

Newsletter Submissions

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@sympatico.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, Linda Grieve, Bill Menagh

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www.rtoerotorontodistricts.org

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Supplement:

RTO/ERO Member Services
2010/11

RTO/ERO Toronto Executive 2010 ~ 2011

President: David Shanoff

First Vice-President: Roy Harvey

Treasurer: Robert Putnam

Archives: Valerie Mah

Goodwill: Marjoie Blake

Membership/Recruitment: Bob Neal

Political Action: Pat Carson

Social/Recreation: Carmelita Salazar

Members-at-Large: Ann Ludwigsen, Lou Manning, Helen Milton, Susan Weinert, Roger Wilson

Past President: Valerie Mah

Second Vice-President: Lone Smith

Secretary: Fran Pavkovic

Communications: Bill Menagh

Health/Insurance: Bill Tajer

Pension/Retirement: Shashi Makhija

Program: Kay Jeffery

Travel: John Bratton

From Your Editors

We're off to another year of bringing you information about RTO/ERO and sundry items. **Paul Rowney** (pictured here), Editor of this Newsletter from 2000 to 2005 and on the editorial committee many years before and after, has decided to take leave of these responsibilities and we take this opportunity to thank him for his service to retired educators. We wish him all the best. Who knows? He might even return!



For our two Fall Issues, we welcome the expertise of **Linda Grieve**, former Executive Member, as Paul's able replacement.

Our Fall Luncheon will likely be the last at the subsidized rate of \$25 - a price held since 2004. Increased costs over the years have forced a reconsideration of the amount of subsidy - now about \$20. To sort this out, the Executive will have to consider the quality of location (space, meals, transportation, parking, etc.) vis-a-vis cost and degree of subsidization. Suggestions, anyone? **16**

Dates To Remember

Our Bridge, Executive and Travelogue activities take place at **Holy Rosary Parish Hall**. Google Map on our website.

October, 2010	Wellness Seminar 2.....	10
Bridge.....	Executive Meeting	Cancelled
Art/Sketch.....	Friday Movie.....	12
Executive Meeting.....	Monday Matinée Movie.....	15
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New-Member Breakfast.....	Bridge.....	30
Elections Toronto	December:	
Fall Senate	Wellness Seminar 4.....	1
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November, 2010	Executive Meeting	9
STO Local Applications Due ...	Friday Movie.....	10
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Craft Show	Bridge.....	21 16
Fall Luncheon		

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.

In Memoriam



Condolences to families, friends and colleagues of those deceased recently. We share in the mourning of the loss and we celebrate the services they rendered. **Marjorie Blake, Goodwill**

Jean Forbes Bowland
Vivian E. Dearbum
William Dickinson
Vera Holmes
Evelyn Jupp
Muriel Kennedy
Hazel Kitto
Marie Landry
Jean Leamen
John McDonald Longfield
Kay McCordic
Margaret McDonough

Bernice Annette McGinn
David Louis Melville
Mary Anna Meraw
Doris Pearce
Evelyn Taylor
Douglas Valleau
Viola Webster
Amy Westwood
Katherine Wicks
Beverley A. Wilbur
Miriam Wilson
Ernest Zwerg



John Longfield was one of our long-time Mailers when our Newsletter was processed by a volunteer cadre of members and is remembered for his friendly and welcoming personality. **16**

Use Your District Executive

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

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 so you can download the PDF for free. **16**

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. **16**

Welcome to New Members

Welcome to those having joined RTO/ERO from April to July, 2010. *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.*



As of August 1, 2010, our Toronto District membership stood at 4237.

Katherine Adamcyk
Lynda Adamson
Maria Arduini
Salvatore Arduini
Diane Arlitt
Irene Barton
A John Bennett
Robert Birnie
Barbara Bloom
John Bohdanowicz
Wayne Boon
Robert Breakey
Peter Broderick
Wayne Burrett
Richard Burroughs
Astrid Buss-Adams
Linda Cameron
Paul Cerre
Deborah H Cherry
Karen J Chin
Michelle Chiose
Marcel Cigna
Ann Clement
Susan Clifton
Peter A De Vita
Judith L Donohue
Michal Douglas-Gimkoski
Joan Z Elliott
Maxanne Ezer
Donna Fahlenbock
Timothy Fitzpatrick
Hyla Fox
Howard Garber
Catherine Garnett
Linda G R Genova

Michael Gerry
Catherine Gibson-Gates
Judith M Grant
Geraldine Guerriere
Roberta Hinitz
Heather Anne Hunter
Eugenia Iannuzziello
Katherine Iordanidis
Brian Jones
Eric Jones
Joyce Joyal
Marlene Kaiser
Reginald Kellam
Beth Kelter
Sean Kilgallon
Marianna Korman
Donna Kulchyk
Alan Lawrence
Euphema Lawrence
Virginia Lawrence
Anne Low
Marilyn Luciano
Maria P H Lynch
Reet MacFarlane
Martha Mardy
Ginette Martin
Margaret McCormack
Jeanette Meilach
Americo Meneguzzi
Perle Michna
Lise Mohammad
Joan Montgomery-Rose
Rosanne Morris
William C Morris
Amy Murabayashi

Bob Neal, Membership

Vic Nishikawa
Peter Nurse
Leo O'Connor
Beverley Ohashi
David Olson
Rosemary Paolozzi
Virginia S Pereira
Madelyn Petzold
Georgina Poulos
Janet Reid Nahabedian
Kemp Rickett
Lee Rimon
J Alexis Ritchie
Alison Rose
Harold Rosen
Robert C Ross
Ian J Samuel
Bernard Scher
Robert Selby
Mary Shaver
Madeline P Smyth
Linda Stevenson
Richard Stickel
Noemi Stokes
Siraj Syed
Emily G Valleau
Mary Valtellini
Mona L Webb
Beverly Wilson
K Jane Wingate
Neva Woo
Ursula Yanchak
Rosaline Yeung
Robert E Yohn
Dennis Yoshimoto

16

President's Column ~ David Shanoff

Contact: 416-656-3245 / davshan@sympatico.ca



Another summer has come and gone, and another year of activity for District 16 RTO has begun. I hope that you had an enjoyable sunny "vacation", in spite of the oppressive heat and humidity, at least in the southern parts of Ontario. You have survived (or you wouldn't be reading this) and, I hope that you are looking forward to another year of enjoyable activities. If you have recently celebrated a religious holiday; be it Ramadan, or Yom Kippur/Rosh Hashana, I hope that this year will bring you much joy and happiness.

I would like to take this opportunity to welcome new members to District 16 and I look forward to meeting you in the very near future at one of our events. Please register for the New Members' Breakfast that will be held on Tuesday, October 19 at The Old Mill beginning at 9:30am. This will give you a chance to meet the members of the District Executive, and to meet other new members and former colleagues. Another occasion to mark on your calendar is the Annual Craft Show and Fall Luncheon to be held on Tuesday, November 9, also at The Old Mill. At this event you can even do some of your Christmas shopping early.

While you have been enjoying yourself at the cottage, or travelling, your District Executive has been at work. It was necessary to renegotiate

our arrangements with Holy Rosary Church. This was done successfully, and I would like to thank **Bob Putnam** and **Valerie Mah**. I would also like to thank **Carmelita Salazar**, **Kay Jeffery**, **Ann Ludwigsen** and **Maureen Smith** who helped arrange a new health and wellness series for this fall.

We made two major changes last year; the first was the move from St. Margaret's Church to Holy Rosary Church; and the second was the change in the mailing process of this newsletter. The evidence appears to indicate that both changes were successful. More members are involved in our activities, and the mailing of the newsletters, with a few minor hitches, is going well. I would like to thank all of you for your support of these changes.

We have six new members on the District Executive whom I would like to introduce to you. **Fran Pavkovic** is our new Secretary and we have four rookie Members at Large; **Ann Ludwigsen**, **Lou Manning**, **Susan Weinert**, and **Roger Wilson**. Welcome aboard everyone! I would also like to thank those Executive members, who have gone back into "retirement", after their years of service; **Sue Booker**, **Rosalina Bustamante**, **Jack DeGroot**, **Arlene Freeman**, **Linda Grieve**, **Tom Lyons**, **Mary El Milosh** and **Nan Zettler**.

Continued on Page 4 ➡

President continued from Page 3

Allow me to remind you of the various activities sponsored by District 16. Along with Bridge (**John Lane**) and the Travelogue (**Dick and Marilyn Holyer**), we also have an Art & Sketch group (**Dahlia Day**), 2 Book clubs (**Joan Johnson** and **Elaine McIntosh**), and a new non-fiction club with **Sharon Goodier**, an Investment Group (**Lone Smith**), a Monday afternoon Movie Club (**Ann Ludwigsen**) and a Friday night Movie Club (**Mary Malcolm**) and a Walkers Group (**Phyllis Walker**). If you are interested in joining any of these groups, please contact the convenor in order to make the appropriate arrangements.

This fall, once again, District 16 is sponsoring, one of its **Health & Wellness Series**. This time the topic is *Let Food be Your Medicine*. See Page 12 for more details. Please contact **Valerie Mah** who is chief organizer of this workshop. Thanks to all who are making this possible.

On October 25, you will have

Political Advocacy

A municipal election is looming on the horizon. Decisions must be made on many issues impacting on all areas of our life. The ongoing issue of the TTC and its service to its customers is one that affects all of us, young and old, healthy and handicapped. One aspect of TTC service that concerns us is that of service to the handicapped, be it young mothers with infants in carriages, wheel chair occupants, or elderly with walkers or canes.

When you attend a candidates meeting, why not ask what the candidates' stance is regarding this situation. Were they aware and what are they prepared to do about it?

David Shanoff / Pat Carson

the opportunity to participate in a municipal election where you will choose your Mayor, local Councilor and School Trustee. While approximately 30% of the general population participates in these elections, the turnout of Seniors is closer to 60%. I would like to encourage you to exercise your democratic responsibility and vote for whomever you prefer. It is said that in a democracy, we get the government we deserve. If we have an ineffective government, it is probably because of a lack of involvement, so please do your part and vote.

If there is an activity, project, or cause that you would like District 16 to take on, please contact any member of the Executive and let us know. If there is enough support for your idea, we will do our utmost to implement it.

Please keep in mind that RTO/ERO is more than just an insurance plan. I look forward to seeing you at one of our activities in the very near future.

David Shanoff 16



Forum: Time for a National Housing Strategy

On Wednesday October 13, 2010, the Newtonbrook Church and the University Women's Club of North York will be presenting a forum on the need for a National Housing Strategy.

Excerpts from Laura Sky's film, *'Home Safe Home'* will be shown. Our speaker is Art Eggleton, Chair of the Senate Standing Committee on Social Affairs, Science, and Technology, Chair of the Subcommittee on the Cities' Report *"In from the Margins: A Call to Action on Poverty, Housing, and Homelessness"*. He will also welcome questions and discussion from the floor.

Newtonbrook United Church is located at 52 Cummer Avenue.

Admission is free.

The meeting will begin at 7.30pm.

Further information at: 416•447•7727 or uwcny@uwcnorthyork.ca.

Patricia McGregor, President UWCNY

RTO/ERO Acknowledgement, Waiver & Release

Provincial RTO/ERO requires that Districts be advised that the waiver and or reference to the waiver should accompany all advertisements for trips and special events as follows:

It is acceptable to publish the waiver in a newsletter or on the District web site and to have each participant sign on the registration form that it has been read and agree to the statements in the waiver. The signature cannot be on a blanket form i.e. for unspecified trips/events over a period of time. A District may list a number of events on one page, but each participant must sign off against each trip/event as having seen and agreed to the waiver.

