

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@eol.ca. If you create your submission in another program, save it as a TXT file. Typed or hand-printed copy accepted but earlier submission is requested.

Editorial Committee: Ian Baird, Bill Menagh, Mary El Milosh

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Table of Contents

Archives Wanted	22	OTPP News	23
Blaming Seniors	7	Our Members Write	15
Centenarians.....	20	PEI School of the Arts.....	14
Coffee Cohort	26	President's Column	3
Consumer Corner	13	Recreation/Social.....	5
CPP Changes	24	RTO/ERO Developments	9
Craft/Artisan Show.....	17	RTO/ERO On-Line.....	25
Dates To Remember	2	RTO/ERO Toronto AGM	28
Daytrips.....	32	RTO/ERO Benefits Booklets....	34
Fall Luncheon.....	17	School Events.....	17
From Your Editors	2	Top 25 Movies/2010.....	27
Goodwill.....	20	TEO Lunar New Year.....	22
Health/Wellness Series.....	7	TPSPA Reunion	26
Health Hints.....	11	Travelogue ~ February	29
In Memoriam.....	35	Travelogue ~ March.....	30
Investment Group	31	Trio Bravo Concert	15
Merit Travel Review	31	Zoomer Fashion Show	8
New Members.....	34	Supplement: Emergency Prepare	

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 take this opportunity to welcome **Mary El Milosh** (right), a past executive member, who has agreed to join our Editorial Committee for at least the next three issues. Thank-you, **Linda Grieve**, for volunteering as an editor for the past two issues but who must now leave for prior commitments.



Thanks **John Lane!** John, pictured to the left, has been our Bridge Convenor since 1995. He is leaving his position after hosting this activity and over-seeing our move from St. Margaret's to Holy Rosary. He is continuing his love of the game in other areas of his active life. Thanks again.

Our cover photo shows three members who regularly participate in our Luncheons and Annual General Meetings. Speaking of AGMs, see Page 28 if you would like to serve on our Executive. **16**

Dates To Remember

Our Bridge, Executive and Travelogue activities take place at **Holy Rosary Parish Hall.**

February	Travelogue	23
Bridge.....	Bridge.....	29
Executive Meeting	Newsletter Mailing.....	31
Friday Movie.....		
TEOF Lunar Banquet.....	April	
Bridge.....	Bridge.....	5
Tax Seminar	Friday Movie.....	8
Monday Matinée Movie.....	Executive Meeting	14
Travelogue	Monday Matinée Movie.....	18
	Bridge.....	19
March	Travelogue	27
Bridge.....		
Executive Meeting	May 4 ~ AGM and Spring Lunch	
Friday Movie.....	May 11 ~ TPSPA Reunion	
Bridge.....	May 25 ~ Choristers' Concert	
Monday Matinée Movie.....	August 8 ~ Scholarship Apps due	16

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**

Rudolph L. Dallas
Gladys Davis
Evelyn M. Dunkel
Fern Fisher
Lillian Gang*
Lynn Haist
Joan Haney
Helen M. Jones
L. Kudriakowsky
Lloyd R. Lemont
Margaret McAllister
Ruth Pritchard
Fred Underhill



* **Editors:** We especially recognise the service of **Lillian Gang** who volunteered on our Toronto District 16 Executive as a Member-at-Large in 2001/02; was Convenor of our Bridge Group from September, 1990 to June, 1995; assisted greatly in the offering of our Travelogues; and, provided content for this Newsletter with support for its mailings into the late 1990s.

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. **16**

Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - PDF application form on our website). Join our email service and we'll let you know when it's posted so you can download 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 us from September to November, 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** (see item below). As of December 31, 2010, our Toronto District membership stood at 4303.



Bob Neal, Membership

Aretta Anderst
Avinash Bhasin
Cynthia Bracewell
Karen A Brandes
Joan E Brownell
Dorothy Calot
Paul Carlisi
Laurene Cheung See Kit
Patricia Comley
Darlene Courtney
Cyrel Danso
Wayne Davis
Giovanna Decina
Anita Duic
Fay E Elliott
Paul Freudenthaler
Linda Genser
Cecile Goldstein
Stanley C Gordon
Marie Gove
Carrie Hancock

James Harris
Thomas Howard
Kaoru J Katsura
Susan Kavesh
Rosemary Kelly
Anthony L Kemp
Anna Kragaris
Mary Kumpf
Donna Lacavera
Glenda Lloyd
Patrick McDonald
Graham McLeod
David B McNab
Marilyn A Mendelssohn
Robert Miller
Carol Mulholland
Mary Mulrooney
Valerie Nicholl
Nancy Noble Young
Michael Oest
Wendy Ann Osborne

Lorna Roopsingh
Virve Ruhno
Heather Sepetdjian
Gail Silver
Brigitte Simsa
Michael G Smith
Irene Smuk
Adrian Spring
Margaret Stoklos
Thomas Sunega
Allyson Tache
Lynn Tidd
David Tomczak
Jurgen Torlee
Jacqueline Tremblay
Sr Beatrice Valot
Allan Weaver
Allan Westwood
Heather Whitney
Linda Wigington
Krystyn Yates
Leah Zack

Note: RTO/ERO has established a new **District 48 ~ Leeds and Grenville** (Gananoque, Brockville, Ogdensburg and environs).

District 20 is re-named **Lennox, Addington, Frontenac** (Kingston and areas North). Both changes are effective January, 2011.

Should one wish to transfer their RTO/ERO membership to another district, contact **Dianne Vezeau** as indicated at the bottom of Page 35. Remember, you can still keep in touch with Toronto District 16 via our website or a \$10.00 annual subscription to this Newsletter. [16](#)

RTO/ERO Benefits Booklets ~ 2011

These were announced in our November Newsletter. Participants' triennial Booklet is being sent with the Winter, 2011 Issue of Renaissance. [16](#)



President's Column ~ David Shanoff

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

By the time you read this, you may have returned from down south; are about to go south or to Europe (hopefully, you will be able to get there and back in reasonable time), or have decided to endure the wonderful winter weather wherever you are. Whatever the case, I hope that the new year has brought you a fresh perspective on the year ahead of us.

Since I last wrote to you, we have had four very successful large events. The first was the New Member Breakfast followed by our Fall Craft Show and Luncheon. Thanks go to **Carmelita Salazar** and **Kay Jeffrey** who helped organize these activities. Thanks also go to **Valerie Mah** for organizing the very popular Wellness Series on Food and Health. **Lone Smith** organized a workshop on Taxation. These, and many other activities, are available to you. Members of the District Executive, along with member volunteers, work very hard to organize these activities. Please take full advantage of these opportunities, not only to meet former colleagues, but to learn something new as well.

We are about to enjoy our "burgeoning" financial well-being. With an increase of 1.4% in our pensions, and an increase of 1.7% in CPP payments, we have never been as well off in our retirement as we are now. I know that it is hard to believe, but that is an actuarial fact. Your own reality may be somewhat different. Unfortunately, any significant

improvements to the CPP appear to have been put on hold for the foreseeable future by the Federal and Provincial Ministers of Finance.

We have received three submissions for consideration for RTO/ERO's *Project-Service to Others Grants* of up to \$4000. A sub-committee of the Executive, led by **E. Roy Harvey**, will review the applications, present one of them to the District Executive for consideration, and then send our selection on to the Provincial Office for their deliberations. We should know if our submission is among the chosen by sometime in May.

I recently received a telephone call from a retired teacher in New Brunswick who is hoping to contact RTO/ERO members who might be interested in doing some teaching in China. At the moment, I do not have any further information. He will contact me again when he is in Ontario sometime in the next month or two.

A provincial election is scheduled for this October. This is an opportunity for you to participate directly in the electoral process, whether it is in a specific campaign, or simply to vote. Regrettably, there are many reasons to be cynical, pessimistic and disappointed with politics. However, I personally have difficulty with people who do not vote, and then go on to complain about what is wrong with government. I would like them to keep two statements in mind. The

Continued on Page 4

President continued from Page 4

first is: "The democratic process is not perfect, but it is a lot better than the alternative" (attributed to Winston Churchill). The second is: "In a democracy we get the government we deserve." (source unknown). If you don't like what the various levels of government are doing, or not doing, instead of giving up, do something about it! You are part of a very small percentage of the world's population that has a real opportunity to promote your particular political philosophy. Whether you are right wing, left wing, or somewhere in between, you owe it to yourself to get involved.

