

## 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

Grace Bowers	Dorothy Fraser	Wilma Mulligan
Frederica Boyle	Kathleen 'Peggy' Green	Helenmarie Reid
Jean Brett	Ted Gugula	Leonard Ryan
Christine Clec	Doreen Henderson	Ruth I. Sues
Dixie J. A. Crane	Jeane L. Innes	Mary Patricia Sylvain
Robert Dempster	Gordon Lee	Mabel S. Thaler
J. Gerard Desmarais	Elizabeth MacEachern	Charlotte Thomas
Eileen B. Elmy	Mandira Mazumder	Ross Trant
Geraldine Fitzgerald	Thomas McCusker	Leverda Watkins

## 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). On-line form at: [www.rto-ero.org](http://www.rto-ero.org). 16

## Use Your District Executive

Your District Executive can provide service and assistance if they are aware of issues on your mind. Refer to your September and March Newsletter Supplement or our website for contact information. 16

## 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](mailto: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:** 1<sup>st</sup> day of Sep, Nov, Jan, Mar, May.

**Mailings:** last Thursday of Sep, Nov, Jan, Mar, May. 16



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[www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

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### Supplement:

**RTO/ERO Member Services  
2009/2010**

## RTO/ERO Toronto Executive 2009 ~ 2010

**President:** David Shanoff  
**First Vice-President:** Vacant  
**Treasurer:** Robert Putnam  
**Archives:** Rosalina E. Bustamante  
**Goodwill:** Sue Booker  
**Mailing:** Marjorie Blake  
**Pension/Retirement:** Shashi Makhija  
**Program:** Kay Jeffery

**Past President:** Valerie Mah  
**Second Vice-President:** Vacant  
**Secretary:** Nanette Zettler  
**Communications:** Bill Menagh  
**Health/Insurance:** Bill Tajer  
**Membership/Recruitment:** Bob Neal  
**Political Action:** Pat Carson  
**Social/Recreation:** Carmelita Salazar

**Travel:** Linda Grieve

**Members-at-Large:** John Bratton, Roy Harvey, Tom Lyons, Mary El Milosh, Helen Milton

## From Your Editors

We have received feedback regarding our district-sponsored charity golf tournament. Perhaps the title 'Screw~the~Bell' might be a bit inappropriate for a professional organization, although a number of other districts also use this term for a September event. The comment has been forwarded to the Toronto Executive. Send us an email with your view.

Interestingly, we received some positive feedback from a few RTO/ERO members in other districts regarding our Health Services and Insurance Committee editorial in our May issue. We pursue the matter in this issue but do not hold our breath for substantive change.

Talk about 'pride going before a fall'! We thought we had done a pretty good job of producing our May Newsletter when our computer crashed. What you received was produced from the draft, black & white hard-copy with cut-and-paste editing instead of the final-edited, electronic, colour-covered version. **16**

## Dates To Remember

### October, 2009

- |    |                                  |
|----|----------------------------------|
| 13 | Friday Movie (p6)                |
| 1  | Art/Sketch (p5)                  |
| 5  | Book Club (p5)                   |
| 6  | Bridge (p6)                      |
| 8  | Executive Meeting (pS15)         |
| 9  | Friday Movie (p6)                |
| 19 | Monday Movie (p6)                |
| 20 | Bridge (p5)                      |
| 20 | New Member Breakfast (p17)       |
| 27 | Fall Senate                      |
| 28 | Travelogue (p10)                 |
| 16 | Monday Movie (p6)                |
| 17 | Bridge (p6)                      |
| 18 | Fall Luncheon/Craft Show (p13)   |
| 20 | TEOF Auction (p25)               |
| 25 | Travelogue (p10)                 |
| 25 | Toronto Districts Joint Exec Mtg |
| 26 | Newsletter Mailing               |

### December, 2009

- |    |                               |
|----|-------------------------------|
| 1  | Bridge (p6)                   |
| 3  | Art/Sketch (tentative) (p5)   |
| 7  | Book Club (p5)                |
| 10 | Executive Meeting (tentative) |
| 11 | Friday Movie (p6)             |
| 21 | Monday Movie (p6) <b>16</b>   |

### November, 2009

- |    |                          |
|----|--------------------------|
| 2  | Book Club (p5)           |
| 3  | Bridge (p6)              |
| 5  | Art/Sketch (p5)          |
| 12 | Executive Meeting (pS15) |

*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. 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.*

## Welcome to New Members



Welcome to those having joined us from May to July, 2009. 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.** **Bob Neal**, Membership

Aretta Anderst	Phil Egginton	Sylvia Moore
Joy Archer	Moira Ellis	Aldo J Morson
Heather Babin	Rosaria Furland	Adrienne Murphy
Helen I Baltman	W Roy Greaves	Eileen H M O'Connor
Paul Bergin	Janice Hatton-Birkett	Irma Palladino
Brian Blacker	Marion H Holmes	Eleftherios Partsis
Mary Boon	Natalie Houston	Mary Catharine Patten
Olive Bowles	James E Hutton	Mary D Quigley
Lynn H Brason	Yassamine Kalhori-Prymak	Sandra Quinn-Duff
Anne Broadhead	Annabelle Kennedy	Shea Richardsen
Peter Brydon	Linda Kestenbaum	Charles D Russell
Muriel Bull	Johanna Lanfranco	Carole Schroder
Catherine Burke	Susan M Langley	Susan Seeley
John Calabro	Anthony Lavecchia	Margaret J Sellers
Roger L Carruthers	Colette E Lavoie Robertson	Lanny Shereck
Shelagh Cohen	Irene Lejbiuk	Christina Siemicki
Maureen Coleman	Donna Lepan	Julia Solyom-Newman
Barbara Cooper	Guisepppe Liggio	J Sue Thomas
Anthony Costantino	Karen Light	Pamela Tylee
Susan Dan	Maria C Lomas	Josephine Vinci
Robert Della Penna	Marilyn Mandziuk	Angela Vuchnich
S Joan Dixon	Lawrence Marshman	Margaret Wallace
Jane Donohue	Nadine Mayers	Elizabeth Watts
Maureen Dunn-Martin	Elaine McCarthy	Margaret Williams
Joseph C Durette	Leslie Moody	Lynda Wise
Nancy Ecker	Russell F Moore	Christine Yee <b>16</b>

## Next Mailing ~ Thursday, Nov. 26



Join us to benefit from camaraderie and refreshments at our next Newsletter Mailing at St. Margaret's. Starting about 9:00am, we aim to finish by 11:30am. **Marjorie Blake**, Mailing **16**

## 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 - PDF application form on our website). Join our email service and we'll let you know when it's posted. **16**

**Influenza continued from Page 29** surfaces in the vicinity of the flu-affected person, is adequate control.

**Source:** Health Canada  
www.hc-sc.gc.ca

friction on all surfaces of hands/fingers for a minimum of 10 seconds (thumbs, under nails, backs of fingers and hands frequently missed); rinse under warm, running water; dry hands and turn off faucet with a single-use towel. Keep fingernails short; do not use fingernail polish or artificial nails. Where hands are not visibly soiled, alcohol based hand-cleaning agents may be substituted.

**Masks, Gloves and Gowns:** No studies demonstrate the benefit of mask use at home. There may be some benefit to using masks if looking after a symptomatic person. Gloves or gowns in home care are not required.