It would be prudent that Districts include advice to participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. ***Participants should be advised to consult their doctor especially if they have a pre-existing condition that raises concern.***

Districts should retain signed waivers for one year in cases where nothing untoward has occurred. Where there has been an incident, the District Executive should consult with the Director of Financial, Business and Building Services at the Provincial Office about how long waivers should be retained. 16

TPSPA Biannual Reunion Lunch, 2011

Former Toronto Public School Principals' Association (TPSPA) members should save Wednesday, May 11, 2011 for their third reunion at the Mandarin.

Details will follow in our January, 2011 Newsletter and E-zine.

I wondered why the baseball kept getting bigger. Then it hit me.

The Neil Wilson/TSSAA Golf Tournament ~ 2010

Wednesday, June 30th, 2010

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



Photo courtesy of Kent Farrow

We are pleased to announce the results of our very successful 2010 tournament. Pictured above is the Champion Trophy presentation by **Marlene Wilson** (second from left) to **Kent Farrow, Mark Kannegiesser, John Bonis** and **Bryan McAlpine**. This group registered a winning score of minus 14.

2nd place (-13): Brian Gaw, John Lombardi, Kent Duncan, Dan Dominico

3rd place (-10): Denys Reed, Al Quance, Lou Sialtsis, Chris Broadbent

4th place (-9): Marcelo Nigro, Dan Russell, Owen Smith, Myles Crawford

5th place (-8): George Stavropoulos, John Stavropoulos, Ron Lowe, Bill

Papaconstantinou

Report provided by **Marvin Pearl** 16

"Tis To Laugh!"

Municipal Elections in October! Now we get a chance to elect someone to cut our municipal taxes so we can stop subsidizing the poor, the homeless, the young, the elderly. We can force people back into their cars, run the city like a business (implement more user fees and supplementary charges), get cyclists off the road, privatize garbage collection so we can buy back the service after it has been driven it into the ground and neglect our infrastructure so future citizens have to pay.

Remember to Vote on October 25!

Bill Menagh 16



Recreation/Social ~ Carmelita Salazar

Contact: 416•927•0416 / csalazar8@sympatico.ca

Welcome everyone to a year of exciting and wonderful activities set out for you! I hope you all had a great summer! Now that you are back, don't be alone. We have a variety of different activities if you are interested.

Do you prefer - art, music, travelogue, exercises, movies, friendly walks, or talks on different subject matters, etc.? Do come and attend any of the activities laid out for you..

This year we have a few changes, some additions, some new activities you might want to participate in. Join your peers and meet new acquaintances in any activity you like.

If you want to form another group, please let me know.

Carmelita

Bridge and Travelogue meet at Holy Rosary Church Parish Hall:



Bridge - Convener **John Lane** (416•486•0697) encourages everyone including beginners to join. They start at 12:30pm and play the first, third, and fifth Tuesdays of the month. You will enjoy the friendly atmosphere of this group. Tea is served.



Travelogue - Conveners **Dick and Marilyn Holyer** (416•929•8512) will take you around the world through slide presentations and exotic snack and treats after the show. See Pages 9 for a description of up-coming presentations.

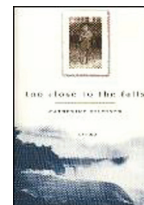
The following meet at varying locations:



Art & Sketch Group ~ meets on the first or second Thursday of the month. They work with different portable medium that interests them (pencils, crayons, ink, water colors, etc.) Their sketches of flowers, animals, architecture, and landscapes are amazing! Call **Dahlia Day** at 905•882•8662.



Book Club ~ meets on the first Monday of each month from 1:00 to 3:00pm from the Monday after Labour Day to June. The group selects different authors each month. A wonderful social follows the discussions.



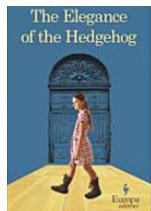
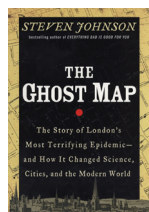
October

← *Too Close to the Falls*
by Catherine Gildiner

Continued on Page 6

Social continued from Page 5

November
*The Ghost Map: The Story Of London's Most Terrifying Epidemic
 And How It Changed Science, Cities And The Modern World* →
 by Steven Johnson



December
 ← *High Chicago*
 by Howard Schrier

January: *The Elegance Of The Hedgehog* by Muriel Barbery
 Call **Joan Johnston** 416•691•5368 or **Elaine MacIntosh** 416•463•2637.



Book Club ~ Non-Fiction !New!: Sharon Goodier
 (416•916•6991) kindly volunteered to start a non-fiction book club. The first meeting was on September 7. It is an eclectic group - bring whatever you're reading and tell us about it. Maybe we can even exchange books and save our retired wallets some money. Contact Sharon regarding coming sessions - space is limited.



Day Trips ~ are arranged each theatre season by **Jack DeGroot**. Notice is published, Spring and Fall, in our Newsletter. Note the RTO/ERO | Merit Travel on Pages 20 and 26.



Friday Night Movie Group ~ attends the early evening movie around 7:00 at a central theatre on the second Friday of the month from September to June then meeting for coffee. Members are notified by phone or email in the morning of the movie. Don't go to the movies alone... join us! Call **Mary Smith Malcolm** at 905•509•9511 or email marya.malcolm@sympatico.ca.



Investment Group ~ is now in full swing under the leadership of **Lone Smith**. Call her at 416•234•1969 for further information. Also see Page 25.



Monday Matinée Movie Club ~ sees an early afternoon movie downtown and socializes in a restaurant afterwards. We get together on the third Monday of the month, twelve months a year (See Page 25). Participants are notified the weekend before. Friends welcome! Contact **Anne Ludwigsen** at 416•324•0909 or acludwigsen@rogers.com. **Continued on Page 27** ➔

Recreation/Social continued from Page 6



Super Tees Golf Group ~ Contact **Rosalie Parente** at 905•856•6936. (Liability Waiver required for this event.)



Walking/Talking Group ~ The walking group took us into many new places and I am happy to say yes to the many requests to *continue in the Spring of 2011*. It has been a lot of fun and exciting to learn more about our city so until then enjoy the rest of the year and I will be glad to accept any suggestions for the Spring 'when the lilacs are in bloom.

Phyllis Broom Walker: llanoka@aol.com / 416•653•3521
 (Editor: we welcome the voluntarism of Phyllis in continuing this Walking Group in the Spring of 2011. Watch this column! 16

RTO/ERO advises prudence 'for participants in any trip/event that requires physical activity/effort beyond what they ordinarily exert. Participants are also advised to consult their doctor especially if they have a pre-existing condition that raises concern.'

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.



Trio Bravo Concert Series

Baird Knechtel/Viola, Terry Storr/Clarinet, John Seleck/piano are pleased to announce their 2010/11 concert series.

Nov. 7 / features Lane, Jacob, Brahms with guest cellist **Allen Stellings**
Feb. 6 / features guest violinist **Marie Andrée Gray** and the **Paul Juon Trio**
May 1 / features the **Johannes Brahms Clarinet Quintet** and the **Robert Schumann Piano Quintet**.

All concerts at 2:00pm at All Saints Kingsway Anglican Church (Bloor and Prince Edward Drive).

Tickets: \$18.00 or \$50.00/series (Seniors: \$12.50 or \$30.00/series).
 \$20.00/\$15.00 at the door

Order tickets in advance at 103 North Drive, Etobicoke ON M9A 4R5.

Make your cheque payable to Baird Knechtel (for Trio Bravo).

Visit www.triobravo.ca for details or, contact:

Baird Knechtel at 416•242•2131. 16

If you don't pay your exorcist you get repossessed.

25 April, 2011 New York City**Discover the excitement of America's "Big Apple"****Day 1: Toronto to New Columbia, PA**

We are on our way to excitement in the "Big Apple". We travel as far as New Columbia, PA staying refreshed for an early arrival in NYC on Day 2.

Day 2: New York, NY

We begin with breakfast and a quick drive into Manhattan. After lunch, we tour Manhattan: financial district; South Street Seaport; Wall Street; etc. In the evening, we rise above the city at *Top of the Rock Observation Deck* on the 70th floor of 30 Rockefeller Plaza to view the sites of NYC.

Day 3: New York, NY

We begin with an NBC Studio Tour following breakfast at the hotel. The rest of the day is free to enjoy the city sights. Our Tour Director can assist you with optional activities such as a cruise on the Hudson, afternoon or evening to see the lights of the city; or acquire tickets to an evening Broadway performance on your own.

Day 4: New York, NY

After breakfast we travel to Battery Park and board the ferry to Liberty Island. You may disembark and stroll the Statue of Liberty Monument grounds then continue to Ellis Island. The rest of day is free to enjoy as you wish. The Metropolitan Museum of Art, or Radio City Music Hall or a guided tour of the United Nations Complex are some of the options.

Day 5: Home

Crossing New York State, we stop for an included lunch and cross the border at Niagara following a stop at Duty Free. Home in the evening.

Cost includes:

- Relaxing Motor Coach Travel
- Four nights accommodation
- Luggage handling for one large suitcase per person
- Four continental breakfasts/Lunch
- Day 5
- City tour of lower Manhattan and the Financial District
- Ferry to Liberty Island/Ellis Island
- Admission to the Top of the Rock
- Guided tour of NBC Studios
- Hanover Holidays Tour Director

Accommodation:

Comfort Inn, New Columbia, PA (Continental Breakfast)
Comfort Inn – Midtown 42nd ST. & West 45th Manhattan, New York

Rates (Cdn) Per Person:

Twin/\$999.00; Triple/\$839.00;
Single/\$1549.00 GST/HST does not apply. Tour based on 40 minimum booked by 20 Feb, 2011.

Contact: Anni De Lima

1-877-872-3826 Ext. 2517
marianne.delima@merit.ca

John Bratton

Editor: Detailed PDF available on our website. 16

merit

Pension & Retirement Concerns Committee

Liaison Report for June, 2010

Some OTPP highlights:

- the number of pensioners has doubled in last 12 years;
 - 65% of pensioners are under the age of 70
 - OTPP is aiming for greater member customization: i.e. iAccess to be different depending on who activates the site
 - Buy back rules and procedures for active teachers are changing
- Details may be found at: www.otpp.com
- Re-employment rules are changing (See below for details of the re-employment rules which may be found at www.otpp.com.)

Cost of Providing a Survivor Pension for "New" Spouse:

Interest has been expressed in determining the cost to the pension fund to provide survivor pension

benefits for a new spouse acquired after retirement.

The actuarial firm Mercier has estimated this benefit would cost \$7.4 billion.

Obviously there will be no new benefits added to the plan until the deficit is eliminated.

Editor: should there ever be a surplus in the future, there may be more pressing needs - like ending the current COLA limitation now applied to new retirees.

New Fact Sheet:

The new Fact Sheet on Alzheimer's Disease has received Provincial Executive's approval and will be published shortly.

Priorities for 2011 – 2012:

A major priority will be the development of a comprehensive resource for districts to provide local workshops encouraging "aging successfully" by RTO/ERO members. **Shashi Makhija 16**

Teaching After Retirement ~ Rule Changes

Editor: This item first appeared in our May Newsletter and is repeated here to help those returning to teach after retirement to be fully informed. See also RTO/ERO Developments/Provincial Executive Decisions, Page 10 in this issue, regarding Membership Fees and continuation of Benefits and Premiums.

New 50-day limit; employers to report re-employment service

Beginning Sept. 1, 2012, you will be able to work in education without affecting your Teachers' pension for up to 50 days in each school year you work following retirement. This single-tier limit means you'll only have

Continued on Page 8

one number to worry about if you become re-employed in education after retirement.

Clearer definition of “re-employed pensioner”

This plan change, effective Sept. 1, 2010, will make it clear and eliminate uncertainty as to what is considered re-employment: if you provide any services for compensation after retirement for an employer who participates in the pension plan, you will be considered a re-employed pensioner and subject to re-employment rules and regulations. This applies whether you are employed, self-employed or hired through a third party. Also note that you can't forgo compensation to circumvent the rules.