Although it is several months into the future, I would like you to start thinking about our Annual General Meeting that will take place on Wednesday, May 4, at the Old Mill. Among a number of issues that will be considered at this meeting, a very important item will be the election of a new District Executive for 2011-2012. The District Executive is that group which makes decisions on the spending of a budget of over \$60,000, all of which is your money. The AGM is another opportunity for you to become involved in the electoral process. Not only do you have a chance to vote for the new Executive, but you also have the opportunity to become a member of the Executive. There are 20 positions on our District Executive. One of them might be the right fit for you. Please consider this over the next few months.

Some Internet thoughts on aging:

- "Happiness in old age may have more to do with attitude than actual

health, a new study suggests.

- "A new study also showed that people who spent time each day socializing, reading or participating in other hobbies rated their aging satisfaction higher."
- "Aging has its own disadvantages and unpleasant consequences, but there are a lot of privileges being given to a senior citizen. The benefits that you can derive from growing old are truly valuable and can help you deal better with aging."
- "Many seniors simply lose the will to live once they lose their partner in life. The moral of this story is to keep each other healthy by visiting the doctor regularly, eating correctly, getting exercise and taking the correct doses of prescribed medicine."
- "A group that actively works for the good and benefit of their neighbors is a first-rate way to socialize with your peers. It is best to socialize with any group of human beings with common qualities similar to yours."

I believe that active participation in an organization such as RTO can help you to navigate the aging process more auspiciously. District 16 offers you many activities, from Bridge to Walking, and lots in between, so there is much for you to do. Take a good look at the various social activities that are available. We invite you to take advantage of us. We are here for you now, and here for your future.

From all of us on the District 16 Executive, may 2011 be a happy and prosperous year for you and yours. **16**

Shaw Festival/Cost\$120.00/person

Date(s) Production / Theatre

Wednesday, April 20 or "My Fair Lady" / Festival Theatre
Tuesday, October 25

This timeless story of a flower seller who rises from the gutter to become a Lady comes to the Shaw. See it again or for the first time but don't miss this innovative and fresh production. It celebrates all the familiar and glorious songs we know so well. It will be a sell-out this season.

Friday April 08

"Candida" / Royal George Theatre

Bernard Shaw's most charming comedy is a story of a classic love triangle. Candida is the woman caught between loyalty and passion. You will want to come to see who wins her affections

Friday, October 28

"The Honourable Crichton" / Festival Theatre

Once a month Lord Loam invites his servants to tea and treats them as equals. Perfect butler Crichton cannot agree with this, believing that there should always be one to command and others to follow. When shipwrecked on an island, only Crichton knows what to do and soon rises to the role of master and all the others as servants. What will happen if they return to civilization?

To reserve for Shaw productions call:

Linda Grieve at 416•498•7228

beginning at 8:00 a.m. on Wednesday, February 9.

When calling Linda or Jack, please be patient.

All seats are NOT gone by 8.45am. **16**

Sample RTO/ERO Acknowledgement, Waiver & Release

RTO/ERO demands 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 s/he has read and agreed 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 in which s/he plans to participate and must sign off on 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**



Daytrips, 2011

The following trips to Stratford and Niagara on the Lake have been planned for your pleasure. Due to anticipated popularity some productions are repeated so there should be no disappointments in reserving. To make reservations please follow the instructions below.



The costs noted for each venue include a matinee performance, transportation by motor coach, two meals and all applicable taxes and gratuities.

Once your booking is made, kindly forward a deposit of \$50.00/ticket. Make your cheque is payable to Club 16 and mail to:

Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3.

Note: One cheque can be used to cover multiple bookings. Always put the date(s) of your trip(s) on the face of your cheque.

Stratford Festival/Cost \$130.00/person

Date(s) **Production / Theatre**

Monday, May 9 or “*Camelot*” / Festival Theatre
Wednesday, October 19

The gorgeous musical score gilds this legendary tale of idealism, passion and betrayal. Don't miss it!



Friday, May 20 or “*Jesus Christ, Superstar*” / Avon Theatre
Friday, October 14

The greatest story ever is told in a ground-breaking opera with music by Andrew Lloyd Webber. Ticket sales will be brisk so do plan to attend.



Monday, May 16 “*Merry Wives of Windsor*” / Festival
Sir John Falstaff, a would-be seducer, is outwitted by two resourceful housewives. Mistresses Ford and Page. Don't miss this hilarious battle of wits penned by William Shakespeare.



To reserve for Stratford productions call:

Jack DeGroot at 416•691•3046

beginning at 8:00am on Wednesday, February 9.

More Daytrips on next Page

Some people are like blisters. They don't show up until the work is done.

Recreation/Social ~ Carmelita Salazar

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



Let me extend my best wishes and New Year's greetings to everyone! I know it was a busy time for all of us. I guess we all have to go on a diet now with all those extra calories!

The New Year brings many opportunities for those who have not yet participated in our social activities. Note our several options below and feel free to come to one or more of our activities. Perhaps you have some talent you can offer your colleagues as an activity leader. We can help you get started.

Bridge and Travelogue meet at Holy Rosary Church Parish Hall:



Bridge - Convenor **Tessie Leung** (416•421•9054) 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 - Convenors **Dick and Marilyn Holyer** (416•929•8512), on the fourth Wednesday, will take you around the world through slide presentations with snack and treats after the show. See Pages 24 and 25 for up-coming presentations.

The following meet at varying locations:

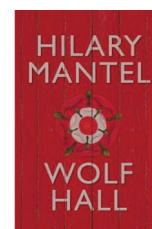


Art & Sketch Group ~ meets on the first or second Thursday of the month. They work with different portable media that interest them (pencils, crayons, ink, water colors, etc.) Their sketches of flowers, animals, architecture, and landscapes are amazing! Call

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.



← **February**

Wolf Hall

by Hilary Mantel

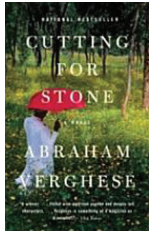
March

Major Pettigrew's Last Stand

by Helen Simonson →



Continued on Page 6



← **April**
Cutting for Stone
by Abraham Verghese

Call **Joan Johnston** 416•691•5368 or **Elaine McIntosh** 416•463•2637.



Book Club ~ Non-Fiction: Sharon Goodier (416•916•6991) kindly volunteered to start a non-fiction book club. It is an eclectic group - bring whatever you're reading and tell 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. See our new listings on Page 32. (*Liability Waiver required.*)



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 meets for coffee. Members are notified by phone or email a day or two before the date. 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 31.



Monday Matinée Movie Club ~ attends the matinée on the third Monday of the month, twelve months a year at a central location then enjoys refreshments before the rush-hour. Participants are notified by email or telephone the weekend before. Friends welcome! Our next events are on February 21 and March 21. Contact **Anne Ludwigen** at 416•324•0909 or acludwigen@rogers.com.



Super Tees Golf Group ~ starts soon at Scarlett Woods. Contact **Rosalie Parente** at 905•856•6936. (*Liability Waiver required.*)

Continued on Page 31 ➔



Walking/Talking Group ~ 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'. Contact **Phyllis**

Broom Walker: 1lanoka@aol.com / 416•653•3521

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.'* **16**

We try to provide activities according to our members' wishes. If you would like to lead a group of like-minded individuals, contact an Executive Member and we'll help you get started. Possibilities include: bowling, billiards, curling, ethnic dining, photography, dancercise, photography, swimming, etc.



Investment Group

Our group continues to meet. I learned that all funds are not created the same way. As always do your own research. Dates for the year: February 24, March 24, April 28, May 26, June 23.

All meetings are at my home: Call **Lone Smith** at 416•234•1969 to let me know you are coming. **16**

merit RTO/ERO | Merit Travel Review

Members are invited to share their experiences using Merit Travel. This review is part of RTO/ERO's evaluation of its travel services. Please contact **Simon Leibovitz** at sleibovitz@rto-ero.org / 416•962•9463 or 1•800•361•9888, ext. 241. **16**



"Gis To Laugh!"

News Item: *New Toronto Mayor Cuts Transit Lines*

Did the suburban folk voting for the new mayor expect this effort to keep the people of Malvern/North Scarborough, Rexdale/North Etobicoke, and Jane-Finch out of Toronto's downtown core by cutting proposed mass-transit lines. Or, is it just a continuation of the policy of moving the poor out of the downtown area like the privatization of public housing in Regent Park? **16**

Misers aren't much fun to live with, but they make great ancestors.