**What to Clean/What to Throw Out**

**Tissues:** Patient soiled tissues should be deposited in one receptacle restricted to that use only and disposed of in sealed garbage bags.

**Dishes and Eating Utensils:** Soiled dishes and utensils should be washed either in a dishwasher or by hand with warm water and soap. Separation of utensils is not necessary.

**Laundry:** Clothes and bed linen of a flu-affected person can be washed in a standard washing machine with warm or hot water and detergent. It is not necessary to separate the laundry. When handling laundry, it should not be “hugged” and hands should be washed after handling.

**Household Cleaning:** Normal household cleaning with standard cleaning products, especially of

**Flu Symptoms**

The flu is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness, and at times can lead to death. Symptoms:

- fever (usually high)
- headache
- extreme tiredness
- dry cough
- sore throat
- runny or stuffy nose
- muscle aches
- nausea, vomiting and diarrhea can occur but are more common in children

**If You Get Sick**

Most healthy people recover from the flu. If you get the flu:

- Stay home.
- Get lots of rest, drink plenty of liquids, and avoid alcohol/tobacco.
- Use over-the-counter medications to relieve the symptoms (but never give aspirin to children or teenagers with flu-like symptoms).
- Remember that serious illness from the flu is more likely in people 65 and older, pregnant women, people with chronic medical conditions and young children.
- Consult your doctor early for the best treatment, but be aware of emergency warning signs.

**Emergency Warning Signs**

Seek emergency medical care if you or someone you know has any of following warning signs.

*Continued on bottom of Page 28* 



**President’s Column ~ David Shanoff**

**Contact:** 416.656.3245 / davshan@sympatico.ca

On behalf of the entire Executive of District 16 RTO/ERO, I would like to take this opportunity to welcome you to the 2009-2010 year. As your President for this coming year, I am a little apprehensive about the challenge of trying to fill the shoes of our Past President, **Valerie Mah**. I hope that I can come close to her level of energy and enthusiasm, which she displayed throughout her tenure. With your help and support, it will be a good year.

I am directing this message primarily towards those members who have not as yet participated in the numerous social opportunities provided by RTO/ERO. The Toronto District of RTO/ERO has over 4000 members, but a very small portion of you attend the various activities of the district. I know that most of you have joined RTO/ERO for its wonderful health insurance plan, but I want you to know that RTO/ERO is much more than health insurance. Your District Executive is responsible for the operation of a large variety of activities. Last year we spent almost \$55,000.00 which, by the way, comes out of your membership fees. We use this money, under the watchful eye of our treasurer, **Bob Putnam**, to provide you with a number of programs which you are invited to enjoy. (Some activities are user-pay; some are subsidized.) These activities include all-day bus trips to the Shaw

Festival, Stratford Festival as well as to Penetanguishene and St. Jacob’s. These trips include a play and two meals, all organized by the amazing **Jack De Groot**.

**Carmelita Salazar** is in charge of a large number of social activities including an investment club, a bridge club, a walking club, and travelogue, among others. If you are interested in starting up a group that doesn’t already exist, we will be glad to accommodate you as much as we can.

Various members of the District Executive are available to answer your questions on various concerns. **Bill Tajer** is our “go to” person for information on our health insurance plan.

**Shashi Makhija** is the convener who deals with pension concerns. Their email addresses and telephone numbers are available at our web site [www.rtoerotorontodistricts.org/tfiles/index16.htm](http://www.rtoerotorontodistricts.org/tfiles/index16.htm). You will find a considerable amount of other information on this web site as well.

The District Executive welcomes new members so if you have had a previous role in leadership and/or are looking for an experience in leadership, please let us know and we will gladly find a spot for you on our Executive.

We also sponsor a number of luncheons throughout the year to

*Continued on Page 4* 

*President continued from Page 3* which you are invited to attend. The first of these is our *New Members' Breakfast* to be held on Tuesday, October 20, starting at 9:30 a.m. at the Old Mill. If you have just joined District 16, or have joined within the past five years but have never attended this breakfast, then please take advantage of this opportunity to meet with other new members, former colleagues, and the Executive for a delicious and free buffet breakfast.

Approximately one month later, on Wednesday, November 18, our *Fall Luncheon and Craft Show* takes place, also at the Old Mill. This is another opportunity for you to meet former colleagues and friends as well as to purchase crafts that have been made by members. Forms for these activities are on Pages 23 and 18.

The fact that you are reading this newsletter is the result of the efforts of a number of volunteers starting with our editorial committee led by **Bill Menagh**, along with **Paul Rowney** and **Ian Baird**. Members, such as you, write many of the articles. If you

would like to get "published", please contact Bill to find out how to do it.

**Marjorie Blake** organizes the mailing of the newsletters. If you want to help with this aspect of the newsletter, please contact Marjorie. All are welcome.

As you may have already heard, our presence at St. Margaret's Church, where we have been since the fall of 1978, will come to an end on December 31, 2009, as the congregation has voted to amalgamate with another church.

I am pleased to report that we have taken up "residence" at **Holy Rosary Church** located on St. Clair Ave. West adjacent to the St. Clair West subway station. Many of our social activities will take place here.

So welcome back from summer travels, and note that we are here to serve you for another year. I look forward to meeting you at our events. For those of you who regularly attend District 16 functions, thank you for your participation. Get ready for a wonderful year. **16**

## **Art Connoisseurs' Opportunity**

**North York Visual Artists Studio Tour:** October 3/4 from 11:00am - 6:00pm  
Joan will be showing my work at my home, 26 Cranbrooke Ave.  
See our NYVA brochure and website at [www.nyva.ca](http://www.nyva.ca)

**Bayview Art Tour:** October 17/18 from 11am - 5:00pm

I will be showing my work with Susan Brown at 345 Balliol St.

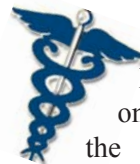
No Brochure is available at press time

**Fairlawn Neighbourhood Show/Sale** at the Fairlawn Neighbourhood Centre  
28 Fairlawn Ave. near Yonge St.

November 6, 6:00pm - 9:00pm and November 7, 10:00am - 4:00pm

Brochure at the website [www.fairlawnneighbourhoodcentre.com](http://www.fairlawnneighbourhoodcentre.com)

**Joan McGivney 16**



## **The Flu: Care of Self & Others**

Knowing how to protect one's self from getting the flu, your editors focus on what to do if you get the flu. The following, compiled from the websites of the American Centers for Disease Control, and Health Canada, are used with permission.

**P**ublic health officials have developed guidelines for the care of ill family members.

### **Space**

Influenza (flu) is contagious and others at home are at risk. Spatial separation of one metre is recommended. One person should be the primary caregiver who should not have a chronic health condition that would increase their risk for complications. Where possible, a separate bedroom and bathroom should be designated for the flu patient.

### **Home Supplies and Support**

**Psycho-Social:** telephone; phone numbers for health care providers and community health information phone lines; plans for speaking to friends/family members for support; information on the care of infected persons; information on the maintenance of infection control.  
**Food/Non-Perishables - for 10 days:** ready-to-eat, canned fruit, vegetables, meats, protein/fruit bars, dry cereal/

granola, crackers, canned/bottled juices/water, peanut butter/nuts, and toilet paper, paper towels, etc.