Any changes to re-employment rules must be made by the co-sponsors.

Q My employer hires retired teachers through a third party. Do re-employment rules now apply for these types of employment arrangements?

Re-employment rules have always applied to these types of work arrangements that involved teaching. The expanded definition of “re-employed pensioner” will now include all re-employment, teaching or non-teaching, whether done on an employment, self-employment or third-party basis.

Q What kind of work counts toward the limit?

Any re-employment in education for which you are entitled to compensation counts toward the limit. If you work as a volunteer *and the position or duty is normally compensated*, you and your employer can't forgo payment to circumvent re-employment rules.

Source: OTPP Website: www.otpp.ca ¹⁶

Have you registered for iAccess on the OTPP website?

RTO/ERO Toronto Golf Tournament & Luncheon

RTO/ERO Toronto celebrates the first day of no school with two annual events: the ‘Screw~the~Bell’ Golf Tournament and the ‘No-Bell Laureate’ Luncheon.

We'll have a report for you in our next issue and some photos will be available on our website shortly ~ perhaps by the time you read this.. However, we are pleased that both were successful with attendance of over 60 and 35 respectively. ¹⁶

Merit Trips Filled and You're Disappointed?

Subscribe to our E-zine for more timely notification!



Investment Group



This group's purpose is to learn more about the world of money. Every person brings one item they have learned and shares with the members. Last year we spanned ETF, Bonds, Equities, conversion of RRSPs to RIFs and the implications reviewed some books on investing and had presentations on how to trade Equities on line by Bank of Montreal and ETFs by TD Waterhouse.

Last year the group grew and we became more informed by each other. We want to be able to ask the hard questions of the experts and make sound decisions about our finances and financial futures. We have realized we need to learn more to become well-informed finance participants. Some of the topics for the coming year are: further info on conversions, trusts and tax implications; ETFs that are coming out this fall and how to trade them; Short/Long trading and how to execute the trades.

Lastly we have fun, everyone comes with different levels of knowledge, and we laugh, learn and listen. I am very happy that the group wants to continue to learn so you are welcome to come as well.

Our Fall meetings are: October 28, November 25 and December 9. All the sessions are from 4:30 – 6:00pm at my house (close to the subway).

Please feel free to ask any question you may have: 416•234•1969

Lone Smith, Convenor ¹⁶

Coffee Cohort



A group of RTO/ERO Toronto members and friends has met every Wednesday and Saturday in the Church and Wellesley area since January, 2009. If you're interested in joining us, contact **Anne Ludwigsen** at acludwigsen@rogers.com or 416•324•0909.

Editors: This is not an 'official' RTO/ERO Toronto activity but it does give us an idea: A number of districts offer this type of opportunity to their members within their membership territory. Is there anyone else who would like to start a loosely-organized activity like this within, say, their own Postal Code. Sounds like a great idea to us but would need some volunteers to implement. Interested? Call Carmelita 416•927•0416 / csalazar8@sympatico.ca or any executive member and we'll try to help set this up for the Fall. ¹⁶

Monday Matinée Movie Club Dates

If you'd like to join the Monday Movie Club, contact me at 416•324•0909 / acludwigsen@rogers.com. Future events: October 18, November 15, December 20, 2010.

Ann Ludwigsen, Convenor ¹⁶

RTO/ERO Toronto Annual Craft/Artisan Show

We are pleased to host another Craft/Artisan Show. If you would like to participate in this activity, complete the form below and forward it as indicated. A Registration Form is also available on our website.

This event will take place, at The Old Mill, on Tuesday, November 9, 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 only**, 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 participants will be posted to our website.

NOTE: products shown should be self-produced and not manufactured by a third party. This is not a garage sale.

* * * * *

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.

Travelogue ~ Wednesday, November 24 at 1:30pm

Haida Gwaii; 'Islands of the People'

Presented by **Gib Goodfellow**, Haida Gwaii: 'Islands of the People' is the official name of the Queen Charlotte Islands after an Act of Reconciliation in 2010 between the British Columbia Government and the Haida.

First contact with Europeans came in the late 1700's when the Haida may have numbered at least 10,000. Today the Haida make up only 45% of residents and live mainly on the two larger islands. Part of the area has been designated a UNESCO World Heritage Site, and some of the islands are protected under either federal or provincial legislation and have abundant wildlife.

Gib, who began his retirement with the joy of looking after grandchildren, has lately been doing some exciting and novel travel. We will see the results of one of these adventures with friends and family as Gib explores a unique biological zone created when the last glaciations in the archipelago of these islands (two large and 150 smaller ones) retreated 2,000 years earlier than on the rest of the West Coast.

Don't miss the opportunity to see this exotic part of Canada for yourself with a talented presenter. You may have noticed that Aboriginal Peoples TV (APTN) recently aired an attractive segment called "Fish Out of Water", referring in jest to the intrepid native host of the program who traveled to the islands to learn about the culture by accepting a physical challenge from some modern-day Haida warriors who put him to the test.

Dick and Marilyn Holyer

There is no October presentation.

In January we return to our normal schedule on the fourth Wednesday of the month, including May. We are invited to take another look at Newfoundland from the perspective of the indefatigable master photographer and bon vivant **Ed Martin** and two of his good buddies. **David Kister**, a friend from the Academy for Lifelong Learning at the U. of T., has agreed to share his view of a romantic interlude in Gay Paree (actually he is a serious guy).

Another of our seasoned travelers, Brian Jarvis, he of the Tilley shorts and the incredible knowledge and passion for trains, has been riding the rails in Scotland this summer, digital camera in hand, with results that will no doubt be well worth our attention. If any of you have been on the road this summer and want to share the adventure, please let us know. We are always scouting for new presenters; you will be warmly received and appreciated.

Welcome back to another season of virtual travel with your friends! **16**

RTO/ERO Developments

Your Toronto Annual General Meeting approved all business. The File of Reports is available on our website. (Governance Link).

The first Executive Meeting was held on September 9. Any emergent decisions will be reported to you in our next \mathcal{E} -zine and Newsletter.

RTO/ERO Toronto Districts, the co-operative group of four Districts in Toronto will host its **Fall Retirement Planning Workshop** on November 18, 2010 at Q-SSIS Banquet Hall. Let potential retirees know of this opportunity. Details on our website.

RTO/ERO Provincial Spring Senate Decisions:

- established 'The Charitable Foundation of the RTO/ERO';
- established the 'RTO/ERO Endowed Chair of Geriatrics at the UofT' (See Page 11 for details.);
- made a \$10,000 Charitable Donation to 'Pennies for Peace' (presented at the RTO/ERO Blue Jays game in August);
- directed the Health Services and Insurance Committee to prepare and present to Fall Senate, 2010 a report on:
 - a the impact on premiums for a level of *compulsory coverage* for catastrophic drug costs, similar to that offered by the competition, and
 - b the viability of offering an *optional addition* to the current RTO/ERO plan to extend coverage to include catastrophic drug costs (See Page 13).

RTO/ERO Provincial Executive Decisions - June/August, 2010:

- decided that when members return to teaching and exceed the time limit and no longer receive pension, their membership, with or without health plans, will continue, assuming members wish to do so, and they will be invoiced directly for membership and, if applicable, health plans (Also see Page 13);
- determined that both *Benefits Premiums* and *Changes* be effective January 1, 2011; (**Editor:** *this is a return to a former practice and stops the current process of having new benefits start in January and new premiums start in February.*);
- approved a Fact Sheet on Alzheimer's Disease (when available, we'll put a link to it in our \mathcal{E} -zine and let our readers know in a future issue);
- approved \$10,000 for emergency relief for Pakistan through the International Development and Relief Foundation (IDRF);
- approved the Fact Sheet "*Veterans Affairs Canada*";
- approved a Senate motion to split District 20 (Leeds, Grenville, Lennox, Addington, Frontenac) and adding "*District 48, Leeds and Grenville*". 16



RTO/ERO Toronto Craft Show

TUESDAY, NOVEMBER 9 / 10:00am - 2:00pm

with a Noon pause for our Fall Luncheon

EARLY CHRISTMAS SHOPPING

The RTO/ERO Toronto District 16 Annual Craft Show is an opportunity for some early Christmas shopping. We hope that many of you will attend even if you are not participating in our Fall Luncheon. If you do plan to attend our Luncheon, consider arriving early so you have the time to support our Crafters. For more information please call **Carmelita Salazar** at 416.927.0416. See our ad on Page 24.

We will inform our members who receive our \mathcal{E} -zine when a complete list of Crafters has been posted.

See Photos of last year's Craft Show on the Photos' Link of our website
Editorial

- At Spring Senate 2010, RTO/ERO established a Charitable Foundation (see Page 11) to be financed through *no funds taken from fees currently paid by members*. We believe that the RTO/ERO Constitution and Policies ought to be amended to protect our fees into the future should attempts be made to subsidize the charity at a later date. Also, there ought to be no charges to the the RTO/ERO Benefits Premiums to cover administration costs.
 - RTO/ERO has reorganized itself to be, in part, an insurance company. We would like to think that, unlike some insurers, RTO/ERO will be a strong advocate of Canada's public health system.
- Senate Motion Update:* our motion to Spring Senate asking for the full rationale for the 'Waiver' implementation was defeated. As required by the Provincial Executive, a waiver must now be signed by all participants in specified district activities. 16

Toronto District Board of Education Email Accounts

user@tel.tdsb.on.ca accounts are now defunct. If you wish to continue receiving our \mathcal{E} -zine mailings, send your new email address to **bmenagh@sympatico.ca**. 16

St. George's Adult Literacy Program seeks volunteer tutors to help adults with reading, writing, and math, one-on-one situation or in a classroom, from September to June each year. The program is operated by the Toronto District School Board with arrangements made in many parts of the city. Contact Kerry at 416•393•0364 / literacytutoring@tdsb.on.ca

Consumer continued from Page 21
Canada initiative provides centralized access to new safety information about marketed health products and makes it quick and easy to submit adverse reaction reports.

For the latest health product safety information or to subscribe to the MedEffect e-notice, visit the MedEffect™ Canada Web site at www.healthcanada.gc.ca/medeffect.

Volunteers Wanted

Culture Link asks if you have an interest in making a newcomer friend and helping them get a good start on life in Canada? If so, the host program could be for you.

Skills needed:

dependability • “People Skills” • strong communication skills in English
ability to encourage and motivate others • interest in other cultures
firmly committed to the needs of the newcomer friend • flexible & patient

Time commitment:

minimum of 6 months;
recommend 2 hours weekly depending on your newcomer friend's needs;
being in touch with your newcomer regularly is key.

Other requirements:

undergo a vigorous screening process;
complete all procedures necessary;
attend at least one volunteer orientation/training session;
uphold the quality of the program

We reserve the right to reject applications deemed not suitable.

Interested? Then Why Not Get Involved

Information: 416•588•6288, Ext. 226 / rbhardwaj@culturelink.net

Can volunteering boost brain health for retirees?

Retired teachers who are not currently engaged in any volunteering are invited to participate in an innovative study in Toronto to see if volunteering can boost brain health. Up to 200 retired boomers (aged 55+) are needed by **Baycrest** to be part of a four-year study that will scientifically measure the physical, psychosocial and cognitive benefits of engaging in volunteer work at the centre.

The Baycrest Research About Volunteering among Older Adults (BRAVO) is funded by the Government of Canada's New Horizons for Seniors Program and the Canadian Institutes of Health Research.

Retirees aged 55 or older who are not involved in another formal volunteer position are welcome to join the BRAVO study. For more information, contact Baycrest at 416•785•2500, Ext. 2577. *More at bottom of Page 23*



RTO/ERO Charitable Foundation

This year's Spring Senate marked a significant turning point for RTO/ERO - senators voted to approve the establishment of an **RTO/ERO Charitable Foundation**.