'A Swiss Treat ~ presented by Pat Zuest

When Pat Zuest retired as a uniquely qualified librarian, she devoted herself full time to her passion for photography, being an active member of the Toronto Camera Club (15 years), traveling and winning many awards herself, a well as judging competitions. Her destinations have included Europe (Italy and especially Switzerland), Ecuador, the Galapagos, Japan, Cuba plus North American locations from Newfoundland to B.C. to California. She has even accompanied mountain climbers targeting the Matterhorn and brought back the amazing photographic evidence, although she modestly claims not to be a climber herself.

Fortunately, for us, she enjoys making presentations to clubs, travel and photography organizations and retirement homes. One of our District 16 long-time members, **Harold McTavish**, saw Pat's work at the North York Library last spring and was so impressed that he suggested we contact her, which we hastened to do. The difficulty with Pat lies in choosing a single program from her array of unique audio-visual shows. The more we saw of samples of her work when she came to visit us, the harder it was to select just one production (and they are productions). The solution: from an earlier era of movie going, Pat

remembers that audiences enjoyed a couple of short features before the main one. Accordingly, she plans to treat us first to a glimpse of the underwater world off the B.C. coast where she developed her skills with years of scuba diving photography. (Note the picture of the exotic fish, not previously thought to have been in B.C. waters, she says.) Then she will introduce us to her "motion photography", capturing images while on the road and thus creating an impressionistic effect that is almost magical and very compelling.

And the main feature? Since Switzerland is the homeland of her father, Pat spent several weeks each summer from 2006 to 2010 exploring with her camera what she calls "a well-tended garden - a beautiful green jewel located in the middle of Europe". You won't want to miss this experience with one of the most sensitive artists it has been our good fortune to encounter. Oh, yes, all of the music with this show is Swiss, reflecting the country's diverse language and cultural influences.

We would not be surprised if Pat can yodel while she expertly wields the camera. Come and see for yourself. She might even be able to do this underwater; the woman is full of surprises. Our thanks to Harold for his sharp eyes and ears for talent. 16



Red Irish Lord

Photo by Pat Zuest

Your editors have a particular bias against the apparent continual blaming of rising health-care problems on the elderly. In our last two issues we addressed this matter (funding). Here we go again!

With the release of the Ontario Auditor-General's report, a Toronto newspaper created the following headline: *Needs of aging Canadians creating ER bottlenecks.*

The accompanying article suggests that the Auditor-General's report addresses concerns regarding Emergency Room waiting times: *'At the root of the problem, according to experts and those familiar with parts of the auditor's report, is an acute shortage of community-based care for aging Canadians.'*

'If hospitals could move patients out of acute-care beds and into more appropriate settings faster, the auditor concludes, that would go a long way toward reducing overcrowding in emergency departments.'

The article goes on to say that *'one in six hospital beds is occupied by patients awaiting nursing-home placement.'*

This 16% may be a problem for the individual who does not have access to a nursing-home or home-care but, as a ratio of elderly to the general population, there is no blame to be laid on seniors alone for the increase in Emergency Room wait times.

We do recognize that there is a developing issue related to the housing and care for older persons - especially those who are single and who may have no family to assist or look after their interests should they be in a retirement home.

We also see increasing media reports that the general population wishes to have their taxes reduced so that services can be cut.

On these matters, there may be meat for the next Provincial Election as Ontarians decide what services they want and how they wish to pay for them.

Editors 16

Report on Our Fall Health/Wellness Series

Maureen Smith, a District 16 member, gave three sessions to over 35 participants on weight loss, inflammation and allergies and foods to assist or defer. Since retiring in 2003, Maureen has earned her papers as a Bioenergetic Kinesiologist and shared her knowledge and enthusiasm.

Our fourth session was led by **Dr. Fred Hui**, who practices an idealized blend of Integrative Medicine. His encyclopedic knowledge in allopathic medicine, naturopathic, osteopathic and oriental medicine has given him a very respectable reputation both nationally and internationally.

Thanks to the organizing committee: **Bill Tajer, Kay Jeffery, Carmelita Salazar, Ann Ludwigen** and **Valerie Mah** with additional help from **Helen Milton, Shashi Makhija, Dick and Marilyn Holyer**. Our March Newsletter will provide details learned. See Page 8 for photos. **V. Mah 16**

RTO Members Model in Zoomer Fashion Show



L-R: Liz Sloane, Betty Lou Reynolds, Kay Jeffery, Jeanne Rutherford, Carmelita Salazar, Marilyn Wetston from Marilyn's Fashions, Jean Milligan, Val Fiedler

The Zoomer show was held at the Direct Energy Centre in October, 2010. Main Stage shows included stars such as Michael Burgess, Liona Boyd, and the Toronto All Star Big Band. Also presented were fashion shows featuring *Marilyn's Fashions*. Of 18 models, 10 were RTO/ERO members ranging in age from the late 50s to 93! Seven were from RTO/ERO Toronto: **Jean Milligan, Liz Sloane, Betty Lou Reynolds, Marion Stephens, Carmelita Salazar, Valerie Fiedler, and Kay Jeffery** who "rounded up" the ladies for the show. Three ladies from Etobicoke/City of York were also models: **Jeanne Rutherford, Jean Sauro, and Janice Curtis**. This group have also modelled for other shows during the year. RTO/ERO members **Valerie Mah** and **Marjorie Blake** photographed the shows. Cousins Kay Jeffery and Janice Curtis demonstrated East Indian dancing. **Kay Jeffery** 16

Wellness Workshop Photos



Left: Maureen Smith
Right: Dr. Fred Hui
Centre: a few participants

Travelogue ~ Wednesday, February 23 at 1:30pm

'April in Paris' ~ presented by David Kister and Prue Teagle

David Kister and Prue Teagle are good friends of the Holyers and seasoned travelers who had been to Paris before a number of times, but this visit in April of 2010 was their first together, and, besides that, it was a celebration of Prue's retirement, which has allowed her to perform valuable volunteer service, develop a fantastic garden, and start to travel again, as well. David is a frequent facilitator of workshops at the Academy for Lifelong Learning at UofT after a career with IBM.



David writes... 'A friend of mine had recently opened a small, refurbished hotel in the Marais neighbourhood. Our excellent host made us feel at home. Situated just steps from the Bastille we were equipped with an excellent base for our excursions. Usually eschewing the Metro stop at hand, we walked and walked. We walked everywhere. It sometimes comes as a surprise to new visitors to Paris to learn how compact the old city is.

Photo by Thea Menagh

What might the casual tourist in Paris miss? How about cemeteries? Believe it or not, delightful sculpture is on view in the very few cemeteries

located within the city. Speaking of cemeteries, how about a visit to the catacombs? And what would Paris be without its galleries and museums?

Everyone has heard of the Louvre and the Musée d'Orsay, but what about the Jacquemart-Andre, Rodin and Marmotten-Monet? At the latter, for example, we had the unexpected thrill of seeing 'Impression, Sunrise', the painting which gave the entire impressionist school of art its name. And in an out-of-the-way house to boot.

April was itself a treat. Slight coolness and bare trees greeted us when we arrived, but so quickly transformed into warmth and a plethora of spring flowers. We visited outdoor markets almost daily, often selecting cheeses, meats, breads and fruit for lunch alfresco, or more properly, en plein air in any of the numerous parks dotted about the city.

Paris is a wonderful tourist destination. It becomes a city apart from all others when you immerse yourself, even if just a little. You'll find Paris gets in your blood, a feeling we have that we hope our photos might impart to you. 16

Top Movies cont'd from Page 27

"Black Swan", featuring the best actress of the year, Natalie Portman, turns the ballet world upside-down in this terrifying movie of blind ambition, the stress of reaching "perfection"; and the tension of sexual repression. "The Ghost Writer" is simply the best, most atmospheric, most suspenseful film of the year - a real thriller that relies for its effects on characters trapped in situations not of their own making. This is Roman Polanski rethinking Hitchcock. "Creation" is for anyone who wants to know how Charles Darwin overcame both the loss of his daughter and society's narrow-minded restrictions to produce his theory of evolution - beautifully structured and acted. "Inception", although overwrought, forced us to think about our dreams and about our realities. What's real? What's not?

Also recommended for a cold winter's night: *Animal Kingdom*; *Ajami*; *The Prophet*; *Shutter Island*; *The Town*; *Chloe* (Toronto as you've never seen it); *Casino Jack*; *Exit Through the Gift Shop* (a mockdoc about the nature of art, pretension, and fraud); *Never Let Me Go*; and

Howl (about the trials and tribulations of the "beat" poet, Alan Ginsberg).