**Health Supplies:** soap and water-based and alcohol-based hand-washing supplies, medicines for fever control (acetaminophen, ibuprofen, and aspirin), thermometer, masks, tissues, home cleaning supplies, other health supplies (*including prescription drugs*) normally needed over a 10 day period.

**Emergency Supplies:** batteries, candles, manual can opener, garbage bags, and battery/crank radio.

**Hand-washing is the single most important infection control procedure**

**Patient/Caregiver Care/Support:** Plan for meal preparation, laundry, banking and essential shopping/food delivery.

### **Infection Control**

The primary caregiver is at increased risk for infection. Risk is minimized through simple infection control.

**Hand-Washing:** A primary method of transmission of the flu virus is through hand contact on surfaces where the virus is deposited then touching vulnerable areas like the nose, mouth or eyes. Hand-washing is the single most important infection control procedure. Simple soap is an effective agent against flu viruses.

**Effective Hand-Washing:** Remove jewellery; rinse hands under warm, running water; lather with soap using

*Continued on Page 30*

## Investment Get-together

Our first Fall meeting is on October 28 at 4:30 - 6:00pm at 3 Lynngrove Ave. The purpose of this club is to learn from each other about the money world. No money is involved. If you decide to invest your money that is your business. We bring at least one item from the field of investments to the meeting, something that we have learned since the last meeting. Share our knowledge and then decide and discuss what we have learned. We started in the spring with 3 people; next time there were 5 and then there were 8 at our last meeting. No experience necessary just a desire to become better informed.

One thing I learned this spring: Funds can cost a lot and have to be invested so the advisors may not always invest in the best vehicles. Moral: ask a lot of questions. Coffee is on me. All are welcome.

**Convenor: Lone Smith** / 416.234.1969 if you are interested. 16

## Volunteers Appreciated

### *The Society of Sharing ~ Catholic Charities of the Archdiocese of Toronto*

The Society of Sharing is an inner city non-profit agency that provides support to seniors and to people of all ages with disabilities. Volunteers help with shopping or medical appointments, make friendly visits and provide telephone reassurance. Only 2 or 3 hours of your time is required per week. Schedules are flexible and may be built around your holiday times. Transportation is not required. TTC costs are reimbursed.

Please contact **Carolyn** or **Maritza** at 416.413.0380.

**Margaret Caravaggio** 16

### *Influenza continued from Page 30*

*In children,* emergency warning signs that need urgent medical attention include:

- Fast breathing or trouble breathing
- Bluish skin color
- Not drinking enough fluids
- Not waking up or not interacting
- Being so irritable that the child does not want to be held
- Flu-like symptoms improve but then return with fever and worse cough
- Fever with a rash

*In adults,* emergency warning signs that need urgent medical attention include:

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting

**Source:** Centers for Disease Control and Prevention  
www.cdc.gov 16



## Recreation/Social ~ Carmelita Salazar

Contact: 416.927.0416 / csalazar8@sympatico.ca

Greetings and welcome everyone! A very special welcome to those members who have recently joined us. I hope you all had a wonderful summer! My duties are to organize and coordinate our District social events as well as other activities desired by members.

RTO/ERO Toronto District 16 members and guests are welcome to participate. There is usually no charge for most activities. Our Convenors are volunteers and new activities are generated from the interest of the membership. If you would like to participate, contact the respective Convener. If you would like to form a new group or pursue any activity that might be of interest to our members contact me at 416.927.0416 or email csalazar8@sympatico.ca. Our program usually begins in October.

Our *Bridge* and *Travelogue* groups are based at St. Margaret's Anglican Church (Avenue Road and Burnaby Boulevard, one block north of Eglinton). Street parking is available or there is a P-parking lot one block west of Avenue Road just north of Eglinton on Castleknock. Otherwise the meeting place is set by each convenor.



**Art/Sketch** ~ for those interested in keeping their artistic & drawing skills from becoming rusty, please call convenor for more information and details.

**Convenor: Dahlia Day Bronfield** / 905.882.8662



**Book Club** ~ this informal group meets at the home of Elaine McIntosh usually on the first Monday of each month, from 1:00 -3:00pm. The group selects serious fiction or non-fiction. If you wish to join, please call:

**Convenors: Joan Johnston** / 416.691.5368) or **Elaine McIntosh** / 416.463.2637

Upcoming Selections:

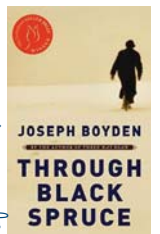


**October**

← *Look Me in the Eye My Life with Asperger's* by John Elder Robison

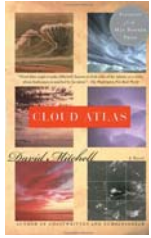
**November**

*Through Black Spruce* → by Joseph Boyden



Continued on Page 6 16

Social Activities (Book Club) Continued from Page 5

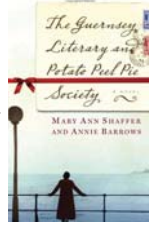


December

← Cloud Atlas by David Mitchell

January

→ Guernsey Literary and Potato Peel Society by Mary Ann Shaffer



**Bridge** ~ This group meets the first, third and fifth Tuesday of the month at St. Margaret's from 1:00 to 4:00pm. They play social, high quality games while changing partners every four hands. New members, including singles and beginners, are very welcome. **Convenor: John Lane** / 416.486.0697.



**Friday Night Movie Group** ~ This group has been meeting every second Friday of the month at a centrally located theatre (approximately 7:00pm) from September to June. Participants are notified by phone or email a couple of days in advance. They meet for coffee afterwards for a nice social. Friends are welcome! **Convenor: Mary Malcolm** / 905.509.9511 / mary\_a@rogers.com.



**Investment Club** ~ The Investment Club initially started last April and is now in full swing. See item on Page 28. **Convenor: Lone Smith** / 416.234.1969.



**Monday Matinee Movie** ~ This enthusiastic group meets on the third Monday of the month, September to July around 1:00 or 1:30pm. Participants receive a call or email on the weekend to indicate the location - usually on the subway line (the Varsity, Carlton, Cumberland, etc.) We currently have over forty names on our list and the movie is selected by one of the group. There is discussion which follows at a local restaurant or favourite café like Quasi Quasi, Coffee Mill, etc. **Convenor: Ann Ludwigen** / 416.324.0909 or acludwigen@rogers.com

Continued on Page 27

*Pain is inevitable ~ Suffering is optional*

Social continued from Page 6



**Super Tees Golf** ~ We welcome everyone interested in playing golf. Join the fun and socialize! It's a great exercise and keeps you 'forever young' says Rosalie. Convenor: **Convenor: Rosalie Parente** / 905.856.8936



**Theatre Day Trips** ~ Organized by **Jack DeGroot**, these events are extremely popular. Our Fall Series is sold out so watch future Newsletters for new trips.



**Travelogues** ~ This dynamic duo is responsible for our well-attended travelogue presentations on the last Wednesday of the month (See Page 10). It's a wonderful learning experience and refreshments are served. We average about forty to fifty attendees.

If you have travelled recently and would like to share your experiences, call Dick, Marilyn or Carmelita and we will book your schedule.