• be a magnet that attracts funding, participation and engagement from multiple sources, but with RTO/ERO as the lead organization.

Funding:

This major project will be funded only with voluntary donations and the voluntary participation of RTO/ERO members and of Districts. *There will be no funds taken from fees currently paid by members nor will any deductions be taken from the annual grants made to Districts.* (Italics added. See our editorial on Page 23.)

The primary financial goal will be to raise \$3 million over three years, and a possible stretch goal of \$5 million to allow for the support of other institutions.

Once established, the Charitable Foundation will allow RTO/ERO to issue tax receipts for donations made.

Note: *The Emergency Assistance Program (EAP)* has been temporarily suspended and will resume after the establishment of the foundation. Our auditors have advised us that, under Canada Revenue Agency regulations, non-profit organizations such as RTO/ERO cannot provide monies directly for the benefit of individual members. It is expected that the new Charitable Foundation will be established by the end of this year. **16**

Purpose of the Foundation:

- 1 Bring under one umbrella all the charitable and socially responsible programs currently funded by RTO/ERO, such as Project STO, the 25 Scholarships awarded annually to those pursuing careers in education, the \$10,000 Charitable Donation as well as donations made in the wake of natural disasters, Goodwill and the Emergency Assistance Program.
 - 2 Establish, maintain and support The RTO/ERO Endowed Chair in Geriatrics at the University of Toronto.
- This Chair of Geriatrics will undertake research and the training of various health care professionals, in collaboration with other medical schools in Ontario as appropriate. The purpose of establishing the project is to improve the health and quality of life of seniors.

This project will also:

- appeal intellectually and emotionally to a significant majority of our members;
- increase our reputation and raise our profile with governments, organizations, active teachers, and the wider community;

Third Annual Health/Wellness Workshop Series

Now retired. How do we maintain or acquire a new vitality of life?

Come to the Workshops on "Let Food be your Medicine"

The good news is that we can start to do something immediately to increase our own and our family's chance for health and wellness. We are, again, pleased to offer a series of four sessions which will include participation, informative dialogue, healthy snacks, door prizes and fun in our new central location accessible by public transit and adjacent parking. (Mostly free.)

What? "Let Food Be Your Medicine"

Where? Holy Rosary Hall
354 St. Clair Avenue West (next door to the St. Clair West subway station and Forest Hill Loblaws east of Bathurst St.)

When? Wednesday, November 3, 10, 17, December 1

Time? 9:30am – 11:30am

Cost? \$20/person for series/4 sessions (Spouses/friends welcome)

We are pleased to enlist **Maureen Smith**, M. Ed., District 16 Member and Health Kinesiology Consultant who shares her knowledge of alternative health care and introduces some basic principles from Traditional Chinese Medicine, Acupressure and Health Kinesiology.

Session 1: Wed. Nov. 3 ~ *Weight Loss following the Naturopathic Diet*

This is not a quick fix, but a lifestyle menu plan that will help you lose your desired weight, and then maintain it for a lifetime. Learn how to eat and live healthier.

Session 2: Wed. Nov. 10 ~ *Meals that Heal Inflammation*

One in five people are now affected by Irritable Bowel Syndrome. One in ten people suffer from Arthritis. Allergies are a form of inflammation.

Session 3: Wed. Nov. 17 ~ *Allergy Cooking – wheat, sugar and dairy free*

Let's make cooking fun with menus that you can cook for yourself and/or with your family that everyone will enjoy.

Session 4: Wed. Dec. 1 ~ *TBA*

This session will draw from the needs of the participants.

NOTE: There is a limit of 25 participants so register now!



To register: Contact **Valerie Mah** at 416-533-0445 / vmah@ican.net

Once your registration is confirmed, complete the registration form and remit a cheque for \$20 payable to RTO/ERO District 16 (Wellness Series). Return by October 25 to: **Valerie Mah, 41 Melgund Rd., Toronto M5R 2A1.**

Name: (please print) _____

Address: _____

Municipality: _____ Postal Code: _____

Phone: _____ Email: _____

(All personal information used for District 16 purposes only)

Consumer Corner



Benefits' Claims:

The deadline for the submission of RTO/ERO Benefits' 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 2009, they must be submitted to our Claims Payor, Johnson Inc., by December 31, 2010.

Travel Outside Province/Canada:

When preparing for a trip, it is important to review the terms of the RTO/ERO Out-of-Province/Canada travel benefit. It is also key to review with a healthcare professional any immunizations required, or health risks associated with your trip.

Ontario College of Teachers (OCT):

The OCT does not know that you have retired unless you personally informed them. Privacy rules prevent boards of education or the OTPP from passing that information on.

Therefore, there is a good possibility that the College now considers you 'Suspended - Non-payment of fees' and announces that on their website.

Should this be a source of concern to you, go to the OCT website (below) to obtain a Notice of Retirement to report your new status in life. Otherwise, this may be your only chance to forever be remembered.

www.oct.ca/publications/forms.aspx?lang=e

Drug Side Effects:

Health Canada has launched a new Consumer Side Effect Reporting Form to make it easier to report drugs and other health products side effects to the Canada Vigilance Program.

Reporting side effects (adverse reactions) is important to health product safety. Each report may contribute to improving the safe use of health products: prescription and non-prescription drugs and natural health products.

Information received from adverse reaction reports is combined with other sources of safety information to help identify previously unrecognized, rare or serious adverse reactions, and perhaps lead to changes in product safety information or regulatory action.

In addition to the new form, which can be sent by postage-paid mail or by toll-free fax, consumers can also report online or by calling toll-free at 1-866-234-2345. The Consumer Side Effect Reporting Form and other information on reporting side effects is available at the MedEffect™ Canada Web site at www.healthcanada.gc.ca/medeffect.

Health Canada reminds consumers that all side effects, especially serious ones, should be reported immediately to a health professional. Consumers are encouraged to seek assistance from their health professional to report a side effect to Health Canada.

Health Canada's MedEffect™

Continued on Page 22

Project ~ Service to Others (STO) Grants


RTO/ERO Toronto District 16 has established its own process to submit proposals for this up-to-\$4,000 Grant in order to ensure that all our members have the same opportunity to get involved and while meeting the March 1 deadline established by the province. Applications are available from our or the Provincial website or through the Provincial Office at 416.962.9463. **Applications must be submitted to the RTO/ERO Toronto District 16 Executive by November 1, 2010 for local consideration and submission to the province by the required March 1, 2011 deadline.** Those who submitted an unsuccessful application for the 2010 Grant may wish to re-submit this year. Submit forms to:

David Shanoff

334 Riverside Dr. 2nd Floor Toronto ON M6S 4B2 / 416-656-3245

See our Supplement, Page S13, for details of this Grant. 16

RTO/ERO | Merit Travel Grove City Shopping

Christmas Shopping Trip to the Grove City Mall,  Grove City PA (near Pittsburgh): The dates of December 6-8 have been reserved and a block of rooms is on hold with the Hampton Inn and Suites. Cost for this 3-day adventure is be \$249 and includes taxes, transportation, 2 nights accommodation and driver's tip. Reservations are being taken now. Please call the office at 905-893-1126. For more information contact: **Tommi Hayhoe / Merit Kleinburg Travel** 905-893-1704 (home office) / tommi.hayhoe@merit.ca 16

Letter to the Editor

Dear Editor:
In RTO Online [our monthly *S-zine*], a planned Xmas Shopping Trip to (gasp) the Grove City Mall near Pittsburgh is in the works. Over the years I have seen many teachers take their well-paid salaries out of their communities and spend them in over-the-border American Malls. Anytime, but especially in this downturn, our local businesses need our patronage. Please consider your local neighbours; are they not worth the extra buck?

John Edmond Marion 16

Toronto Choristers

Reserve the following concert dates for our upcoming season:

Tuesday, Dec. 14, 2010 ~ Jubilee Christmas Concert
Wednesday, May 25, 2011 ~ Annual Spring Concert

More details to follow in upcoming issues and our *S-zine*!! 16

 Toronto Choristers



Health Hints ~ Bill Tajer

Contact: 416-494-8590 / bill.tajer@sympatico.ca

RTO/ERO Membership Fees/Benefits Premiums when returning to teaching:

RTO/ERO Fees are collected annually in January when they are deducted from your January OTTP payment and Benefits Premiums are deducted monthly. If you have exceeded your teaching-after-retirement allocation and no longer receive a pension, your membership in RTO/ERO will continue but fees and premiums will be billed directly.

When members return to teaching and exceed the time limit and no longer receive pension, their membership, with or without health plans, will continue, assuming members wish to do so, and they will be invoiced directly for membership and, if applicable, health plans.

Editor: The above accommodation was necessitated by changes to OTTP rules on teaching after retirement.

Catastrophic Drug Insurance:

The RTO/ERO Spring Senate charged the Health Services and Insurance Committee with determining the costs of offering either *compulsory* or *voluntary* insurance within the RTO/ERO benefits. This request was made because of a competitor's (OTIP/ARM) provision of this type of coverage.

Contrary to information that may have been presented at Senate, there is no competitor that offers *compulsory* catastrophic coverage. OTIP does offer a variety of individual plans

of which one (Gold Elite) contains catastrophic coverage. Although rates are lower than RTO/ERO benefits, 100% drug coverage is only available for costs up to \$500 and over \$4500. The client is responsible for full cost for drugs over \$500 up to \$4500. For details of the OTIP plans, visit their website: <http://www.otip.com/individual-insurance/individual-insurance.aspx>.

Editor: Any determination by RTO/ERO to offer *compulsory* catastrophic drug coverage while maintaining current benefits will likely require a significant increase in premium. An *optional* plan would likely require some limitations of benefits if premiums are to be kept manageable.

We remind you that Senate has removed from the RTO/ERO Constitution the former requirement that the Health Services and Insurance Committee report Benefits and Premium changes to Senate for approval or information. The owners of the plans (RTO/ERO Members) are informed when deemed appropriate.

RTO/ERO Benefit Misconceptions:

- a If I have one component of the RTO/ERO Health Plans, I can apply for the other benefits at a later date without any restriction.
- Your acceptance into the RTO/ERO Health Plans is guaranteed if you apply within 60 days of the

Continued on Page 14 

Continued from Page 13

date your group insurance ends. If you apply after the 60 days for: *Semi-Private Hospital or Extended Health Care* - you must complete a medical questionnaire and be approved.

Dental - you are restricted to a maximum of \$100 per person in the first year of your coverage.

b *My Dental Plan premiums may outweigh what I can claim.*

• The concept of insurance is to share the risk. In any year, some will use the maximum and others will not. Claims fluctuate and dental needs increase as we age.

c The government covers most of my expenses outside of Canada in a medical emergency.

• “Very limited funding for a limited range of medical services” is provided by the government; ER visits, inpatient hospital, and physician services only are covered at very reduced rates; pre-existing conditions are excluded.

• The government pays on average 3-5% of the travel medical emergency bill under the RTO/ERO Extended Health Care Plan.

d *The Government pays for my drugs once I reach age 65 so I will not need RTO/ERO's Extended Health Care (EHC) Plan.*

• The Government pays only what is listed on their formulary. Some drugs are “limited use”; newer drugs aren't always listed. See www.health.gov.on.ca/.