Here is the reality of my Top 25 Movies for you to enjoy and discuss:

1. TIE - The King's Speech;
The Social Network
3. Black Swan
4. The Ghost Writer
5. Rabbit Hole
6. The Fighter
7. Agora
8. Nowhere Boy
9. Mother
10. Inception
11. 127 Hours
12. The Secret in Their Eyes
13. Mr. Nobody
14. Mao's Last Dancer
15. True Grit
16. Solitary Man
17. I Am Love
18. Creation
19. Toy Story 3
20. The Kids Are All Right
21. Get Low
22. Splice
23. Girl With the Red Dragon
Tattoo trilogy
24. Hereafter
25. Winter's Bone

16

RTO/ERO Toronto Annual General Meeting

Our local AGM will occur on Wednesday, May 4 at the Old Mill. If you have motions you wish presented, contact **David Shanoff** (416•656•3246/davshan@sympatico.ca or would like to volunteer on an executive position, contact **Valerie Mah** (416•533•0445/vmah@ican.net). Full details in our March Newsletter. Set aside the date and join us. 16

*It IS as BAD as you think and they ARE out to get you.
Don't suffer from insanity. Enjoy every minute of it.*



RTO/ERO Developments

At its meetings in December, your Toronto District Executive:

- received the Senators' report on the Fall Senate that the District motion to provide information on the financing of the RTO/ERO Charitable Foundation was defeated;
- received a report that the approach to RTO/ERO Toronto Districts regarding a more equitable representation of Districts at Senate was defeated;
- received the Wellness Workshops report that they were a success with interest expressed to hold similar workshops. 35 people attended;
- received a report on what constitutes pensionable work after retirement;
- approved a 'gratuity' to the Holy Rosary caretaker;
- approved the 2011 Budget in principle;
- approved the Annual Spring and Fall Luncheon charge being \$30.00;
- heard that the RTO/ERO Toronto Golf Tournament may not occur in 2011;
- discussed suggestions to generate excitement about the upcoming election;
- heard that our district has 6 members age 100+ and they will receive Christmas card, poinsettia and shortbread delivered by **Marjorie Blake**;
- established a sub-committee to review Service-to-Others Award (STO) applications (**Harvey, Weinert, Bratton, Blake**) chaired by **Roy Harvey**;
- received the financial statement to December 6: Assets/\$45,906.56; Expenses/\$59,111.61; Income/\$60,879.04.



Retirement Planning Workshops for Spring, 2011

Please pass this information on to your potentially retiring friends. Registration Form available on our website.

Saturday, March 26, 2011 at The 519 Community Centre, 519 Church Street from 9:00am to 12:00noon. Registration / Refreshments start at 8:30am.

Thursday, April 28, 2011 at Q-SSIS Banquet Hall, 3474 Kingston Road from 5:30pm to 9:00pm. Registration / Refreshments start at 4:45pm.

At its December meeting, the RTO/ERO Toronto Districts Reps:

- appointed **Irwin Kelly** (Etobicoke/22) as Treasurer as of January 1, 2011;
- struck a committee to consider an advertising policy for local Newsletters;
- will meet with Political Advocacy Reps to discuss the influencing of the Provincial Government on health issues.



Provincial Executive Decisions/Initiatives:

- The Provincial Executive discussed use of the Media Fund in view of the October, 2011 Provincial election. Part of the Fund will be used for an insert in the Summer issue of *Renaissance*, similar to the last Provincial election.
- The Constitution Committee will look at the timing of implementing constitutional changes as well as review the voting procedures for Senate.

Continued on Page 10

RTO/ERO Developments continued from Page 9

- The Provincial Executive, in conjunction with the Political Advocacy Committee is discussing RTO/ERO's approach to the 2011 provincial election.
- Provincial Executive may be contacted via the Provincial Executive webpage of the RTO/ERO website (www.rto-ero.org).

Additional RTO/ERO Information

RTO/ERO Membership Notes:

Dianne Vezeau, Membership Database Administrator, notes some confusion from members regarding membership eligibility. We offer some clarification:

Commuted Value

A retired teacher who opts for the commuted value of his/her contributions to the OTPP is different than a teacher who has taught for a few years and then had their pension contributions refunded. Commuted value means the lump sum of the pension has been transferred directly to a Locked-In Retirement Account (LIRA), life annuity or another pension. *If this has not occurred and the pension has been refunded, then the former teacher is not eligible for membership in RTO/ERO.*

Surviving Spouse

The surviving spouse, of a full or associate Member, who is not eligible to receive a teacher's pension can join RTO/ERO as an associate Member. *However, this is not the same as a surviving spouse of a teacher who was still teaching at time of death or the surviving spouse of a non-member, neither of which is eligible for membership in RTO/ERO.*

Renaissance Proposals Wanted

If you would like to contribute to this RTO/ERO magazine, send a **brief** outline with your proposal indicating the experiences, opinions, artwork or photography to renaissance@rto-ero.org / 416•962•9463 or 1•800•361•9888 ext. 224. Note the themes of these up-coming issues.

Summer 2011 – Relationship Changes in Retirement

Retirement reconnects or helps develop relationships: take up a new activity; experience an “empty nest”; or have adult kids/parents move back home.

Consider: outlook change; hobbies or events; new friendships; recommendations to peers; changed interactions with friends and family.

Proposal deadline: February 18, 2011

Fall 2011 - Mind Your Brain

As we age we need to maintain fitness, with our bodies and with our minds.

Consider: super foods (e.g. blueberries) as part of your diet; activities to get the brain buzzing. Tell us what you are doing to keep your mind active and to keep your grey matter going. **Proposal deadline: May 2, 2011** **16**

2011 RTO/ERO Scholarship Information ~ See Page 17



Another great year at the movies - so good that two films tied for my top spot.

“*The King's Speech*” was by far the most entertaining film of the year, topped by superb performances by Colin Firth as the stuttering Prince Albert/George VI forced to take the throne after the sudden abdication of Edward VIII and Geoffrey Rush as his self-made and “cheeky” vocal therapist. The two together were a miracle of acting, timing, pacing - a miracle too of the power of strong and inspired teaching on the most bull-headed of students. As George VI eventually gains his voice to inspire his nation while the war drums of World War II beat on and the power of radio takes over, we are swept along with the both the laughter and the tears. We understand, too, the power of real relationships, friendships, and the power of real and profound communication.

“*The Social Network*”, on the other hand, showed the power of empty cyberspace and the new social medium of the computer - and showed us how far we've come since the days of radio, George VI and real relationships. It also showed us how far someone will go to betray friends and associates to gain power, money, and total manipulation of a system that seems to create “friends” through Facebook, but

Top 25 Movies for 2010

John Borvilos

actually creates false relationships and delusions of friendships. This film revealed how far we have come in destroying personal, real-life communications where studies now show that most people would rather text-message than actually have a real conversation on the phone and, God help us, a real face-to-face discussion. Too much trouble and too intrusive! Jesse Eisenberg, playing Mark Zuckerberg as the inventor of Facebook, was outstanding as a robot-like weasel that has now wreaked havoc on real relationships and real conversations. A great film that mirrors our times and our nightmares. Welcome to Big Brother.

Other films on my list (which should be noted is slanted towards adult themes and for adults who like to be provoked or challenged) include movies that speak to the loss of innocence (*Toy Story 3*; *True Grit*; *Mr. Nobody*); movies that speak to individuals overcoming great odds to reveal the triumph of the human spirit even amidst the worst of circumstances (*The Fighter*; *Mao's Last Dancer*; *Winter's Bone*; *127 Hours*; *Agora*); and films that speak to the power of love even amidst loss and grieving (*Rabbit Hole*; *Nowhere Boy* - about the young John Lennon; *Mother*; *I Am Love*; *Splice*; *Hereafter*; *The Kids Are All Right*).

Finally, a few special mentions:

Continued on Page 28

RTO/ERO Social Media continued from Page 25

You will find an RSS feed of our news, calendar of events (including RPWs) and site highlights, as well as a “share/save” icon on every page of the site, making it easy to share RTO/ERO content with anyone you choose, using many social media tools, as well as email.

Not sure what all this social media, social networking and microblogging is all about? We suggest watching the helpful technology in the plain English video series created by Common Craft. All videos below are available in English and French.