**Convenors: Dick & Marilyn Holyer** / 416.929.8512



**Walking/Talking Group** ~ What a great way to exercise your body and mind! Learn the history of our city through the many interesting sites we visit. Help celebrate and know our beautiful Toronto! Our two-hour walk will take us to a part of Toronto to discover and enjoy. We stroll, we talk, we explore the buildings that we are looking at and we enjoy the sites of the city. Toronto has a lot of interesting buildings and history. Contact me if you are interested in a leisurely STROLL once each month. This is not for speed-walkers!

Dress: Good shoes, umbrellas & cheery dispositions! "Rain or shine... we go!"

**Convenor: Phyllis Walker** / 416.653.3521 / llanoka@aol.com

So there you are... you can go through this wonderful selection of activities provided by RTO/ERO Toronto. Come and enjoy some of the activities laid out for you! **16**

We try to provide activities according to our members wishes. If you would like to lead a group of like-minded individuals, contact Carmelita at 416.927.0416 or csalazar8@sympatico.ca and we'll help you start. Possibilities: bowling, billiards, dining, photography, dancercise, photography, swimming, etc.



**"Gis To Laugh!"** Why do Creationists seem to support 'survival-of-the-fittest' political platforms while Evolutionists seem to support interventionist policies. **16**

## Assorted Communiqués

### 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 Junior Public School

225 Livingston Road

Scarborough, ON M1E 1L8 / 416.396.6295 **16**



## Renaissance **Reborn**

Highlights ~ Summer 2009 Issue

- **Themed Issues** (p7): This Issue highlighted *Green*. The Fall and Winter Issues will emphasize *Authorship/Publishing* and *Community Grassroot Action* respectively. Suggestions for future Themed Issues are encouraged. Send proposals, images, artwork to [renaissance@rto-ero.org](mailto:renaissance@rto-ero.org).
- **RTO/ERO Redesigned Website** (p13), available in mid-October. Check it out at [www.rto-ero.org](http://www.rto-ero.org),
- **Saluting Senior Seniors** (p10/11): If you know of a Toronto Member over the age of 90 who has had a particularly eventful career, consider a vignette that might be of interest to fellow retirees.
- **Classifieds** (p36): have you an item of interest for teacher retirees? **16**

## RTO/ERO Toronto Member Recognized

**John Borovilos**, an RTO/ERO Toronto member, was the recipient of the Ontario Volunteer Service Award for his voluntarism as a Docent and Docent Chair, Gallery Interpreter and Writer at the Royal Ontario Museum. The presentation ceremony was held on June 18 at the Arcadian Court.

John also sends us his annual movie reviews for our January Newsletter.

*Editors: If you know of a member suitably recognized, let us know.* **16**



Photo by Yolanda Baldachin

## Ontario Teachers' Pension Plan (OTPP) News



### Teaching After Retirement ~ A Reminder

#### Rules:

Effective Jan. 1, 2009:

1. The re-employment limits apply to pensioners of all ages.
2. You no longer contribute to the pension plan if you exceed the re-employment limit, with one exception noted below. Contact your employer if contributions are inadvertently deducted from your pay. (Your pension is suspended if you work after the month in which you exceed the limit.)
3. You can choose to have your pension recalculated to include the additional credit you accumulate while re-employed only if you:
  - return to work in education for the first time after Dec. 31, 2008;
  - notify us of your intention before you return to work;
  - will work for the equivalent of a year or more;
  - have your pension suspended as soon as you become re-employed; and
  - contribute to the plan during your re-employment.

to work (these don't need to be consecutive years); and

• 20 days each school year after that. When determining the first three school years, the following rules apply:

1. Any school years you worked as a pensioner before Sept. 1, 2001, are included.

2. Any school years you worked as a pensioner during a five-year

**The ONLY source of accurate information regarding retirees and their pension is the OTPP**

**[otpp.com](http://otpp.com) / 416.226.2700 / 1.800.668.0105**

**Do not be confused by the media or others!**

window that allowed for extended work in education - from Sept. 1, 2001, to Aug. 31, 2006 - are excluded.

3. Any school years you worked after Aug. 31, 2006, are included.

#### Exceeding the limits:

It is your responsibility to count the number of days you work.

If you continue to work after the month in which you exceed the limit, you must notify us. We will suspend your pension for as long as you continue to work, even if for only part of a day.

#### Failure to report:

Under the Teachers' Pension Act, you must record the number of days worked in education. The pension plan has the right to ask you to

#### The Limits:

You can work in education without affecting your pension for up to:

- 95 days in each of the first three school years in which you return

*Continued on bottom of Page 8*

## RTO/ERO Toronto Craft Show

WEDNESDAY, NOVEMBER 18 / 10:00am - 2:00pm

with a Noon pause for our Fall Luncheon

### EARLY CHRISTMAS SHOPPING

The following are the registered Craft Show Participants as we go to press. Check out our website from time to time additions. For more information please call **Carmelita Salazar** at 416.927.0416. See our ad on Page 18. Not all items available are listed. See our website for more details.

- Winty Barnes** ~ "Retro" Bizarre Bazaar / aprons and things  
**Josie Beylerian** ~ preserves, wreaths, swags, goodies, flower arrangements  
**Marjorie Blake** ~ treats, baked goods, other miscellaneous gift items  
**Isobelle Cooney** ~ sewn articles: place mats, bags, scarves, aprons  
**Dalia Day** ~ bead works, necklaces, earrings  
**Terry & Nancy Dockrill** ~ specially made hand carved wooden canes  
**Linda Dubeau** ~ hand-sewn aprons, totes, pouches, Christmas ornaments  
**Dorothy Gemakas** ~ photo cards, beaded jewellery  
**Lynn Hamilton** ~ handmade soaps, gift baskets  
**Sarah James** ~ original circular collar scarf  
**Mary Ann Kainola** ~ photo greeting cards in plastic packaging  
**Baird Knechtel** ~ various woodcrafts  
**Maria Knechtel** ~ afghans, blankets, scarves, wash dish cloths  
**Nancy Langer** ~ costume jewellery from pearls and precious stones.  
**Kim MacDonald** ~ matted prints or unframed photos, signed  
**Milli Richmond** ~ hand-crafted bags ingeniously woven from recycled wrappers  
**Jelica Ristic** ~ icons on wood or glass by decoupage  
**Joy Sato** ~ sterling silver Swarovski crystal jewellery, paper craft  
**Marion Stephens** ~ water colour painting, note cards, knitted items  
**Terese & Vera Truchan** ~ crocheted products, photo cards, earrings  
**Phyllis Broom Walker** ~ enamels on copper, earrings, small art pieces  
**Judy Watson** ~ hand-knitted items: hats, scarves, ponchos, baby items  
**Lynda Wise** ~ *Sew What's New* - supporting Princess Margaret Hospital

[See Photos of last year's Craft Show on the Photos' Link of our website](#)

#### Pension continued from Page 7

supply details of your return to work. If you fail to provide this information within a reasonable time after it is requested, your pension will be suspended. Any pension payments you were not entitled to receive must be returned, with interest.