- The Government can change coverage at any time.
- RTO/ERO sees a significant number of claims for participants age 65 and over.
- The RTO/ERO EHC Plan covers more than drugs.

e *My doctor says I'm physically okay to travel. Therefore, I am covered by RTO/ERO's Out-of-Province/Canada travel benefit.*

- A physician's clearance for travel **does not override** RTO/ERO policy.
- If, according to the policy, your condition is not considered stable, any medical emergency related to this condition would be ineligible.

f *With the passing of Bill 16 (reduction in the price of generic drugs) - the cost of RTO/ERO's Extended Health Care Plan will decrease.*

- The Bill will affect Ontario's Public Drug Plans first.
- Generic fill rate is low.
- Biologics and new brand drugs are in the pipeline to be covered.

g *When travelling outside my province of residence, proof of departure is required for the RTO/ERO member only, and needs to show when I reached my destination.*

- Each insured person must have his/her own proof of departure.
- The proof must identify the insured person, indicate that the transaction took place in your province of residence, specify the date.

Source: RTO/ERO District HSIC Workshop, June 2010 **16**

NEW MEMBER BREAKFAST, 2010

An Opportunity for New and Used Members to Meet

REGISTRATION FORM

One Must Register for the Breakfast ~ Return by Friday October 8, 2010

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, 2009 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, Weston ON M9N 3X1

FALL LUNCHEON, 2010

Come Early to Our Craft & Artisan Show/Sale

REGISTRATION FORM

One Must Register for the Luncheon ~ Return by Friday October 29, 2010

Name: _____ Phone: _____

email: _____

(Used for RTO/ERO Toronto purposes only)

Guest: _____

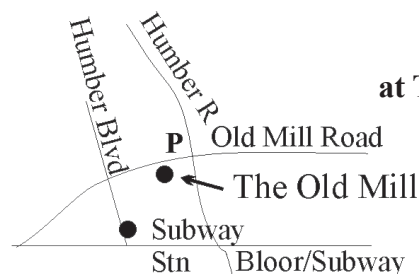
NOTE: Buffets may not necessarily accommodate special dietary needs.

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

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

NEW MEMBER BREAKFAST

An Opportunity for New and Experienced Retirees to Meet



Tuesday, October 19, 2010
at The Old Mill, Guild Hall (2nd 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, 2009 to August, 2010 to our Annual Buffet Breakfast. Although advertised as a 'New Member' event, *all members are welcome to join us.*

REGISTRATION DETAILS

- 1** Members joining RTO/ERO *AFTER* September 1, 2009 will have received their personal invitation directly.
- 2** Those who have joined since 2005 *and did not benefit* from 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 19 by October 8, 2010 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.

Come Early to Meet Your 2010/11 Executive & Convenors
Leave When You Want

TEOF 17th Annual Auction "Don't Forget To Feed the Kids"

Friday, November 19, 2010

5:30pm ~ Viewing

6:30pm Dinner

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

\$70.00 admission includes:

Buffet Dinner, Parking, Catalogue/Door Prizes

For further ticket information call Colleen Costa (416•393•0440 x285)

We also need your help! ~ quality items for auction to raise funds for child nutrition. TEOF will provide *value-in-kind tax deductible receipt* for donations of: Oil paintings, Prints, Watercolours, Stained Glass, Carvings, Pottery, Sculpture, Quilts, Antiques, Household Products and Gift Items, as well as Special Event tickets for Theatrical or Athletic events.

To make a donation, or for further information, call:

Les Birmingham / 416•291•0908, or **Ross Richardson** / 416•397•3911

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

Additional Registration Forms available at:

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

Goodwill ~ Marjorie Blake

Welcome to those new members who have joined Toronto District this year! Congratulations to all members who have celebrated a birthday, anniversary, new arrival or other life event recently. We would like to announce these special occasions in our Newsletter, but cannot unless you let us know. Don't be shy!

At the moment, our Goodwill program consists of condolence letters to families of deceased members, congratulation letters to those reaching age 100, an annual welcome breakfast for new members, a welcome letter and Newsletter to new members when they join.

Welcome letters were sent to 77 new members in July and August and one 'Keeping-in-Touch' card sent to a member in Blenheim.

Should you know of a member celebrating a special occasion, or an ill/shut-in member with whom we should be in touch, contact:

Marjorie Blake ~ 905•837•0874 / 905•837•8453

Ann Ludwigsen ~ 416•324•0909 / acludwigsen@rogers.com

Valerie Mah ~ 416•533•0445 / vmah@ican.net **Marjorie Blake** 16

Earl Grey Senior Public School

100th Anniversary and Reunion
Saturday, November 6, 2010



Staff reunion, meet-and-greet, decade rooms, Robert Holmes Shaw Wall of Fame unveiling, informal dinner and dance. For complete information and registration, visit www.earlgreyreunion.ca or call the school at 416•393•9545. We're still looking for memorabilia so please call the school if you have any. 16

"Lies, damned lies, and statistics"...

...is a phrase describing the persuasive power of numbers, particularly the use of statistics to bolster weak arguments...

(Wikipedia). We are not surprised to see some media and special interest groups take a survey by the Canadian Medical Association showing that many Canadians fear for the existence of elderly health care in the future and interpreting the results as fact, thus bolstering their drive for the privatization of health care. We will try to bring you some material in our November Newsletter that will counter this misleading application of the survey data. 16



*Many folks want to serve God, but only as advisors.
Time flies like an arrow. Fruit flies like a banana.*



FALL LUNCHEON, 2010

Come Early to Our Craft & Artisan Show/Sale at 10:00am

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

Tuesday, November 9, 2010

at The Old Mill, Brûlé Room

11:30am ~ Meet & Greet/Bar

12:15pm ~ Buffet Luncheon

\$25 per Person ~ Please Register

Music for Craft Show & Luncheon by Ken Edge

www.edgemusic.ca / kedge@sympatico.ca

Registration Form on Page 19

~ 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 Potatoes, Bacon and Spring Onion Salad, Gorgonzola Vinaigrette

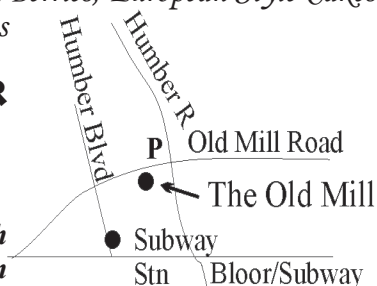
HOT ENTREES: Bocconcini Pasta in a Plum Tomato, Basil & Reggiano Cheese Sauce, Grilled Chicken Breast in White Wine Cream Sauce, Herb Roasted Mini Potatoes, Vegetable Medley

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 19 by October 29, 2010 so that we can best use our funds by ordering the proper resources. Please register early! 16



RTO/ERO Toronto District 16 Standard Dates

HR ~ meetings at Holy Rosary Catholic Church

Annual General Meeting:	... mid-May
Art/Sketch:	..... 1 st or 2 nd Thursday; Sep to June
Book Club:	..... 1 st Monday; Sep. to June
Bridge (HR):	..... 1 st , 3 rd & 5 th Tuesdays
Craft Show:	..... mid-Nov.
Day Trips:	..... as announced in Spring and Fall
Executive Meeting (HR):	... 2 nd Thursday / Sep., Oct., Nov., Jan., Feb., Mar., Apr., May
Fall Luncheon:	..... mid-Nov.
Friday Evening Movie:	..... 2 nd Friday; Sep. to June
Golf:	..... seasonal as arranged
Investments:	..... late month; Sep. to June
Monday Matinée:	..... 3 rd Monday; all year
Newsletter Submissions:	..... 1st Day / Sept., Nov., Jan., Mar., May
Newsletter Deliver:	..... end of Sept., Nov., Jan, Mar, May
Non-Fiction Book Club:	... as arranged; Sep. to June
RTO/ERO Spring Senate:	.. mid-May
Spring Luncheon:	..... mid/May
Travelogue (HR):	..... 4 th Wednesday / Oct. Nov. Jan., Feb., Mar., Apr., May

Change of Address, Status, District

To limit confusion regarding a *change in address* or other contact information, the **ONLY** contact is **Dianne Vezeau** (Provincial Office ~ 416•962•9463 or 1•800•361•9888).

New!! Access is now available through the RTO/ERO revised website's **Members' Centre** to make your own changes to your RTO/ERO data.

To change your District:

Either call Dianne as above or:

a log on to the www.beta.rto-ero.org Members' Centre

b select '**Change of Address Form**' found under '**Member Resources**'.

There are over 40 RTO/ERO Districts in Ontario. See list on Page S26. If you minimally use the services of your current district, consider joining the district close to home. You still can access Toronto District via the internet while developing new relationships. **16**



Volume 32, Issue 1

SEPTEMBER, 2010

SUPPLEMENT ~ Retain for Reference

RTO/ERO SERVICES FOR MEMBERS, 2010/2011

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

RTO/ERO Contact Information

RTO/ERO ~ Provincial

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

RTO/ERO ~ Toronto District 16

President
David Shanoff
416.656.3245
davshan@sympatico.ca
www.rtoerotorontodistricts.org

ONTARIO TEACHERS' PENSION PLAN (OTPP)

5650 Yonge St
Toronto ON M2M 4H5
416•226•2700 or 1•800•668•0105
416•730•7807 or 1•800•949•8208 (Fax)
Email: Member_Inquiry@OTPP.com
Website: www.otpp.com

JOHNSON INC.

Administrator for RTO/ERO Heath Plans

Service:

416•920•7248 (local)
1.877•406•9007 (toll free)
416•920•0939 (fax)
www.johnson.ca

Service Address:

Johnson Inc. - Service Dept.
18 Spadina Road, Suite 100A
Toronto, ON M513 2S7

Claims:

905•764•4888 (local)
1•800•638•4753 (toll free)
905•764•4041 (fax)
1•888•895•2209 (toll free fax)

Claims Address:

Johnson Inc. - Claims Dept.
1595 16th Avenue, Suite 600
Richmond Hill, ON L4B 3S5

MONDIAL ASSISTANCE

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

P.O. Box 277
Waterloo ON N2J 4A4

1•800•249•6556 (North America)
519•742•6683
(from elsewhere - reverse charges)
519•742•8553 (Fax)

www.mondial-assistance.ca

See Page S7 for additional detail regarding Mondial Assistance **16**

RTO/ERO Emergency Assistance Program

The Emergency Assistance Program (EAP) has been temporarily suspended and will resume after the establishment of the RTO/ERO Charitable Foundation. Our auditors have advised us that, under Canada Revenue Agency regulations, non-profit organizations such as RTO/ERO cannot provide monies directly for the benefit of individual members. **16**

RTO/ERO | Merit Travel

The RTO/ERO travel experts are pleased to assist you! You may contact any of their branches for general information - local offices below. Special offers are published in *Renaissance* and at www.rtotravel.ca.

Merit Travel

145 King Street West, Suite 2020
Toronto, ON, M5H 1J8
416•364•3775

Merit Travel - Newmarket

482 Queen Street
Newmarket, ON, L3Y 2H4
905•895•3331

Merit Travel - Mississauga

201 City Centre Drive, Suite 501
Mississauga, ON, L5B 2T4
905•890•8890

Merit Travel - Markham

#16-9255 Woodbine Ave.
Markham, ON, L6C 1Y9
905•887•8787 **16**

RTO/ERO Toronto Districts

The four districts in the City of Toronto have established a voluntary entity called '*RTO/ERO Toronto Districts*'. It acts as the recruitment arm for the four districts established to contact common sources of new members: **Toronto Catholic District School Board, Toronto District School Board, Conseil scolaire de district catholique Centre-Sud, Conseil Scolaire de District du Centre-Sud-Ouest**. Contact is made with the **Elementary Teachers of Toronto** and the **Ontario English Catholic Teachers' Association's Toronto Secondary and Elementary Units** and the local **Ontario Secondary School Teachers' Federation** and administrators' professional organizations. A number of **Designated Private Schools** and other private schools as well as **administrators/faculty/staff of Colleges and Universities** in retirement are also in our 'catchment area'. The four districts produce a variety of promotional materials, sponsor Retirement Planning Workshops, attend Union activities and host a joint website, www.rtoerotorontodistricts.org, containing material useful to both potential and current members.

