh	2005/09 (4)
		Matuszkiewicz, Wanda	1997/98 (1)

McCaig, Jean*	1986/88 (2)	Roach, Veronica*	1977/79 (2)
McEachern, Jean*	1981/83 (2)	Robb, Al†	1982/94 (12)
McGillivray, Robert*	1988/91 (3)	Rowney, Jim†	1992/96 (4)
McGinn, Bernice†	1985/94 (9)	Rowney, Paul	1996/05 (7)
McGregor, Patricia	2008/09 (1)	Rudd, Norm	2006/07 (1)
McIver, Murdoch†*	1973/75 (2)	Salazar, Carmelita	2004/09 (5)
McLean, Enid*	1988/90 (2)	Schissler, Laura†*	1976/82 (6)
McLean, Mel*	1988/90 (2)	Shanoff, David	2002/09 (6)
McNabb, Vicki*	1973/76 (3)	Shaver, Bill	1989/01 (12)
McPherson, Catherine*	1975/77 (2)	Simons, Shirley†	1991/00 (9)
McVicker, Kathleen*	1995/98 (3)	Smith, Margaret†*	1978/98 (19)
Menagh, Bill†	1998/09 (10)	Smith, Warren	1993/00 (3)
Milloy, Archie†*	1974/77 (3)	Sparks, Doug	1987/91 (4)
Moore, Ed*	1990/92 (2)	Strangway, Kenneth*	1979/86 (7)
Moore, Mary†*	1979/88 (9)	Stubbs, Ted*	1973/78 (5)
Morris, Peter	2000/04 (3)	Sweetman, Allan†*	1973/76 (3)
Nagawe, Sacci*	1996/97 (1)	Tajer, Bill†	1995/09 (13)
Naumoff, Carl	1989/90 (8)	Targett, Lloyd	1991/97 (6)
Neal, Bob†	1998/09 (10)	Terry, John*	1991/97 (6)
Neufeld, Roy	1993/94 (1)	Thomas, Mary†	1980/90 (10)
Noylander, Mary	1988/00 (12)	Tufts, Harold*	1973/75 (2)
Parliament, Loeland	2002/04 (1)	Warren, Laura	1989/00 (11)
Patterson, Elizabeth*	1980/88 (8)	Watson, Jean	1983/87 (4)
Petch, Rhena	1992/99 (7)	Whitehouse, William*	1977/87 (10)
Putnam, Bob	1995/09 (13)	Whitley, Harold†*	1974/78 (4)
Quinn, Bill*	1987/90 (3)	Young, Shirley	2002/08 (5)
Reid, Walter†*	1978/86 (7)	Zettler, Nanette	2008/09 (1)

We salute those members who may have been with us from the beginning! According to our records we have:

~ 27 members potentially with us 35 years since 1973

~ 6 members potentially with us since the beginning ~ 1968

Editors: In our November Newsletter we expressed some concern regarding the fact that the RTO/ERO Health Services and Insurance Committee had made changes in the RTO/ERO Benefits for 2009 without having reported to Fall Senate as in past years. We have been able to sort out what happened to this process and will bring you up to date in our May Newsletter.