Source: Ontario Teachers Pension Plan Website, [www.otpp.com](http://www.otpp.com) **16**

## TEOF 16<sup>th</sup> Annual Auction "Don't Forget To Feed the Kids"

Friday, November 20, 2009

5:30pm ~ Viewing

6:30pm Dinner

Fountain Dining Room, 2<sup>nd</sup> 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.)*

Additional Registration Forms available at:

[www.rtoerotorontodistricts.org](http://www.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**



## Project ~ Service-to-Others Award: 2010

**NOTE: The Submission Date to the Toronto Executive for the STO Award is November 1, 2009 through Tom Lyons. This permits your executive to select the proposal to be submitted by the required March 1 deadline. Applications are available at the provincial website: [www.rto-ero.org](http://www.rto-ero.org).**

### Background Information

This award is intended to raise the profile of retired teachers by showing their care about their communities.

### Goals

- financially assist education/community projects;
- facilitate participation in education/community projects;
- promote District participation in local, provincial, 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;

[See Page S12 for the list of the 2009 Project~STO Awards.](#)

- A District submits no more than one proposal in any year;
- *The maximum grant 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, 2010 to be considered.

### What Kinds of Projects might Be Considered?

See our website or the Provincial website for past awards; also published annually in our Newsletter. (This issue on Page S12.)

### 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 on March 1 to be considered by the Project – Service to Others Committee.

*Editors: All material on this page has been edited for space; refer to [master document for details.](#)* **16**



## RTO/ERO Developments

- Your Toronto District Executive, at its May meeting:
- approved a new event: *Freedom from the Bell Luncheon* to be held on the first school day in September;
  - authorised the purchase of additional promotional Notepads and Pens, plus a floor-standing banner for district events;
  - thanked Arlene Freeman for her years of executive service. **16**



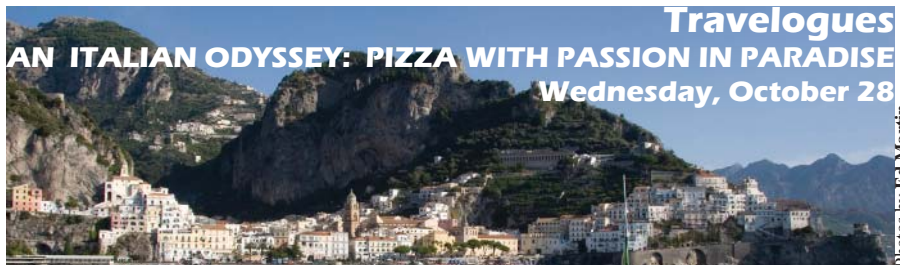
The four RTO/ERO Toronto Districts will hold a joint executive meeting on November 25. Issues common to these districts are discussed and executive members learn from the experience of others trying to offer service to their members; The Fall 2009 **Retirement Planning Workshop** (RPW) will be held on Thursday, November 12 at York Mills Collegiate. The Registration Form is available from our website. Two additional RPWs will be held in 2010. **16**



- At Spring Senate 2009, the following were determined:
- widened membership definitions to include:
    - currently employed individuals who can become members in retirement;
    - retired teachers receiving a pension from a non-designated Private School (See Page S20 of this month's supplement for a list of member categories. Go on-line to download the RTO/ERO Constitution to learn about the rights and privileges of Full and Associate Members.);
  - restricted voting at Senate to Full Members but allowing Associate Member Alternates to speak as determined by the District;
  - *removed the requirement that the Health Services and Insurance Committee report Benefits changes to Fall Senate (Ed. This does not prevent Senate from requesting that all Benefits changes be disclosed at that Senate.)*

### At Fall Senate 2009, the following will be considered:

- Full Membership being extended to retired teachers having taken the commuted pension value with some possible restrictions on years of service or age at retirement (Ed. *We recommend the status quo ~ these folk already enjoy Associate Membership status for the same reasons as current Associate Members are denied Full Membership.*);
- there be one Fall Senate;
- that there be an Annual District Presidents' Workshop. (Ed. *The last two items, if adopted, may save some funds. If two Senates continue and an Annual Presidents' Workshop is added, there will be additional costs - some of which will be charged to the Benefits Premiums.*) **16**



**Wednesday, October 28:**

One of our favorite world travelers and avid photographer, **Ed Martin**, asks in wonderment, “A fried egg on my pizza?” Join the Martins as they happily munch their way through two Tuscan farms before moving on by boat to reach the rugged Amalfi coast. We fondly recall his last visit when he enchanted us with gorgeous glimpses of the romantic Greek Isles, complete with music. Can it get any better? Just watch!

Think three days in Florence, no waiting to enter the Uffizi world-class gallery, pre-rented lodging awaiting on an idyllic Tuscan farm with steak and truffles under the stars, and reveling in “the most beautiful spot” in fabled Tuscany where “*Romeo and Juliet*” was filmed. Ah, dream on...

**Marilyn and Dick Holyer, hosts**

**Wednesday, November 25:**

**Newfoundland: In Cod They (used to) Trust!**

How can you not return to places with names such as Heart’s Desire (Dick thought they meant dessert), Come by Chance, Blow me Down, Cowhead, Plum Point, and, my personal favourite, Famish Gut? Other favourite destinations include St. Anthony, and Prime Berth near Twillingate, a historical representation of a old cod fishing village.

At Cowhead, just outside of Gros Morne Park, we had a taste of Theatre Newfoundland Labrador, employing works that sensitively showcases the history and culture of the province. At Grand Falls, once the site of the world’s largest paper mill, we witnessed the impact of the recent closing of the mill, which has thrown several hundred local people out of work. Fortunately, the Exploits River will continue to attract sportsmen and outdoor enthusiasts, who can watch the migrating salmon at the Salmonid Interpretation Centre which offers a detailed view of a fish ladder in motion.

We are excited by two new St. John’s treasures: *The House*, a combined Museum, Art Gallery and National Archives; and *The Geo*, a geological Centre (a gift from the head of a local insurance firm, Johnson Insurance which administers our comprehensive health plans).

“So Screech me again, boys, I LOVE Newfoundland!”

**Dick and Marilyn Holyer, presenters/hosts**

**NEW MEMBER BREAKFAST**

*An Opportunity for New and Used Members to Meet*

**REGISTRATION FORM**

*One Must Register for the Breakfast ~ Return by October 9, 2009*

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

email: \_\_\_\_\_

(Used for RTO/ERO Toronto purposes only)

Guest: \_\_\_\_\_

I joined RTO/ERO Toronto from 2004 to 2008 but was not able to attend in my first year.  \_\_\_\_\_ No Charge (Please initial)

(Members joining after September, 2008 will have received their personal invitation separately via Canada Post.)