On occasion, a district may have space available on one of their excursions. If so we try to let our email participants know of the opportunity. Ed. **16**

RTO/ERO Districts/Units

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

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

RTO/ERO Provincial Committees

RTO/ERO provincial committees guide the organization in developing and maintaining services to members. Members are encouraged to communicate on any matter within their purview. You may do so directly as an individual or you may seek the support of your District. District executive structure parallels that of the provincial committees. **Note:** *the Constitution was changed (2009) to allow the Health Services and Insurance Committee to avoid being answerable to Senate for changes to the RTO/ERO Benefits.*

Audit Committee

- overseas RTO/ERO's financial reporting process;
- reviews scope of audit and audit plan for with external auditors;
- review internal financial controls;
- review audited financial statement with the external auditors.

Communications Committee

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

Health Services and Insurance Committee


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

Member Services Committee oversees or assists:

- Emergency Assistance (see Page S27);
- District Goodwill Programs
- Travel Programs (operated by Merit Travel, see Page S27);
- Membership Recruitment (includes Retirement Planning Workshops).

Pension and Retirement Concerns Committee

- responds to concerns of retired teachers re pension entitlements;
- recommends amendments to the Teachers' Pension Plan Act benefitting RTO/ERO members and active members of the teaching profession;
- maintains liaison with organizations in the field of gerontology;
- monitors government legislation in the field of pensions, taxes, health, accommodation and social services;

Continued on Page S4 

RTO/ERO Provincial Committees continued from Page S3

- keeps members informed about significant issues/developments that affect retired teachers through topical Fact Sheets and the development of articles for Newsletters;
- monitors the operations and investment strategy of the OTPP.

Political Action Committee

- spearheads political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives;
- liaises with organizations to pursue political action at the provincial and federal levels for seniors and retired educators;
- supports District political actions.

Project - Service to Others (STO) Committee:

- recommends criteria used and the types of Service-to-Others (STO) projects to be approved for grants (see Page S13);
- determines which STO Grants and their amounts to be approved;
- reviews/recommends Scholarship Applications (see Page S22);
- recommends to Senate any changes to STO Grants and Scholarships. **16**

RTO/ERO Health Benefits Premiums ~ 2010

- Benefits were effective January 1, 2010[†];
- Rates were effective February 1, 2010[†]. The provincial portion of the HST (8% in Ontario) or the provincial PST (9% in Quebec) is added to monthly premium rates.
- See Page S5 for guidance on making suggestions for benefits' change in 2012. (Suggested changes for 2011 are now being costed and those deemed cost-effective will be made known in December, 2010.)
- 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 2009, they must be submitted to our Claims Payor, Johnson Inc., by December 31, 2010.
- Booklets are revised and reprinted every three years. The next distribution is scheduled for early 2011. Please keep your annual Group Benefits newsletter with your booklet. Additional copies only available at www.rto-ero.org.

Semi-Private Hospital		Extended Health		Dental Plan	
Single	\$17.07	Single	\$ 72.87	Single	\$ 52.98
Couple	\$34.11	Couple	\$145.74	Couple	\$104.48
Family	\$40.09	Family	\$174.90	Family	\$130.28

[†]On January 1, 2011, **both** Benefits and Premiums will be effective for 2011. See Page S6 for current Supplementary Travel Insurance Rates. **16**

RTO/ERO Toronto Newsletter Editorial Policy

Your District 16 Newsletter Editorial Committee is guided by:

Policy Statement:

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

Content Criteria (see also the back page of this Newsletter): In addition to our regular columns we may include:

- Community Service requests for volunteers and activities that must be community or education oriented and non-profit. Space limitations may necessitate the editing of submitted material;
- Member advertisements that provide services to RTO/ERO Toronto members.

Note: RTO/ERO Toronto District 16's responsibility for any advertisements is limited to providing space only. No endorsement of any product or service is made or implied. Transactions entered into as a result of contacts made through this service are between the parties involved in that transaction only.

- Submissions from members that may be of interest to other members: 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.

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

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

Caveat: Opinions expressed in RTO/ERO Toronto District 16 Newsletters 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 these Newsletters, important decisions should be made only after consulting with the appropriate professional or organization. **16**

A. Financial Issues

- A1 Income Tax Clinics for Low Income Households
- A2 Income Tax Forms
- A3 Medical Expenses
- A4 Pension Escalation Calculation
- A5 Reverse Mortgages
- A6 Taxation for Snowbirds
- A7 Using Credit Cards
- A8 Medical, Disability and Attendant Care Deductions for Tax Purposes
- A9 Pension Income Splitting
- A10 Joint Asset Planning

B. Government Benefits

- B1 Canada Pension Plan
- B2 Guaranteed Income Supplement
- B3 Old Age Security
- B4 Spouse's/Survivors Allowance
- B5 Veterans

C. Health Issues

- C1 Assistive Devices Program and Home Oxygen Program
- C2 Community Support Services
- C3 Elder Abuse
- C4 Mail Order Pharmacy Programs
- C5 Ontario Drug Benefit Program
- C6 Special Drugs Program
- C7 Telehealth Ontario
- C8 Trillium Drug Program
- C9 Community Care Access Centres
- C10 Long Term Care Facilities
- C11 Local Health Initiative Networks
- C12 Alzheimer's Disease

D. Insurance Issues

- D1 Automobile Insurance Endorsements
- D2 Life Insurance - Beneficiaries
- D3 How To Lower Insurance Premiums
- D5 Your Driving Record/Insurance Rates
- D6 Your Property Insurance Policy
- D7 Driver License Renewal

E. Legal Issues

- E1 Requests to RTO/ERO
- E2 Important Documents
- E3 Lawyer Referral Service
- E4 Legal Aid
- E5 Powers of Attorney
- E6 Starting Your Own Business
- E7 Complaining About Provincial Government Services - Ombudsman
- E8 Funeral Pre-Planning
- E9 Executor's Checklist
- E10 Mortgage Fraud
- E11 Identity Theft

F. Marital Issues

- F1 Battered Spouse
- F2 The End of Common-Law Relationships
- F3 Grounds for Divorce
- F4 Living Together
- F5 Marriage Contracts & Cohabitation Agreements
- F6 Marriage/Remarriage in Retirement
- F7 Separation
- F8 Separation & Separation Agreements
- F9 Support Orders on Divorce

G. Surviving Spouse Issues

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

H. Retirement Issues

- H1 Vacation Check List
- H2 Driver License Renewal
- H3 Important Documents
- H4 Downsizing after Retirement
- H5 Residence Options for Seniors
- H6 Emergency Assistance Program
- H7 Home Security
- H8 Pre-Death Planning **16**

How Our Health Plans Are Developed

Only the Health Services and Insurance Committee (HS&I) determines the benefits that our health plans provide for the rates paid. Balancing affordable premiums and optimal coverage, the HS&I Committee annually examines the current usage of the plans; receives input from individuals, districts and Senate regarding plan modifications; then determines coverage and rates for the following year. **(In 2009, the Constitutional requirement to report changes in coverage and premiums to Fall Senate for amendment or approval was removed.)** Benefits changes begin January 1. Premium changes become effective in February to avoid cost of notification of OTTP Pension Deduction changes.

If an individual member or district wishes to suggest a change in the plans for 2012, they should be presented to the Health Services and Insurance Committee by March, 2011. Present your case to the committee at:

RTO/ERO Health Services

300-18 Spadina Road,

Toronto, ON M5R 2S7 or,

healthcommittee@rto-ero.org

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

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

RTO/ERO Benefit Entitlement Review

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

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

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

The plan participant will be required to specifically indicate what criterion/ia would apply in order to reverse the decision and have the claim paid. 16

Travel Insurance Reminders

Caveats

- Point Program Redemptions of any type (e.g. Air Miles) used to purchase travel are not covered.
- Trip Cancellation/Interruption Benefits are subject to the same exclusions and limitations as all other insured benefits plus others (check your *Out-of-Province/Canada Travel Booklet*).
- You must be in your province-of-residence when your trip begins. (Trip cancellation only applies *before you leave your province of residence*.)
- Some medical exclusions apply:
 - a Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (or date of booking for the purpose of Trip Cancellation):
 - b any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90-days prior to the date of your departure (or the date of booking for the purpose of Trip Cancellation).
 - c Any condition for which you have been advised by a physician not to travel. ¹⁶
- You were awaiting the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
- You required future investigation, consultation with any physician, or treatment or surgery recommended by your physician or planned before your trip.

Supplementary Travel Insurance Rates

September 1, 2010 (unchanged from 2009)

Trip Options	Total Days	Trip Option Premium		
		Single	Couple	Family
5 Extra Days	67 Days	\$68	\$137	\$150
15 Extra Days	77 Days	\$204	\$407	\$449
30 Extra Days	92 Days	\$408	\$817	\$898
45 Extra Days	107 Days	\$550	\$1,100	\$1,210
60 Extra Days	122 Days	\$720	\$1,441	\$1,583
75 Extra Days	137 Days	\$844	\$1,688	\$1,857
90 Extra Days	152 Days	\$974	\$1,949	\$2,143
105 Extra Days	167 Days	\$1,120	\$2,241	\$2,463
120 Extra Days	182 Days	\$1,267	\$2,535	\$2,788
135 Extra Days*	197 Days	\$1,420	\$2,839	\$3,123
150 Extra Days*	212 Days	\$1,575	\$3,150	\$3,465

In Ontario, the Provincial portion of the HST is added to premiums. ¹⁶

RTO/ERO Code of Ethics

The Code of Ethics expresses The Retired Teachers of Ontario's principles guiding the conduct of staff and others acting on behalf of RTO/ERO.

Integrity/Accountability

- Demonstrate integrity when acting on behalf of the organization.
- Model the principles of equity, trust, fairness, and respect.
- Recognize the importance and value of RTO/ERO members and employees.
- Respect the time, energy and effort of the many volunteers who work on behalf of the organization.

Governance

- Uphold the Constitution, Policies and Procedures established by the organization.
- Support the governance structures (Senate, Executive, Committees, Districts and Units) to ensure the organization's democratic strength.
- Manage time, expectations, costs and resources responsibly and effectively.

Communication

- Demonstrate open, honest communication with staff, Members, other professional groups and the community.
- Share information in a timely manner, using a variety of methods

to enhance our philosophy of Service to Others'.

- Value use of both official languages.

'Whistleblower' Policy

RTO/ERO's auditors recommended and the Executive approved a new "Whistleblower Policy and Procedures" that applies to all employees; Officers/Executive of RTO/ERO; members of Standing Committees, and **members of District Executives**, and pertains to **alleged wrongdoing in the performance of RTO/ERO business or that of a local District.**

Conditions of Executive/Committee Membership

The following item is a required stipulation for those seeking election/appointment to the provincial executive and provincial committees: *'I declare that neither I, nor any member of my immediate family, has any material interest nor is liable to any financial or other gain as a result of my participation in the business of the RTO/ERO for which I am applying. Further, I will declare immediately any such interest should it arise subsequent to my appointment/election.'* ¹⁶

RTO/ERO Privacy Code

RTO/ERO values its relationship with its members and is committed to respecting your privacy. We protect this privacy by maintaining personal information in the strictest confidence and securing it using appropriate safeguards. RTO/ERO does not share members' information with other

organizations without your consent.

Questions/concerns can be directed to RTO/ERO's Privacy Officer, Executive Director, **Harold Brathwaite**, or Information Officer, **Simon Leibovitz**, at privacy@rto-ero.org or 416•962•9463 / 1•800•361•9888.

RTO/ERO Scholarships

A system of Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in the *Renaissance* Winter Issue. The procedure may be amended for 2011 by Senate decision. We will inform you of any revisions to the process in the RTO/ERO Toronto Newsletter.