- Blogs in plain English /
www.commoncraft.com/blogs
- Online photo sharing in plain English /
www.commoncraft.com/photosharing
- RSS in plain English /
www.commoncraft.com/rss_plain_english
- Social bookmarking in plain English /
www.commoncraft.com/bookmarking-plain-english
- Social Media in plain English /
www.commoncraft.com/socialmedia
- Social Networking in plain English
www.commoncraft.com/video-social-networking
- Twitter in plain English
www.commoncraft.com/twitter

Source: RTO/ERO Liaison, December 2010 **16**

Coffee Cohort

A group of RTO/ERO members and friends meets Wednesdays/Saturdays at 10:30am for coffee near the College Subway Station. Contact **Ann Ludwigen** at: 416.324.0909 / acludwigen@rogers.com.

Editors: This is not an ‘official’ RTO/ERO Toronto activity. Is there anyone else who would like to start a loosely-organized activity like this? Sounds like a great idea to us but would need some volunteers to implement. Call Carmelita 416•927•0416 / csalazar8@sympatico.ca. **16**

TPSPA Fourth Reunion Lunch

Wednesday, May 11, 11:30am - 2:30pm

Mandarin Restaurant at Yonge/Eglinton above the Subway Station

Cost is \$15 for those 65 and over; \$18 for those under 65. To expedite entry, please have exact amount ready. 100 spaces are reserved but more are available if we are notified in time. Accordingly, we need definite numbers by *Monday, April 25*. Please confirm via one of the following:

Arlene Freeman ~ 416•630•3672 / auntiear@sympatico.ca

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



Health Hints ~ Bill Tajer

Additional Avenues for Drug Coverage

Many RTO/ERO members are aware that the Ontario Drug Benefit (ODB) Program provides drug coverage for Ontario residents age 65 and over.

The ODB Formulary lists over 3,200 drug products as a general benefit or limited use basis. The list is extensive, although there are many more drugs that are not covered by ODB. Drugs newly approved for sale in Canada must also be approved by the province for inclusion in the Formulary.

A resident of Ontario – 65 and over, or under 65 in special circumstances – have other sources to help recoup some of their drug expenses.

Trillium Drug Program

The Trillium Drug Program (Trillium), run by Ontario, is designed for residents under age 65 who have high prescription drug costs (approximately 4% of their net household income). The program covers the same drugs listed in the ODB Formulary. To register for Trillium, the following conditions must be met:

- You must be an Ontario resident with a valid Ontario Health Card; and
- You are not eligible for drug coverage under the basic ODB Program; and
- Your private health insurance does not cover 100% of prescription drugs or you have no private coverage.

Trillium has an annual deductible that is based on your net household income. The deductible is paid in four installments in the benefit year (August 1 to July 31). For example, a single person with an annual net household income of \$35,000 would have an

annual Trillium deductible of \$1,184 (or \$296 for each installment).

To satisfy your deductible and be eligible for coverage, your drug costs must meet the following criteria:

- The drug is listed in the ODB Formulary; or
- The drug is on the Facilitated Access List of HIV/AIDS drugs; or
- Your prescription has been approved for coverage through the Exceptional Access Program.

For more information or to obtain an application kit for Trillium speak to your pharmacist or call the Ministry of Health and Long-Term Care at 1•800•575•5386 (toll-free) or 416•642•3038 if in Toronto, or access the government website at www.health.gov.on.ca.

Exceptional Access Program

The Exceptional Access Program (EAP) is generally for Ontario residents covered under ODB or Trillium who have an uncommon medical condition that requires prescription medications not listed in the ODB Formulary. Your physician must submit a request for coverage to the Ministry of Health and Long-Term Care. Each request is considered on a case-by-case basis using internal and/or external experts and a specific list of criteria.

Ontario residents with a valid Ontario Health Card, and covered under the ODB or Trillium Programs, may be considered eligible for the Exceptional Access Program.

Your physician must submit the application for funding consideration.

Continued on Page 12



Health continued from Page 11

Medical documentation explaining why ODB Formulary drugs aren't suitable for your situation and the expected duration of the treatment should be included. Once reviewed, your physician will receive written notice of the decision. For certain drugs, physicians can contact EAP by phone for quick approval. If approved, a specific coverage period will be indicated. Extensions to this coverage period will require another application from your physician.

You may be required to pay an annual deductible depending on your financial status. For more information speak to your physician or call the Ministry at 1•866•532•3161 (toll-free in Ontario only) or TTY 1•800•387•5559, or by accessing the government website at www.health.gov.on.ca.

New Drug Funding Program

New Drug Funding Program (NDFP) was established to provide a central source of funding for new, and often expensive, hospital administered intravenous (IV) drugs. The program is administered by Cancer Care Ontario. The NDFP covers 75% of the total cost of hospital-administered IV drugs in Ontario. The hospitals cover the remaining 25% that existed prior to the NDFP. To be covered by this program your physician must submit a treatment eligibility form along with supporting documentation to Cancer Care Ontario prior to the beginning of your treatment. The NDFP does not reimburse you; rather, payment goes directly to the regional cancer centre, or hospital where your treatment was provided. Treatments given in private

clinics are not covered.

For more information on this program, talk to your physician. You can also call Cancer Care Ontario at 416•971•9800, or visit their website at www.cancercare.on.ca.

Pharmaceutical Companies

Many new drug treatments are very expensive. *Many drug manufacturers offer their own assistance program, often in exchange for your participation in longer term studies.* There are too many manufacturers, programs, and criteria to address in this article. You or your physician should contact the manufacturer directly.

Other Sources

The information presented in this article is specific to Ontario residents, however, every provincial/territorial government has resources that you can access. Start with government websites or your provincial government's health information line. Your pharmacist or physician is also an excellent resource. It may be helpful to seek out organizations that may be dedicated to your specific medical condition. Review federal government initiatives too, including those for veterans, First Nations, and special access to medications not available in Canada.

This list provides only highlights of some of the avenues to help cover your prescription drug expenses, aside from the RTO/ERO Extended Health Plan. There are many other assistance programs.

Article courtesy of Johnson Inc. as originating in the RTO/ERO Health Matters, October, 2010

Edited for space **16**

RTO/ERO as Part of Your On-Line Community

RTO/ERO Members have several new ways to stay connected to RTO/ERO activities as well as to social network with RTO/ERO peers.

In the past couple of months, we have become more active in several social media such as Facebook and Twitter. We have already been using and refining our RSS and Flickr presence.

We encourage you to join us as we continue to develop our online presence. This is a work in progress as we explore new communications tools. Depending on the tools you already use, we would appreciate your spreading the word and posting comments and feedback to let us know what you want to read and see.

Find us online at:



Social Bookmarking / Delicious
www.delicious.com/rtoero



Social Bookmarking / Diigo
www.diigo.com/user/rtoero



Social Networking / Facebook
www.facebook.com/rto.ero



Photo Sharing / Flickr
www.flickr.com/photos/rto-ero



Book Catalogue / LibraryThing
www.librarything.com/catalog/rtoero



RSS of RTO/ERO site feeds
www.ero-rto.org/news/rss
www.ero-rto.org/event/rss
www.ero-rto.org/highlights/rss



Microblogging with Twitter
www.twitter.com/rto_ero



Video with YouTube
www.youtube.com/user/erorto

If comfortable with these types of communications, try these new RTO/ERO Ventures

Continued on Page 26

A chicken crossing the road is poultry in motion.

Retiring in 2010

If you retired in 2010, your pension is divided to show two parts: the credit you earned before 2010, and the credit you earned after 2009. The bulk of your pension—the credit you earned before 2010—will be 100% inflation protected, whereas a small portion—the credit you earned after 2009— will be subject to 50 to 100% protection. Because conditional inflation protection has not been invoked, this post-2009 credit is currently receiving 100% protection this year.

Source: OTPP Website: www.otpp.com

Remember:

The OTPP administers the Plan according to the parameters established by its partners - the Ontario Government and the Ontario Teachers' Federation.

Your personal details can be obtained through the OTPP *i*Access Service.

We highly recommend your use of this service. **16**

Canada Pension Plan Changes, January, 2011

Changes to the Canada Pension Plan (CPP) starting January, 2011:

- Your monthly CPP retirement pension amount will increase by a larger percentage if you take it after age 65 (January 2011-January 2013).
- Your monthly CPP retirement pension amount will decrease by a larger percentage if you take it before age 65 (January, 2012-January, 2016).
- The number of years of low or zero earnings that are automatically dropped from the calculation of the CPP retirement pension will increase (January, 2012 and January, 2014).
- You will be able to begin receiving your CPP retirement pension without any work interruption (January, 2012).
- If you are under 65 and you work while receiving your CPP retirement pension, you and your employer will have to make CPP contributions. (or if you work outside of Quebec while receiving a QPP retirement pension) (January, 2012). These contributions will increase your CPP retirement benefits (January, 2013).
- If you are age 65 to 70 and you work while receiving your CPP retirement pension, you can choose to make CPP contributions (or if you work outside of Quebec while receiving a QPP retirement pension) (January, 2012). These contributions will increase your CPP benefits (January, 2013).