**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 West, Weston ON M9N 3X1**

**FALL LUNCHEON, 2009**

*Come Early to Our Craft & Artisan Show/Sale*

**REGISTRATION FORM**

*One Must Register for the Luncheon ~ Return by November 6, 2009*

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

email: \_\_\_\_\_

(Used for RTO/ERO Toronto purposes only)

Guest: \_\_\_\_\_

**NOTE:** *Buffets may not necessarily accommodate special dietary needs.*

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

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

## Tournament Results & Prizes

### Scramble Results:

- 1<sup>st</sup> -14: Owen Smith, Brian Currah, Darryl Currah, Mat Currah  
 2<sup>nd</sup> -13: Chris Wilson, Jason Raymer, Peter Willis, Jeff Ridout  
 3<sup>rd</sup> -12: Denys Reed, Chris Broadbent, Al Quance, Lou Sialtsis  
 4<sup>th</sup> -11: Brian Gaw, John Lombardi, Kathy Dominico, Dan Dominico  
 5<sup>th</sup> -10: George Mergelas, Gord Barry, Wally Urbanski, Chester Pochwalowski

**Closest To Pin:** Men - John Watkins (pitching wedge)  
 Women - Pat Pileggi (pitching wedge)

**Silent Auction:** Hockey Stick - Ewan Geddes  
 Hockey Gloves - Rick Kollins

### Draw Prizes:

Foursome Passes:  
 - to Bondhead by Gary Payne  
 - to Timber Ridge by John Kalantzakos  
 - to Rolling Hills by Doug Richards  
 - to Rolling Hills by Bruce Monick  
 - to National Pines by Ryan Wakelin  
 - to Highland Gate by Mike Nasso  
 - to Caledon Woods by Marlene Wilson  
 - to Flemingdon Park by George Mergelas

CNE Family Passes - Gary Payne  
 Golf Bag - Pat Salvatore  
 Golf Bag - Mike Nasso  
 Golf Bag - Bruce Godbold  
 Sunday Brunch for two  
 at Whistlers Restaurant - Bill Hammond  
 Power Cork Screw - Russ Wilkinson  
 Olympic Poster - Dan Foster  
 Canadian Olympic  
 Association Backpack - John Michaluk  
 Popcorn Maker - Chris Wilson  
 Golf Vest - Dom Dente

All Female Participants Received A Silk Scarf **16**



## Minding Your Money ~ Chuck Carr

### Investing 101 ~ Setting Up a Portfolio

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

**Setting up a portfolio:** Following upon Investing 101 in last May's Newsletter, we will now address the concept of setting up a portfolio.

#### Asset Allocation/Diversification:

The two most important acts in setting up a portfolio are choosing your asset allocation (diversification) and selecting superior securities. Since Canada represents only 3% of the world's capital, investing in Canada alone denies you access to 97% of the world's investing opportunities. The burgeoning geographical regions of the world are characterized by their population demographics. Their populations include close to 40% of 25-year-olds or younger. This means that these geographical regions must provide food, shelter, transportation, education, entertainment, etc., to these new members of the workforce. Knowing this, investors may now search for the best of the best companies supplying those needs in those areas. There are a number of resources offering this information. However,

as always, I advise you to engage a professional advisor (Certified Financial Advisor (CFA)) to help you. That is also why I recommend mutual funds over direct investing through a broker. Mutual funds offer immediate diversification (from 25 to 40 companies per fund) and professional money management, i.e. a professional with a research staff chooses your companies – not you. I use Morningstar's portfolio analytics PALTrak as a primary resource. (www.morningstar.ca). Other on-line resources include <http://fundlibrary.com/> and <http://www.globefund.com/>. Your portfolio should include up to 8% each in companies serving: Brazil, China, India, Latin America, Europe, etc. In addition, because countries like China and India require huge investments in infrastructure, you should have up to 8% in natural resources (commodities), energy, large infrastructure companies, etc. Finally, you should consider a good real estate fund as well.

Canada offers excellent, undervalued financial institutions, so invest in Canadian banks and insurance companies as well as resource funds that include petroleum (tar sands) and energy.

Finally, since most teachers enjoy a government guaranteed, defined benefits pension, there is no need to include bonds and other

*Continued on Page 12*

Continued from Page 10

fixed instruments in your portfolio. Your pension is a "guaranteed" investment.

On the other hand, if you entered teaching late in life and have a small pension, then you should consider including a Real Return, High Yield Bond fund and a Dividend Growth Fund.

If you are investing in a non-registered account, then tax efficiency must be your goal. Mutual funds usually come in both the standard mutual fund "trust" version as well as the "corporation" form. Mutual fund corporations are tax efficient in that they do not issue annual profit distributions as mutual fund trusts must and, when you withdraw money, it is reported as a capital gain – not as interest or dividends. Capital gains are taxed at only 50% or their reported value. Thus, if you received \$1,000 in capital gains, you would pay taxes on only \$500. (Interest is taxed at 100% of reported value and dividends at 57%)

Starting in 2009, all Canadians 18 or older should invest up to \$5,000 per year in a tax free savings account (TFSA). Growth in TFSAs is not taxed. You would use the same approach as above to invest in TFSAs. Determine your asset allocation and buy superior funds.

Investors aged 72 and older should consider transferring up to \$5,000 per year from their mandatory RRIF withdrawals IN KIND, i.e. Don't sell the funds and invest the money. Transfer the actual funds to the TFSA and let them keep growing tax free. Be sure to transfer your best producing funds to the TFSA.

Investors who support disabled relatives should consider a registered disability savings plan (RDSP) and RDSP bonds to provide for their loved ones once they are unable to support them. Both TFSAs and RDSPs were covered in detail in 2008 *Minding Your Money* columns and are available from the RTO/ERO Toronto District 16 archives on line.

Finally, parents, grandparents, aunts and uncles should consider buying registered educational savings plans (RESPs) to ameliorate the exorbitant, future tuition and other educational costs of children/grandchildren/nieces/nephews. We have set up a "family" RESP for our four grandchildren from two different daughters. We use the same approach as above and diversify. If you buy a RESP from a bank, credit union or trust company, you are limited to the proprietary securities that they offer. Do use a CFA to advise you. "Don't place all your eggs in one basket."

16

**Editors' 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](mailto:charles.carr@sympatico.ca) or at 416.491.2921.



## "Screw~the~Bell" RTO/ERO Toronto's Annual Charity Golf Tournament Results

80 golfers participated in this event on the first school day of September. See our website and our next Newsletter for a full report.

### Research Participation Requested

**Candrive** Candrive, a Canadian research program aimed at improving the safety and quality of life of older drivers is seeking 1000 older drivers aged 70 and older to be recruited from cities including Toronto. Through a 5-year cross-Canada study of older drivers, the goal is to determine key factors impacting their driving safety.

#### Interested in Participating?

Please call us if you:

- Live in the Greater Toronto Area
- Are 70 years of age or older with a valid general driver's licence
- Own a vehicle which you drive at least four times a week
- Have a family physician
- Are fluent in English

#### What Will Be Required?

- Yearly assessment (2 - 2 ½ hours) at the Toronto Rehabilitation Institute for each of the 5 years of the study – including an interview about your health, function and driving habits, as well as an examination of your physical and thinking abilities.
- Short clinic visits (1/2 hour) at 4 months and 8 months.
- Small information collecting device installed into your car to record details about your driving habits.
- Permission to get copies of your driving records.

Participation is voluntary. Information collected will only be used for the purposes of the study and will be kept strictly confidential.

If you are interested or want more information, contact the Candrive Research Coordinator for Toronto, **Novlette Fraser**, at 416.597.3422, x7851 or [fraser.novlette@torontorehab.on.ca](mailto:fraser.novlette@torontorehab.on.ca). Also visit [www.candrive.ca](http://www.candrive.ca).