When announced, the *Electronic Application Forms only* are available from the Provincial Website at www.rto-ero.org. Contact **Gail Knox**, Administrative Assistant, Research, at 416•962•9463 / 1•800•361•9888 ext. 233 for more information. No hard copies will be mailed or available by email.

Twenty-five \$1,000 scholarships available

Applications are reviewed anonymously by the Scholarship Committee on or before September 30. Successful applicants are typically notified on or before October 31. **16**

RTO/ERO Membership

Most of our members are retired teachers from Ontario Public, Catholic and Designated Private Schools *receiving a pension from the OTPP*.

However, the following are also potential Full or Associate members:

- individuals not retired and eligible to be Full/Associate members on retirement;
- retired educators receiving a pension from a non-designated Ontario Private School;
- retired teachers who opted for a deferred pension from the OTPP;
- retired teachers who opted for the commuted value of his/her contributions to the OTPP;
- surviving spouses of Full/Associate members;
- retired educators receiving a pension from the Ontario Public Service or the equivalent from a Canadian jurisdiction outside Ontario;
- retired educators receiving a pension from a University or College in Canada (administrators/faculty/staff of Colleges and Universities);
- retired teachers receiving a pension from a teachers' pension fund outside Ontario
- non-educator divorced spouses of Full or Associate members;
- retired non-educator employees of an Ontario School Board or educational organization (e.g. CUPE, employee associations, etc.).

* The Ontario Government now permits teaching beyond age 65. Since they may need medical coverage they will be permitted to join RTO/ERO. Also, should they wish to participate in our Long-Term Care Plan, premium rates are lower for those contributing longer. **16**

Mondial Assistance Canada



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

P.O. Box 277 1•800•249•6556 (North America)
Waterloo ON N2J 4A4 519•742•6683 (from elsewhere - reverse charges)*
519•742•8553 (Fax)
www.mondial-assistance.ca

**Calling Long-Distance from overseas may sometimes be problematic. To minimize potential difficulties, see our item on Page S10.*

See your *Benefits Agreement booklet* or *Going Places* for details. If you have misplaced either copy, they are available at the www.rtoerotorontodistricts.org or www.rtoero.org or www.johnson.ca websites.

While travelling, plan members can call toll-free:

in Canada or United States	~ 1•800•249•6556
from Mexico	~ 00•1•800•514•3702
from the Dominican Republic	~ 1•888•751•4403
from other countries participating in <i>Universal International Toll-Free*</i>	~ 800•9221•9221
from anywhere else	~ 519•742•6683

* Argentina, Australia, Austria, Belgium, China, Columbia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, South Korea, Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom. (This list may change from time-to-time. Call Mondial before you leave!)

NOTE 1: Your Benefits Description Package contains a separate removeable document describing how to access out-of-province/country benefits. Keep that pamphlet with your documents when you travel.

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

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

NOTE 3: If you have any questions, call Mondial Assistance or Johnson Inc. before you travel. **16**

Know Your Travel Plan

Those participating in our Extended Health Care (EHC) Plan automatically have \$1,000,000 per person/trip travel coverage for an unlimited number of trips, each up to 62 days duration outside Province/Canada. Coverage is also available for longer trips under RTO/ERO's Supplemental Travel Plan.

There's coverage for:

- Emergency medical expenses – hospital, physician and lab costs;
- Air ambulance – to enable you to return home;
- Additional hotel and meal expenses – during hospitalization;
- Transportation to the bedside – to bring a family member to the hospital if you are travelling alone;
- Return of dependent children/grandchildren with an escort – should (grand)children need to come home during your medical emergency;
- Repatriation – should your remains need to be returned;
- Vehicle return – if you are brought home by air ambulance or by commercial flight with an escort, your vehicle will also be brought home;
- Guide dog return – if you are brought home by air ambulance or by commercial flight with an escort, your guide dog will also be returned;
- Emergency accidental dental – for emergency dental expenses related to an accident; and,
- Trip cancellation/interruption and delay!

In addition, you may access the following services in an emergency:

- Emergency message centre – to relay messages to your family at home;
- Emergency legal referral – any legal costs would not be covered;
- Emergency translation services

– to help you communicate; • Lost document and ticket replacement – any costs to replace these documents would not be covered.

What should you do before you travel?

Know your coverage and the limitations of RTO/ERO's policy. If travelling with a medical condition, make sure you meet the stability requirements under RTO/ERO's EHC Plan (See Page S6). The intent of the EHC Plan is to cover sudden and unforeseen medical emergencies. *If you don't meet the stability requirements, then any medical emergency related to that condition while on your trip would not be covered.* Contact the RTO/ERO travel assistance provider, Mondial Assistance, as you may be eligible for trip cancellation coverage.

Check your trip dates. Your coverage begins on the day you leave your province of residence. (Example: someone travelling from their home in Ontario to Manitoba for seven days before heading out on their 60-day trip into the United States, is deemed as 67 days of consecutive travel, over the 62 days permitted on any one trip under the EHC Plan.) To ensure coverage for the entire duration of the trip, the Member should purchase an additional five days of coverage under the RTO/ERO Supplemental Travel Plan.

Let your travelling companion know where you keep your RTO/ERO Group Benefits ID Card and the Out-of-Province/Canada travel

RTO/ERO's Group Insurance Plans

Semi-Private Hospital Plan
Extended Health Care Plan
Dental Plan
Supplemental Travel

Individual insurance plans

Accidental Death & Dismemberment
Preferred Service Home/Auto Plan
Hospital Money Plan
Long-Term Care Insurance
Guaranteed Life Insurance
Term Life Insurance

Premiums

Rate Card
Comparison Chart

All Insurance

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Health Plans FAQ

Plan Members

Contacts For RTO Health Plans

PROGRAMS AND SERVICES

Project - STO

2011 Project - STO Application
Previously Approved Projects

Scholarship Program

Application

Retiree & Seniors Resources

Job Posting Board Volunteer Opportunities

Board

ADS & Classifieds

Rentals
Real Estate/Property
Travel
Courses & Teachings, Publications
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Contact/Rates

Boutique

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Brochures

Fact Sheet Index

Policies & Positions

Renaissance Magazine

Media Kit
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Project STO

District/Unit Resources

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For Health Reps
For Presidents

For Recruitment Reps
For Retirement Planning Workshops
For Treasurers

Governance

Constitution
Provincial Executive Senate

Health Plans

Health Claims and Service
Benefit Entitlement Review

District Health Representatives
Johnson Inc Members' Only Login
Publications
Group Benefits Program Booklet
Travel Booklet
Health Brochure
Health Matters
Health Wise Governance Manual
Going Places Update

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Membership Survey
Nomination Forms
Change of Address Form

Publications

Fact Sheets
Liaison Newsletter
Liaison Signup
Renaissance Magazine
Computer Ease Column
Tax Tips

Web Services continued from Page 18

- order and receive by email the *Year-End Tax Tips, Fact Sheets, Liaison, Benefits Plans details, Senate Files of Report* in PDF format;
- access the four districts' current *Newsletters* in HTML and PDF format;
- view records of executive and general meetings (including photos);
- access the other RTO/ERO districts in Toronto.

Toronto District 16 E-Zine Service:

Over 1200 RTO/ERO Toronto members benefit from this service. Recipients are informed about updates to our website and emergent issues. Members choose to get that information if so interested. No attachments are ever sent. **Addresses are confidential for District 16 purposes only** (see our **Privacy Policy** on Page S23). Contact the webmaster at info@rtoerotorontodistricts.org.

Johnson Inc.: www.johnson.ca

To access your secure personal Benefits information on this site, you will need to complete a form to receive your username and password. You have access to all details regarding your Benefits coverage both current and historical. Members have access to the Group Benefits Program and other Plans offered to RTO/ERO members through our Plan Administrator, Johnson Inc. The coverage and claims information on the website is in real-time.

RTO/ERO Travel Opportunities: www.rtotravel.ca

Also see Page S27. **16**

www.rto-ero.org Sitemap

This is a complete list of links/data available on the provincial website. See Page S17 to learn how to access the Members' Centre.

WHO WE ARE

About Us

President's Message
Executive Director's
Message
Video

Districts

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RPW Schedule list

OUR HEALTH PLANS

Health Plan Eligibility

Disclaimer

booklet in case they need to contact Mondial Assistance on your behalf in an emergency.

Before you travel, you can call Mondial Assistance for pre-trip planning assistance: travel advisories; required inoculations and visa requirements; how to call them from a particular country and provide international phone number(s) for the different countries you will be visiting. Mondial offers assistance 24 hours a day, seven days a week, 365 days a year.

In a Medical Emergency

In a life-threatening medical emergency, seek immediate medical attention. When you get to the hospital (or as soon as is reasonably possible within 48 hours), contact Mondial Assistance. In other situations, contact Mondial Assistance *before* you seek medical attention.

A few things you'll be asked when you speak with a Mondial Assistance representative:

- Details of the emergency and type of assistance required;
- Member's full name, group/plan number, certificate number;
- Patient's name;
- Patient's provincial health insurance number.

They can assist you by offering a referral to an appropriate facility and making billing arrangements to ensure you receive appropriate care and that you're not out-of-pocket for these expenses. Mondial's in-house registered nurse support, along with on-call physicians 24 hours per day allows for real-time monitoring of emergency medical care. Mondial's role at the onset of a medical emergency is to ensure that you are receiving appropriate

care. Their first priority is the well-being of the patient. Approval for a medical procedure is based on medical need. During this time, they will be in contact with your treating physician(s), your family, and your physician in Canada – especially if you need to come home for continuing care.

After the Emergency

Once the medical emergency is over, Mondial's priority becomes claims adjudication. You'll receive forms to sign so that Mondial can perform the claims adjudication. You'll also need to send in receipts for any eligible out-of-pocket expenses you may have, and you'll need to provide proof of departure.

Mondial will request medical records and itemized bills from the treating facilities, physicians, and labs, as well as the medical records from your physicians in Canada. Obtaining this information takes time – sometimes months – and this can be a source of anxiety for members. Mondial requires the medical records to determine whether the medical emergency is sudden and unforeseen according to RTO/ERO's policy. You may want to consider phoning your physician to expedite the process. The itemized bills are needed for two reasons: to ensure that RTO/ERO is only being billed for the services provided; and, second, Mondial recovers a portion of these expenses from government health insurance plans.

Source: RTO/ERO Health Services and Insurance Committee's Health Matters, June, 2010.

Calling Canada from Abroad

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

Canada's country code is 011. ***In countries where you can dial direct using the Canada code, dial 011-1-915-742-6683***

to reach Mondial Assistance. Other countries may require dialing other numbers (i.e. 090 or 000).

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

Pay phones may also be restricted in tourist areas.

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

Canada Direct



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

- Obtain access numbers to call Canada;
 - Rapidly reach an English or French-speaking Canadian operator;
 - Charge calls to your Calling Card or make Collect Calls;
 - Pay Canadian international long distance rates instead of the rate of the country you are calling from;
 - Avoid potential language problems;
 - Be billed in Canadian dollars.
- Access numbers are updated regularly. Call 1-800-561-8868; check your telephone book; or, www.infocanadadirect.com**

Remember:

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

Cellphone Usage

Using your cellphone outside of North America (or even Canada) depends on several factors: the phone technology; the cellular provider; whether the region you're in has cellular service; and, the type of contract you have. A cell phone that does not use a particular technology is unusable in Europe no matter which cellular plan you may have. Roaming rates can be several dollars per minute, plus the cost of cellular long distance. A *good idea is to contact your cellular provider prior to travel.* **16**

How to Register at the Member Centre

To register for the first time you will need the email address you originally gave RTO/ERO when you applied for membership*. Accept Cookies!

1. Go to www.beta.rto-ero.org and click on 'Members' Centre'. (A below)
2. Select '**Forgot Your Password?**'
3. Enter the Email Address currently on record with RTO/ERO. (B below)
4. Select the '**Password**' button.
5. Click on '**Submit**'.