Source:

www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml

Can one trust a company that uses the Canada Pension Plan initials?



Generic Drugs vs. Brand Name Drugs

Generic or multiple-source drug is the term used for products that contain the same medicinal ingredients as the original brand name drug, and are generally cheaper in price. They are the low cost equivalent of brand name drugs that are either produced by drug manufacturers once the patents expire on the brand name versions, or manufactured and repackaged by the same company that developed the brand name version.

According to the Canadian Generic Pharmaceutical Association, more than 40% of prescriptions being filled at pharmacies these days are filled by generic drugs. More than likely, you have received a generic drug at some time, whether or not you realized it at the time.

Although generic drugs are used widely in hospitals, and provincial drug programs, there is still the concept that generic drugs are of lower quality and less safe than brand name drugs.

It is important to know that all drugs sold in Canada must be approved by Health Canada. The active ingredient in a generic drug and brand name drug are identical and must meet the same scientific norms and standards set by Health Canada. There are no differences as far as quality, purity, and safety between the generic drugs and higher-priced brand name drugs.

The ingredients are the most

important element in drug testing. The ingredient in the drug that helps cure you, or “make you feel better” is called the medicinal or active ingredient. When these ingredients are being manufactured, small amounts of impure materials will also be produced. Manufacturers must set limits for any impurities that may remain and show that these impurities will not affect the safety and effectiveness of the medicinal ingredient.

What can differ between brand and generic drugs are the non-medicinal ingredients that give the drug its shape and colour. When a manufacturer changes the non-medicinal ingredients, or the manufacturing conditions, they have to provide studies to prove that the effectiveness of the drug has not changed.

By choosing a generic drug over a brand name drug, you are saving yourself money as well as helping to lower the costs of the RTO/ERO Extended Health Care Plan.

Some common examples of brand name drugs, and their generic equivalent are (Brand Name/ Generic):

- Actonel/Risedronate,
- Altace/Ramipril,
- Lipitor/Atorvastatin, and
- Pantoloc/Pantoprazole.

Source: Johnson Inc. as printed in RTO/ERO Health Matters, June, 2010

Continued on Page 14

Consumer cont'd from Page 13 Travel Insurance Beyond 62 Days

When an RTO/ERO member participates in our Extended Health Plan, they are automatically covered for travel Outside of Province/ Country for a period of 62 days.

There is also an option to purchase additional insurance for extended travel beyond these 62 days.

An RTO/ERO member from Scarborough District 24, in planning an extended trip to South Africa, decided to research competitive rates. He did find three plans that, for him and his wife, gave health coverage at a better rate than that of RTO/ERO.

The RTO/ERO Health Services Committee was asked to comment on the apparent discrepancy. We provide their response as supplied by Johnson Inc., RTO/ERO's Plan Administrator:

RTO/ERO's Supplemental Travel

PEI School of the Arts Summer Opportunity

Come to the beautiful fishing village of North Rustico on the shores of PEI and spend a week enjoying an "art experiential holiday". July 4 - 8, 2011 many different 5 day courses are offered with maritime and visiting artists for your enjoyment.

Small classes, quality arts program, social activities, inspiring environment and great people make this a rich and rewarding arts get away. Participants come from all over North America with several from the GTA every year. Beginners to intermediates will find a course suited to them. Choose acrylics, watercolour (2), writing, Raku pottery, portraiture and life drawing, or digital photography. Check out www.peischoolofthearts.com or 902•886•2369.

Reasonable accommodation is available in the area: B&B, motel units, cottages etc. Look at Rustico/Cavendish area in the tourist guide at: www.gentleisland.com.

Susan Hastings-James 16

Plan is very different. Coverage with RTO/ERO can be obtained without completing a medical questionnaire; rates are the same for any age or health condition; the medical stability clause is very liberal (it allows for a medication change); and, the coverage offered is identical to that under RTO/ERO's Extended Health Care Plan. RTO/ERO is unique in the market of travel insurance products.

While RTO/ERO's rates... are more expensive than the three insurance products quoted, it can often be cheaper than the market.

[The member and his partner] have made the insurance decision that is most appropriate for their travel needs - a decision RTO/ERO would advocate.

As with any product, comparison shopping can be beneficial. 16



P.E.I. School of the Arts

Ontario Teachers' Pension Plan (OTPP) News



Many pensioners wonder why their annual pension increase seldom matches the inflation rates reported in the media. Some go so far as to think they are being hard-done-by because of the apparent mis-match. The media compares the Consumer Price Index (CPI) for the current month to the same month a year earlier. Also, local media may quote the CPI for their local municipality or province; or, for the month-to-month increase. Additionally, the OTTP announces its increase as the year-end approaches when the media may be reporting other measures of cost increases. The bottom line is that OTTP participants receive that for which they have paid.

Participants receive the pension for which they have paid.

What the OTTP does

The OTTP compares the average monthly Canadian CPI for the 12-month period ending in September to the 12-month average a year earlier to smooth the increase from year to year by reducing the effect of unforeseen incidents (catastrophes, government actions like reductions in hydro costs).

All fully indexed pension plans generate roughly the same inflation protection over time. These annual increases vary from plan to plan depending on the method and time periods used to calculate the adjustment. All plans must use the calculation method and time periods prescribed under the terms of the pension plan.

Here's how the OTTP annual pension increase is calculated for 2011:

1 Determine the inflation factor

115.8 (average monthly CPI for 12 months ending in September 2010) ÷ 114.2 (average monthly CPI for 12 months ending in September 2009) = 1.014 inflation factor

2 Convert the factor to a percentage:

$(1.014 - 1) \times 100 = 1.4\%$

This method is also used by other major pension plans, including the Ontario Public Service Pension Plan and Ontario Public Service Employees' Union Pension Plan.

However, different methods and time periods may apply for other plans, such as OMERS and CPP. For this reason, the annual inflation adjustment can vary among pension plans. Despite these minor differences, over time there is little discernable difference to the end-user of the differing plans.

Conditional Inflation Protection

Inflation protection for pension credit earned after 2009 is conditional on the financial health of the plan. Inflation increases for the credit you've earned after 2009 will range from 50% to 100% of the change in the CPI. Since conditional inflation protection has not been invoked, 2010 credit receives 100% protection for this adjustment.

Continued on Page 24



Archives Wanted

Are you or a relative moving to smaller quarters? Now there are some options for you.

RTO/ERO Archives

If you have any memorabilia pertaining to The Superannuated Teachers of Ontario or RTO/ERO - especially Toronto District, please contact me.

TDSB Archives

If you have pictures, trophies, medals, yearbooks, etc. from school days either as a student or teacher, consider donating them to the Sesquicentennial Museum and Archives (still at 263 McCaul Street.

Sports memorabilia from the old Public School Athletic Association and Public School Girls' Association are now with the Sesquicentennial Museum and Archives.

Call **Greg McKinnon** at 416•397•3680 to arrange to drop off donations.

TEOF Lunar New Year Banquet

Friday, February 11, 2011

Celebrate the "Year of the Rabbit"! **Forestview Chinese Restaurant**
466-468 Dundas Street West
2nd floor (Sorry no elevator)
(Municipal lot across the street on Dundas between Huron & Spadina)
6:00pm/cocktails - 6:30pm dinner
Space at this location is smaller so book early to avoid disappointment.

Some minds are like concrete - thoroughly mixed up and permanently set.

TEOF Donations

If you have new or used items that you are considering for disposal but feel they may be too good for some drop boxes, then please remember TEOF. When picking up a donation from the Gang family, I noticed wonderful paintings of lake boats produced by **Israel (Izzy) Gang**, a former member of the RTO/ERO Toronto Executive. Donated to the TEOF auction, they were connected to a collector who loved lake boats. The family received a donation receipt and the money raised went to TEOF.

Each year TEOF gives upwards of \$100,000 to the TDSB for nutrition to 40 kindergartens located in the old TBE and provides a hot lunch program for 16 Parenting Centres in the TDSB. For further information and pickups, contact **Ross Richardsen** at 416•393•8363.