Media information can be viewed at <http://www.wheels.ca/newsFeatures/article/715884> 16



**Nov. 1** / Mozart, Selleck, Faure and Lane

**Feb. 7** / Two guest string players added

**May 2** / A concert of lighter compositions

All concerts at 2:00pm at All Saints Kingsway Anglican Church (Bloor and Prince Edward Drive). Tickets: \$12.50 or \$30.00/series. Advance ticket sales available.

Contact **Baird Knechtel** at 416.242.2131. 16

Health continued from Page 19

**Find The Health Care You Need!**

For the first time, information about local health services is available in a single place: [www.ontario.ca/healthcareoptions](http://www.ontario.ca/healthcareoptions)

Using this site, people can find the nearest walk-in and after-hours clinics, urgent care centres, family health teams, general practitioners and emergency rooms by typing in their postal codes.

**Active 2010**

Older Ontarians are staying healthy, having fun and feeling great! Find community organizations and adapted exercise programs to help Older Ontarians with mobility problems, get active: [www.active2010.ca/index.cfm?fa=english\\_getact\\_article4](http://www.active2010.ca/index.cfm?fa=english_getact_article4)

**Hospital Prescriptions**

Prescriptions filled at a hospital dispensary are not a covered expense by the RTO/ERO Extended Health Care Plan. They should be provided free by the hospital as required by the province of Ontario. Be aware that some hospitals may be trying to find ways to get around this legal responsibility.

**Health Plan Comparisons**

Health Plans Comparison Charts with the TCDSB, TDSB and our main competitor are available on our websites.

**Travel Warning Restrictions**

The RTO/ERO Out-of-Province Travel Benefit covers participants for medical emergencies when travelling to a location where a travel warning has been issued by the Canadian Government, *provided the medical emergency is unrelated to the travel warning*. To review the restrictions of your Trip Cancellation/ Interruption benefit, please contact the Plan Benefits Service Department at 416.920.7248 or 1.877.406.9007. Also see this month's Newsletter Supplement, Page S19 and S23.

**2008 Benefits Claims Deadline**

The deadline for the submission of claims is the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2008, they must be submitted to our Claims Payor, Johnson Inc., by December 31, 2009.

Note: Some information provided by your editors. 16



**"Gis To Laugh!"** News Item: Canadian woman used in battle against US health reform. Woman opts for surgery in the US and urges Americans not to follow Canada into government-run health care. Did she feel that her wealth should have allowed her to 'jump queue' in Canada, too? 16

**FALL LUNCHEON, 2009**

*Come Early to Our Craft & Artisan Show/Sale*

**REMEMBER**  
**Craft/Artisan Show**  
**10:00am to 2:00pm**

**Tuesday, November 18, 2009**  
**at The Old Mill, Brûlé Room**  
**11:30am ~ Meet & Greet/Bar**  
**12:15am ~ Buffet Luncheon**

**\$25 per Person ~ Please Register**

**Music for Craft Show & Luncheon by Ken Edge**

[www.edgemusic.ca](http://www.edgemusic.ca) / [kedge@sympatico.ca](mailto:kedge@sympatico.ca)

**Register in Advance to ensure there's a meal for you! (Page 23)**

**~ LUNCH BUFFET ~**

**SALADS**

*Spring Mix 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, Spring Onion Salad, Gorgonzola Vinaigrette*

**HOT ENTREES**

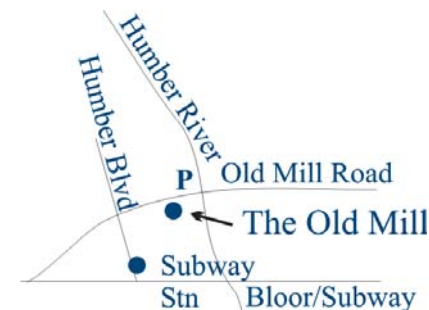
*Sun Dried Tomato & Ricotta Agnolotti, Almond Pesto, Alfredo Sauce*  
*Grilled Chicken Breast, Red Wine & Garlic Braised Artichoke Jus*  
*Herb Roasted Mini Potatoes*  
*Vegetable Medley*

**SWEETS**

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

**VARIETY OF ROLLS & BUTTER**

*Coffee (regular, decaffeinated)*  
*Selection of Fine & Herbal Teas*



*Please complete and submit, with appropriate payment, the Registration Form on Page 23 by October 9, 2009 so that we can best use our funds by ordering the proper resources. Please register early! 16*

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

**Friday, November 6, 2009**


**Da Vinci Banquet Hall** (5732 Highway 7, Unit 33, Woodbridge, Ontario)  
 \$85.00 per person **Tax receipt of \$30.00 per person to be provided**

\$900 Corporate Table (10)

6:00pm ~ Antipasto Bar & Cocktail Reception featuring  
 the *Touched By Angels Specialty Martini*

7:00pm ~ Full Course Dinner & Open Bar

**Live Music ~ Dancing ~ Silent Auction ~ Art Auction**

For tickets or further information, please contact **Sara Camilleri** at 416.222.8282 x2195 / [sara.camilleri@tcdsb.org](mailto:sara.camilleri@tcdsb.org) or download Order Form from [www.angelfoundationforlearning.org](http://www.angelfoundationforlearning.org) 



**Furniture Bank** (Toronto) invites you to visit our warehouse at 11

Peel Avenue and to volunteer as a Client Helper for two hours a week on any day Tuesday through Saturday from 9:00am - 1:30pm

**Directions:** One block North of Queen St. from Gladstone Avenue or from Dufferin Street.

**Contact:** Richard Evans, Volunteer Coordinator at 416.934.1229 x708 or [revans@furniturebank.org](mailto:revans@furniturebank.org) 

**Rendezvous Fall Entertainment**

**LET'S RENDEZVOUS!!**

**Monday, October 26:**

*Members' Craft Show*

**Monday, November 30:**

*The Barons of Barber Shop*  
 singing Festive Selections



Men are welcome to attend as guests of  
 Rendezvous members

For more information, call **Kay Jeffery:** 416.767.8179 



**Benefits of Walking**

As with all forms of physical activity, walking helps to build and maintain strength, flexibility, balance and coordination. Together they act to reduce the risk of falls and play a key role in prolonging independent living for seniors. According to the Ontario Ministry of Health's Position Paper on Physical Fitness, the benefits of increasing your level of physical activity reach far beyond that of heart-health.

Positive benefits to one's health include:

- Prevention of obesity
- Improved weight loss with physical activity than with diet alone
- Reduction in chronic fatigue
- Increased joint flexibility
- Greater stamina, strength, endurance and co-ordination
- Less strain and tension
- An increase in one's "joie de vivre"
- Improved work performance

Studies repeatedly show that a sedentary lifestyle can not only leave you vulnerable to a higher incidence of hypertension and cardiovascular disease but increase your risk of premature death from cancer and coronary heart disease. Countering this is easy with friendship, fresh air, and limitless adventures. Your heart and mind will thank you!

**Source:** RTO/ERO Health Matters  
 Club Volkssport Gateway Walkers  
[www.gatewaywalkers.ca](http://www.gatewaywalkers.ca)

**HPV Vaccine Program**

The most restrictive use of the HPV vaccine program is in the provinces with the highest rates of cervical cancer. In 2007, the federal government allocated \$300 million over three years to the provinces and territories to support the launch of a national vaccination program against human papilloma virus (HPV), the cause of cervical cancer. Provinces with the highest incidence of cervical cancer were among the provinces with the least comprehensive immunization programs.