If you try with **unregistered email address** you will get message:

"You have not registered with this some@that.com Email address, if you have any question please contact us by phone"

In that case, call the provincial office to register your email or get your initial password configured.

If you registered previously on the older website: Accept Cookies!

1. Enter your **Member Number with no hyphens and Password** (if known).
Select '**Forgot Your Password**' if unknown.
2. Your Password will be emailed to you.

* or the email address currently on record with RTO/ERO

MEMBERS' CENTRE

A

Membership ID: *

Password: *

SIGN IN REGISTRATION

FORGOT YOUR PASSWORD?

RETRIEVAL

B

Email: * email_used_when_applied

Retrieve: * ☐ Membership #

☒ Password

SUBMIT

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

Provincial Sites ~ www.rto-ero.org

Toronto Districts Site ~ www.rtoerotorontodistricts.org

Toronto Email Address ~ info@rtoerotorontodistricts.org

Johnson Inc. Site ~ www.johnson.ca

Provincial Site: www.rto-ero.org

You will be able to:

- download PDF versions of *Year-End Tax Tips* and *Fact Sheets*, *Senate Reports*, *Position Papers*, *Liaison*, *Health Matters*, committee publications and governance materials;
- see what's going on in other districts via links to their websites; (consider joining a District close to home while retaining access to Toronto District 16 through its website);
- participate in the *RTO/ERO Business/Volunteer web-page* where members and non-members are welcome to list volunteer and job opportunities they feel would be of interest to RTO/ERO members. Members are also welcome to reply to these listings, if interested in pursuing one of the volunteer or business/job opportunities. Share your thoughts about issues and events concerning RTO/ERO and its members. (RTO/ERO provides the service for information only and accepts no responsibility for content.);
- access RTO/ERO Benefits comparisons with competitor plans;
- access RTO/ERO Benefits description details (if you have misplaced your hard copy reprinted every three years);
- obtain Senate File of Reports to learn about business that determine how RTO/ERO develops as an organization;
- register for email delivery of the *RTO/ERO Liaison* publication;
- update your personal information in RTO/ERO records;
- change the RTO/ERO District to which you affiliate.

See Page S20 for a complete Sitemap of the revised RTO/ERO Website

Toronto Districts Site: www.rtoerotorontodistricts.org

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

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

Continued on Page S20 

Fact Sheets ~ created for member reference on topical issues. When requesting Fact Sheets, refer to their title or their number, e.g. “*Vacation Checklist*” or “*H1*”. Fact Sheets can be downloaded directly from the Members Centre section of the website (www.rto-ero.org), or by contacting **Liz Timms** (416.962.9463) at the Provincial Office. Fact Sheets may also be ordered in PDF format from www.rtoerotorontodistricts.org for email delivery. See list of Fact Sheets on Page S24.


Group Benefits Program 20xx ~ an *annual* newsletter distributed in December describing Health Services Committee approved benefits changes sent directly to RTO/ERO members who purchased any of the Plans. Any member may obtain a PDF copy at www.rtoerotorontodistricts.org.

Going Places, Winter 20xx/20xy ~ an *annual* newsletter distributed in December describing helpful travel tips for outside-of-province/country sent directly to RTO/ERO benefits subscribers. It is available to all members in PDF format at www.rtoerotorontodistricts.org.

Health Insurance Plans Booklet ~ *published every three years* (next printing in 2011) and sent directly to all benefits participants, this document is a complete, detailed summary of all RTO/ERO Insurance Benefits. Remember to retain your copy in a safe place. Should you misplace your copy, details are available through our websites for a PDF version.

Health Matters ~ *published from time-to-time during the year*, this publication is intended to keep RTO/ERO Health Plans participants current with matters considered at Health Services & Insurance Committee (HSIC) meetings and to share items of interest pertaining to Health and Wellness. Districts are encouraged to use any of this information in its communications with members at meetings or via local newsletters. Toronto District provides a direct link to this document in its *E-zine* when available.

Liaison ~ a *bi-monthly*, brief review of current developments within RTO/ERO and distributed to local executives by email and available in PDF format to all members at our websites. RTO/ERO Toronto District 16 provides a summary of pertinent information in its own Newsletter. A member may also register at the RTO/ERO Members Centre website to have each issue emailed direct.

Continued on Page S12 

Publications continued from Page S11

Out-of-Province/Canada Travel Booklet ~ an adjunct to the Health Insurance Plans Booklet detailing your travel benefits through RTO/ERO. Also published and distributed every three years (next in 2011).

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

Position Papers ~ created for political action use for local district members and Political Action Committees. These positions of RTO/ERO, available in PDF/HTML format from either the provincial or the RTO/ERO website, include: Political Action link, include: Children's Services; Education; Energy; Environment; Health; Long Term/Home Care; Public/Private Partnerships; Mortgage Fraud; and, Seniors.

Renaissance Magazine ~ a quarterly publication mailed directly to all members; distributed twice/year to all Ontario schools ~ the official Magazine of RTO/ERO.

RTO/ERO District Newsletters ~ published at varying frequencies, all RTO/ERO issue newsletters that may be of interest to Toronto members too. The other three districts in Toronto (Etobicoke/City of York, North York, Scarborough) can be reached easily through our joint website, and the other 43 district websites from the Links page on our website:

www.rtoerotorontodistricts.org

Senate Materials ~ a few weeks prior to Spring and Fall Senates, committee reports and filed motions are made available to RTO/ERO members.

Tax Tips for RTO/ERO Members ~ annually produced to assist those preparing their own Income Tax submissions. It appears in December or January and is available by contacting **Liz Timms** at the RTO/ERO Office (416•962•9463) or the Member Centre or, upon request, from our website in PDF format.

From time to time, additional items are prepared by RTO/ERO committees that are useful to members. Your RTO/ERO Toronto Newsletter editors try to keep you informed through our publication of the availability of these additional items. ¹⁶

Documents prepared for Members only are made available through a direct link in our E-zine when they become available.

Project Service to Others ~ 2010 Approved Funding

District	2010 Project	Approve
1 Rainy R	Emo Spray Park	\$4000
3 Algoma	Kindergarten Vision Screening	\$4000
4 Sudbury	Northern MAPLE visits region in 2010	\$2000
5 Cochrane	Building Community Through Drum Circles	\$3050
6 Parry Snd	Summer Day Camp	\$1680
8 London	Toys for Talking: Support Families of Deaf/Hard of Hearing	\$4000
9 Huron Pth	Uganda Secondary School at Achilet Tororo Uganda	\$4000
10 Bruce Gr	In-School Mentoring Program	\$2180
12 Norfolk	Silver Lake Rowing Club	\$2680
13 Hamilton	Art Without Barriers Summer Camp	\$3700
14 Niagara	Red Roof Retreat Recreational Program	\$2380
15 Halton	A Starter Library for Afghanistan School	\$4000
16 Toronto	Sing'N Learn	\$2180
17 Simcoe	Classroom Addition/Tierra Linda Primary School Guatemala	\$4000
19 Hastings	Youth in Action/Kids in Kontrol Summer Movie Program	\$2580
20 Lennnox	Camping Program for Local Children with Type 1 Diabetes	\$2180
21 Renfrew	Healthy Mom Healthy Baby in Yamasa Dominican Republic	\$4000
22 Etobicoke	Path To Wellness	\$3000
23 North Yk	Every Child a Reader: Supporting Children's Book Bank	\$4000
24 Scarboro	Parent Empowerment Program	\$1180
27 Ottawa	OK Clean Water Project	\$4000
28 Durham	Luke's Place	\$4000
30 Northumb	Northumberland Family Summer Respite	\$4000
33 Chatham	Community Living Chatham-Kent "RESPECT" Tour	\$3400
34 York	Tony Wong Place - Children's Playground Equipment	\$4000
37 Oxford	SOAR Growth Plan	\$1180
39 Peel	Opportunities Mississauga for 21 Plus (OM21)	\$4000
40 Brant	Paris Performers' Theatre	\$4000
41 Elgin	Ready Set Read - Backpack Project	\$3650
43 Nipissing	Empowering Youth	\$2500
45 EstaRiO	Achat d'équipements spécialisés pour l'Association des artistes de Clarence-Rockland et la région	\$2480
47 Vanc'r Isl	Voices Against Violence Speakers' Bureau	\$2000
Total		\$100000

Project STO continued from Page S13

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


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

**STO Applications
are available now
on our and
RTO/ERO's website.**

Application Process / For Toronto District 16, see Bottom of this Page

- Members submit their proposed project to their District Executive using the appropriate Application Form.
- At a meeting of the District Executive, the Executive will select one project for recommendation. In lieu of the District President and Treasurer signing the District Declaration, the District President or the District Treasurer will email gknox@rto-ero.org at Provincial Office and confirm the District's project choice. The completed application document must be received at the Provincial Office by the close of business (4:30 p.m., Eastern Standard Time) on March 1 to be considered by the Project - Service to Others Committee at its meeting in early Spring.
- After verifying that the report of the last approved project has been submitted to Provincial Office by your District, your completed application must be forwarded to Provincial Office in one of the following ways:
 1. Email: gknox@rto-ero.org
 2. Regular mail
 3. Hand delivered
 4. Fax: 416•962•1061
- **The deadline date is the close of business (4:30pm, EST) on March 1.**
- **Applications received after the deadline date will not be considered.**
- **The decision of the Project - STO Committee is final and not subject to appeal.**

RTO/ERO Toronto District 16 STO Process:

Applications are available from the Provincial website or 416•962•9463 and must be submitted to the RTO/ERO Toronto District 16 Executive by November 1, 2010 for local consideration and submission to the province by the required March 1, 2011 deadline. District 16 approved submissions made on older forms may have to be re-written on current forms. Submit forms to: **David Shanoff, 334 Riverside Dr, 2nd Flr, Toronto ON M6S 4B2 / 416•656•3245** 

Project STO (Service To Others) Grants ~ 2011

STO ~ an acronym for *Superannuated Teachers of Ontario*, the original title of RTO/ERO. (Data provided here has been edited for space. Refer to actual documents for complete information before making your submission.)

Description

Project - Service to Others (STO) is a Provincial RTO/ERO program providing grants to Districts for initiatives that support the concept of “*Service to Others*”. The intent is to raise the profile of retired teachers by demonstrating to active teachers and the public-at-large that retired teachers care about their communities, public education, and are willing to do something to help those who need assistance. These projects could be in any form that supports the goals of Project - STO as outlined below ~ see Page S17 for the list of 2010 grants.

Goals

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

Process

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

Projects That Might Be Considered (See Page S17 for 2010 Grants)

- Local Heritage and culture projects

Continued on Page S16 

RTO/ERO Toronto District 16 Executive ~ July 1, 2010 to June 30, 2011

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PENSION/RETIREMENT

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T/F: 416•892•1717 /
makhija.shashi@gmail.com



POLITICAL ADVOCACY

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pcarson@rogers.com



PROGRAM

Kay Jeffery

26 Harshaw Ave
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catherine.jeffery067@sympa-
tico.ca



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40 Irwin Ave
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T/F: 416•782•2530 /
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**T - Telephone / F - Fax
C - Cel**

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PLEASE RETAIN THIS PAGE FOR REFERENCE

PLEASE RETAIN THIS PAGE FOR REFERENCE

Executive Meetings are held at Holy Rosary Catholic Church on the second Thursday of September, October, November, January, February, March, April and May and are open to all members. Advance notice is suggested.

Suggestion: If both you and your spouse/partner belong to RTO/ERO Toronto, one of you may wish to change your membership to that of another District. You retain the benefits of Toronto District while broadening your access to those of the other. A list of RTO/ERO Districts is found on Page S26. **16**