Valerie Mah, RTO/ERO Toronto Archivist and TEOF President
416•533•0445 / vmah@ican.net **16**

Our Members Write

Beware the Dog Bite ~ A Cautionary Tale

In May, while walking home, I was bitten by an unleashed Shia Tzu which was running at large from a nearby home. I visited the dog owner's residence. He gave me his name and indicated that the dog had had all its shots. I was surprised to see the dog tethered outside despite it's having bitten me on the calf just a short while earlier. The owner of the dog mentioned possibly putting a muzzle on his pet. He did not offer to drive me to hospital.

Luckily, a friend drove me to a nearby Hospital Emergency where I had a four-hour wait. Finally, after having been seen by the Emergency Doctor, I was sent home with a bandage only over the bite puncture wounds. No follow up care was mentioned outside Toronto Animal and Health services being notified. Fortunately the dog had no rabies; however, unknown to me, I developed Cellulitis (bacterial skin infection entering the body through a sore). Animal Services came to take a statement and issued a temporary

muzzle order to the owner. I ended up having to undergo a large dose of antibiotics to tackle the infection from the dog and Cellulitis.

Recently Toronto Animal Services conducted a Muzzle Tribunal with the dog owner. Emphasis was put on rehabilitation of the dog although it had bitten indoors previously and the owners had been issued a "Notice of Caution". Like an erring student, obedience training was recommended but both the dog and its owners ducked responsibility.

Dogs are not children and can return to their native habits at any time. When they bite the public on public property, they should be muzzled when out in public. The public interest should be prime. If you do get bitten by a domestic or other dog, it might be wise to have a course of antibiotics immediately to prevent the development of Cellulitis. A good walking stick may also be handy so that stray dogs will leave you in peace.

Lou Manning 16

Trio Bravo Concert Series



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

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.
Tickets: \$20.00/Seniors \$15.00 at the door. Order tickets in advance at 103 North Drive, Etobicoke ON M9A 4R5. (cheque payable to Baird Knechtel (for Trio Bravo). Visit www.triobravo.ca for details or, contact:

Baird Knechtel at 416•242•2131. **16**



Goodwill ~ Marjorie Blake

Welcome letters were sent to 18 new members in November. One Get Well card was sent to a member recuperating at home. Birthday and Christmas cards were sent to seven members in Nursing homes.

In October, 2010 contact was made with seven centenarians. Their ages range from 100 to 102.

Congratulations to the following:

Gladys Annis ~ 101

M. Alison Brigden ~ 101

Doris McCarthy ~ 100

Henry (Harry) McQueen ~ 102

Marjorie Robertson ~ 101

Josephine Rogers ~ 101

Regina F. M. Tait ~ 100

It was possible to visit Marjorie Robertson and Harry McQueen in their retirement residence.

With appropriate permissions, a poinsettia plant, a Happy Birthday box of shortbread, birthday and Christmas Cards, and RTO/ERO mug were sent.

Telephone calls and thank-you cards were received from relatives and care-givers. In conversation with three of the recipients, they were overwhelmed to know that they were remembered by RTO/ERO on their special day and during the Christmas season.

Marjorie Blake 16



Visiting Centenarians ~ Marjorie Robertson and Harry McQueen

In December **Sandra Robertson** (no relation) and I visited **Marjorie Robertson** (centre, bottom Page 21) and **Shash Makhija** and I visited **Henry (Harry) McQueen** (below) at their retirement homes. Marjorie welcomed us in her wheelchair assisted by her personal care worker. She was thrilled that RTO/ERO remembered her birthday and was eager to have us unwrap her gifts and read her cards because of her failing eyesight. Her conversation focused on her late husband, Sinclair, and her four children. We stayed with Marjorie for an hour when she went to join other residents in their recreation room before supper time.

We visited **Harry McQueen** to celebrate his 102nd birthday - such exuberance, liveliness and spontaneity! He was full of smiles and appreciation that he would be remembered by RTO/ERO on his special day. Our conversation lasted over an hour and a half and focused on his Scottish roots, early years in Canada, schooling and his teaching career. He keeps abreast with the times through interviews, the Globe and Mail, this Newsletter and other material. He wonders, however, how he would cope in a classroom in this era given all the new technology. We left his residence feeling rejuvenated and warmer.

Marjorie Blake 16



CRAFT/ARTISAN SHOW, 2010

Thanks to **Carmelita Salazar, Kay Jeffery** and **Valerie Mah**, this event was quite a success. The 25 crafters seem to have done very well. Thanks to them for participating. Photos on Page 16 and 21 and our website. 16

FALL LUNCHEON, 2010

Kay Jeffery, Bob and Barb Putnam and **David Shanoff** organised, registered and hosted, respectively, 130+ participants. Photos on Pages 18 and 19 and our website. Join us for our May Spring Luncheon? 16

Revisiting Times Past ~ Assorted School Events

North Toronto Collegiate, Toronto

Celebrating its 100th anniversary from May 10-13, 2012.

Events to include an open house, dinner-dance, music gala, athletic night, golf tournament, talent show, staff reunion, heritage book and much more! Information: www.nt100th.ca / nt100th@gmail.com.

Toronto Teachers' College, Primary School Specialist Class 1960/61

50th reunion luncheon planned for Wednesday, May 18, 2011.

Please send your name, address, phone number and email, if not already done, to complete our class contact list. Details to follow. Reply to: **Margaret McKim**, margden1@sympatico.ca / 416•447•6158; or, **Marilyn Rea**, auntiem@rogers.com / 905•713•6471.

Cedarbrae Collegiate Institute, Scarborough

50th anniversary and reunion, May 28, 2011.

All Alumni, staff and students are invited from 11:00am – 5:30pm at CCI to meet former classmates and teachers, renew friendships and reminisce! Our Gala Weekend will include Friday Pub Night and Saturday Night Dinner/Dance. For updates and registration: www.cedarbraealumni.com or contact wanda.cruickshank@cedarbraealumni.com.

Lawrence Park Collegiate Institute, Toronto

Celebrating 75 years from October 28 to 30, 2011.

Staff luncheon planned for Saturday, October 29. All former students and staff are invited to an open house, evening party and more. Information: www.lpcialumni.ca / alumni@lpcialumni.ca / 416•393•9500. 16

RTO/ERO Education Scholarships, 2011

RTO/ERO awards 25 \$1000 Education Scholarships to selected member relatives. Details and on-line-only applications have now been posted to www.rto-ero.org. Once logged on, follow the Program and Services link. More details in our March Newsletter. 16



Ken Edge, entertainment



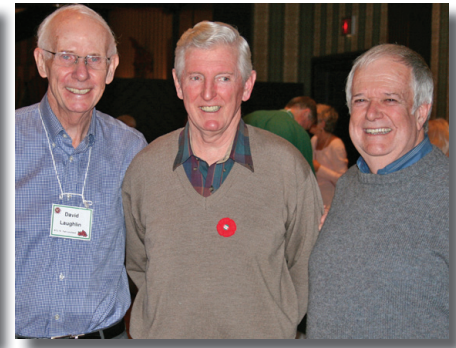
Barb/Bob Putnam, registrars



Fall Luncheon Photos ~ 2010 / Upper left: Entertainment by Ken Edge (www.edgemusic.ca)



Upper left: President David Shanoff with former Toronto Board of Education Director, Duncan Green



Kay Jeffery, event organiser



Joan Murphy, RTO/ERO President

Alberta: www.aema.alberta.ca
British Columbia: www.pep.bc.ca
Manitoba: www.manitobaemo.ca
New Brunswick: www.gnb.ca/cnb/emo-omu
Northwest Territories: www.maca.gov.nt.ca
Nova Scotia: www.gov.ns.ca/emo
Nunavut: www.cgs.gov.nu.ca/en/nunavutemergency-management
Newfoundland and Labrador: www.ma.gov.nl.ca/ma/fes
Prince Edward Island: www.peiemo.ca
Québec: www.msp.gouv.qc.ca/secivile/index_en.asp
Saskatchewan: www.cpsp.gov.sk.ca
Yukon: www.gov.yk.ca (follow the links to Emergency Measures)

Resources

To learn more about emergency preparedness, visit www.GetPrepared.ca
To order additional copies of this publication, call:
1•800•O-Canada (1•800•622•6232)
TTY: 1•800•926•9105

Environment Canada Weather Office www.weatheroffice.gc.ca
900•565•4455; a **\$2.99 per-minute charge applies**
Check the blue pages in your local phonebook under *Weather* for weather reports and forecasting available by phone.

Safe Canada ~ www.safecanada.ca
Comprehensive federal, provincial, territorial and municipal safety information for all Canadians.