The vaccine, Gardasil®, protects against four HPV types, which together cause 70% of cervical cancers and 90% of genital warts.

It is recommended for 11-12 year-old girls and for 13-26 year-old girls/women who have not yet received or completed the vaccine series. Ideally, females should get the vaccine before they are sexually active.

(Ed. Recent studies in the US (reported in the *Journal of American Medical Association*) show 2 deaths and 12,424 adverse reactions ranging from dizziness to autoimmune disorders after 23,000,000 doses administered.)

**Source:**  
 Cancer Advocacy Coalition of Canada  
[www.canceradvocacy.ca](http://www.canceradvocacy.ca)  
 Centers for Disease Control  
[www.cdc.gov/std/hpv](http://www.cdc.gov/std/hpv)

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# 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](http://www.rtoerotorontodistricts.org). A list of participants at press time appears on Page 8.

\* \* \* \* \*

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_  
(to be used for RTO/ERO purposes only)

Product Description: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

## Consumer Corner



### PSA Testing

Testing performed in a community lab is covered. The following outlines the clinical criteria for coverage from OHIP:

- When diagnosed with prostate cancer and is receiving treatment, or is being followed after treatment for the disease, the PSA test is available at no charge to the patient through the hospital or community laboratory service.
- When a Health Care Provider suspects prostate cancer because of a man's history and/or the results of his physical examination (including digital rectal examination), PSA testing is available at no charge to the patient through the hospital or community laboratory service.
- PSA testing is not paid for by the provincial health plan if without symptoms. A man can have the PSA test if willing to pay for the test himself. It is hoped the decision will be made only after discussion with his Health Care Provider. In this instance, the PSA test is covered by the RTO/ERO Health Plans.

### Enhanced Driver's Licence (EDL)

Ontario drivers who are Canadian citizens can apply for the Ontario EDL, a passport alternative usable at Canada-U.S. land/water border crossings for drivers who frequent the U.S. by motor vehicle. Less expensive than a passport, it can

be stored inside a wallet like a regular driver's licence. A valid passport is still required to enter the U.S. by air.

To apply for an EDL, you must:  
be a Canadian Citizen  
hold an Ontario driver's licence  
be an Ontario resident  
not have any travel restrictions  
Then, book an EDL appointment at ServiceOntario's Online Booking system at [www.ontario.ca/en/services\\_for\\_residents/ONT05\\_017865](http://www.ontario.ca/en/services_for_residents/ONT05_017865) or by phoning ServiceOntario at 416.235.2999.

### Unclaimed Bank Balances

Every June, the Bank of Canada updates its searchable database of unclaimed bank balances. Go to the Bank of Canada's website at [www.bankofcanada.ca/en/ucb/index.html](http://www.bankofcanada.ca/en/ucb/index.html).

### Truck Speed Limiters

As of July 1, police are enforcing the law requiring most trucks to have Electronic Speed Limiters that cap their speed at 105 km/h.

### Charitable Donations Fraud

The RCMP advises Canadian citizens and businesses to beware of attempts by some to benefit from the death of an RCMP officer. All registered Canadian charities are listed on the Canada Revenue Agency Web site: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca).

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Consumer continued from Page 15

### eBay Sellers and Taxes:

As a result of a Federal Court of Canada decision, eBay Canada has provided the Canada Revenue Agency (CRA) with the names of eBay sellers as well as their contact information and sales records. Beginning at the end of the summer of 2009, the CRA will begin contacting eBay sellers to ensure that they have filed all required returns and accurately represented the full scope of their business income. If necessary, it will conduct an in-depth audit to ensure that all taxpayers and businesses pay their taxes. It appears that 'PowerSellers' will be targeted first.

#### Source:

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

### Electronic Cigarettes:

The U.S. Food and Drug Administration has analyzed the electronic cigarette cartridges from the two leading brands to reveal the following: Diethylene glycol detected in one cartridge; certain tobacco-specific nitrosamines which are human carcinogens; tobacco-specific impurities suspected of being harmful to humans—anabasine, myosmine, and -nicotyrine; labelling as containing no nicotine but having low levels of nicotine.

Three different electronic cigarette cartridges with the same label were tested and each cartridge emitted

a markedly different amount of nicotine with each puff.

#### Source:

(Posted 22 July, 2009)  
U.S. Food and Drug Administration  
www.fda.gov

### Reverse Mortgages:

Reverse mortgages can be expensive. Substantial fees can be incurred at the outset. Furthermore,

Reverse mortgages are relatively expensive. There are substantial upfront charges. Also, the interest on the loan will erode the equity, potentially reducing the options for seniors needing to sell. The interest rates charged are higher than the standard mortgage. Many counselors think they should be used only as a last resort. At the very least, the potential borrowers should have access to independent advice.

**CAUTION: The reverse mortgage does represent a rising debt that can deplete the equity in the home.** This could adversely affect homeowners wishing to sell and/or needing to find another type of accommodation. It could also adversely affect their heirs.

#### Source:

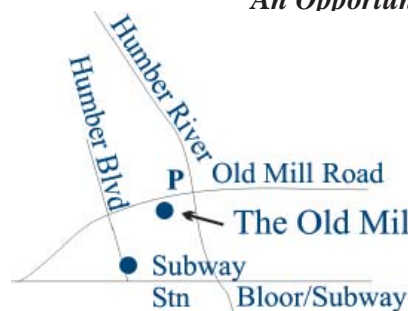
Canada Mortgage and Housing Ass'n  
www.cmhc-schl.gc.ca

### Amish 'Heat Surge' Space Heaters:

A regular space heater with a fan for a lot less. It will do the same job. Note that all electric heaters have the same efficiency and, because they are on a lot longer, use much more energy than a coffee-maker. **16**

# NEW MEMBER BREAKFAST

An Opportunity for New and Used Members to Meet



**Tuesday, October 20, 2009**  
**The Old Mill, Guild Hall (2<sup>nd</sup> Floor)**  
**9:30am ~ Meet & Greet/Coffee**  
**10:00am ~ Breakfast Buffet**  
**\$15 for Guests / Current Members**  
**Gratis for New Members**

RTO/ERO Toronto welcomes its new members who have joined us from September, 2008 to August, 2009 to our Annual Buffet Breakfast. Although a 'New Member' event, *all members are very welcome to join us.*

## REGISTRATION DETAILS

- 1** Members joining RTO/ERO *AFTER* September 1, 2008 will have received their personal invitation directly.
- 2** Those who have joined us since 2004 *and did not benefit* from our past invitations may also attend at no cost *but must register.*
- 3** Other members, non-members and guests may wish to enjoy the camaraderie at the subsidized cost of \$15.00 and register.

*Please complete and submit, with appropriate payment, the Registration Form on Page 23 by October 9, 2009 so that we can best use our funds by ordering the proper resources. Please register early!*

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

*Confused?* Or, if you became a member recently and did NOT receive an invitation, contact **Bill Menagh** after October 4, 2009 at:

416.488.3372 / bmenagh@eol.ca

**Come Early to Meet Your 2009/10 Executive & Convenors**  
**Leave When You Want**