Canadian Red Cross ~ www.redcross.ca / 613•740•1900
or check for your local branch phone number.

St. John Ambulance ~ www.sja.ca / 613•236•7461
or check for your local branch phone number.
Toll-free: 1•888•840•5646

Salvation Army ~ www.SalvationArmy.ca / 416•425•2111
or check for your local branch phone number.



Volume 32, Issue 3

January, 2011

A Government of Canada Resource

Your *emergency* preparedness *guide*



Know the risks



Make a plan



Get a kit



**IS YOUR FAMILY
PREPARED?**

Your Emergency Preparedness Guide

72 hours ~ Is your family prepared?

If an emergency happens in your community, it may take emergency workers some time to reach you. You should be prepared to take care of yourself and your family for a minimum of 72 hours. Learn how quick and easy it is to become better prepared to face a range of emergencies – anytime, anywhere. Use this guide to create your own emergency plan. Use the checklists to build a 72-hour emergency kit. These basic steps will help you take care of yourself and your loved ones during an emergency.

Our partners

This publication was developed in collaboration with:

Canadian Association of Chiefs of Police ~ www.cacp.ca

Canadian Association of Fire Chiefs ~ www.cafc.ca

Canadian Red Cross ~ www.redcross.ca

St. John Ambulance ~ www.sja.ca

The Salvation Army ~ www.salvationarmy.ca

This publication is also available in multiple formats:

audio, Braille, large print, diskette, CD.

To order, please call: 1•800•O-Canada (1•800•622•6232)

TTY: 1•800•926•9105

Website: www.GetPrepared.ca

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equipment for people with disabilities, or food, water and medication for your pets or service animal (personalize according to your needs).

Nonperishable Food Recipe Ideas

Campfire Supper

- ➔ 28 oz. can of diced tomatoes
 - ➔ 19 oz. can of kidney beans
 - ➔ 19 oz. can of pork and beans
 - ➔ Pepper to taste
 - ➔ Chilli powder to taste
 - ➔ a can of ham or chicken is also a nice addition to this recipe.
- Serve with crusty bread or biscuits.

Beet Slaw

When you are tired of canned vegetables, soup and beans, something a little crunchy and different may hit the spot.

- ➔ 19 oz. can of sliced beets
- ➔ 19 oz. can of sauerkraut
- ➔ 1/2 cup beet juice (from can)
- ➔ 1/2 cup white vinegar
- ➔ 2 tablespoons of brown sugar

Drain 1/2 cup of the beet juice into a bowl. Cut beets into quarters and add to juice. Add the sauerkraut, but discard its juice. Mix in remaining ingredients. Let stand for an hour or more. After slaw has had a chance to sit, add more beet juice, brown sugar or vinegar to taste.

Peanut Butter Balls

- ➔ cup honey 1/3 cup peanut butter (or other nut butter)
- ➔ cup powdered milk 1/3 cup coconut (optional)
- ➔ Mix ingredients together. Shape into balls and enjoy! Nice and sweet but also nutritious. You can substitute some of the powdered milk with protein powder. This recipe can easily be doubled if you are feeding a crowd.

Provincial/Territorial Information

Ontario: To learn how to prepare for emergencies or to find out what hazards exist in your community, contact your Community Emergency Management Co-ordinator (CEMC) through your local municipal office or visit:

www.ontario.ca/beprepared / 416•314•3723 or 1•877•314•3723

Emergency Management Ontario

77 Wellesley St. West P.O. Box 222 Toronto, ON M7A 1N3

Pre-packaged Kits

Canadian Red Cross kits are available at www.redcross.ca. St. John Ambulance and Salvation Army emergency kits can be purchased at www.sja.ca or from retailers across Canada. Visit www.GetPrepared.ca or call 1•800•O-Canada (1•800•622•6232) for a listing of retailers by province and territory.

Emergency Vehicle Kit

Prepare a small kit and keep it in your vehicle. The basic kit should include:

- ➔ Blanket
- ➔ Candle in a deep can and matches
- ➔ Extra clothing and shoes
- ➔ First aid kit with seatbelt cutter
- ➔ Flashlight (wind-up or battery-powered)
- ➔ Food that won't spoil (such as energy bars)
- ➔ List of contact numbers
- ➔ Radio (wind-up or battery-powered)
- ➔ Small shovel, scraper and snowbrush
- ➔ Warning light or road flares
- ➔ Water
- ➔ Whistle

Recommended additional items to keep in your vehicle

- ➔ antifreeze, windshield washer fluid
- ➔ Fire extinguisher
- ➔ Road maps
- ➔ Sand, salt or cat litter (non-clumping)
- ➔ Tow rope and jumper cables

Emergency Kit Basic Items

- ➔ Water – at least two litres of water per person per day; include small bottles that can be carried easily in case of an evacuation order
- ➔ Food that won't spoil, such as canned food, energy bars and dried foods (replace food and water once a year)
- ➔ Manual can-opener
- ➔ Wind-up or battery-powered flashlight (and extra batteries)
- ➔ Wind-up or battery-powered radio (and extra batteries)
- ➔ First aid kit
- ➔ Extra keys to your car and house
- ➔ Some cash in smaller bills, such as \$10 bills and change for payphones
- ➔ A copy of your emergency plan and contact information
- ➔ If applicable, other items such as prescription medication, infant formula,

STEP 1 ~ Know the Risks

Although the consequences of various disasters can be similar, knowing the risks in your region can help you better prepare. Across Canada, we face a number of hazards, such as earthquakes in British Columbia, blizzards in Nunavut and tornadoes in Ontario. In addition to natural disasters, there are other types of risks, such as power outages and industrial or transportation accidents. Refer to the province/territory information section at the end of this guide to learn more about the specific risks and to find contact information. Some of the risks below may be relevant to your community. Find out which ones by visiting

www.GetPrepared.gc.ca/risks/risks_e.asp.

You may want to identify the most likely ones for easy reference.

- ➔ Blizzards*
- ➔ Droughts
- ➔ Earthquakes
- ➔ Extreme Cold or Heat Waves*
- ➔ Floods
- ➔ Hurricanes
- ➔ Landslides or Avalanches
- ➔ Power Outages*
- ➔ Winter Storms*
- ➔ Tornadoes*
- ➔ Tsunamis or Storm Surges
- ➔ Wildfires

* ~ these events have occurred in the Toronto area (mild earthquakes and man-made disasters are also a potential risk).

STEP 2 ~ Make a Plan

Every Canadian household needs an emergency plan. It will help you and your family know what to do in case of an emergency. It will take you only 20 minutes to make your plan.

Your family may not be together when an emergency occurs. Plan how to meet or how to contact one another, and discuss what you would do in different situations.

Use the following pages to create your plan. Most of this information can be filled out on your own. You may need to get some information from your municipality and province/territory about their emergency plans.

Keep this document in an easy-to-find, easy-to-remember place (for example, with your emergency kit). Photocopy this plan and keep it in your car and/or at work.

Household Plan

Emergency Exits

Draw up a floor plan of your home that shows all possible exits from each room. Plan a main exit route and an alternate exit route from each room.

Safe Idea

Learn about first aid. you could save a life. Along with making emergency plans and preparing an emergency kit, knowing first aid could save a life. Contact your local Canadian Red Cross or St. John Ambulance office to find out about first aid courses in your area.

If you live in an apartment, plan to use the stairs instead of the elevators. If you are unable to use the stairs, notify emergency personnel ahead of time. Also, identify an evacuation route from your neighbourhood in case you need to leave in a hurry (and think of more than one option).

Meeting Places

Identify safe places where everyone should meet if you cannot go home or you need to evacuate.

Safe meeting place near home: _____

Safe meeting place outside immediate neighbourhood: _____

Evacuation routes from neighbourhood: _____

Workplace

Learn about the emergency evacuation plans in place and what you will need to do. You may want to have some basic supplies at work, such as water and food that won't spoil, in case you need to stay put for a while. You may want to raise this question with your employer and colleagues as well.

Children

Ask your children's school or daycare about their emergency policies. Find out how they will contact families during an emergency. Find out what type of authorization the school or daycare requires to release your children to a designated person if you can't pick them up. Make sure the school or daycare has updated contact information for parents, caregivers and designated persons.

Designated person 1: _____ Phone: _____

Designated person 2: _____ Phone: _____

School Contact Information: _____

Plan for Pets

In case of an evacuation, remember that pets are not allowed in some public shelters or hotels because of certain health regulations. In case of

Safe Idea

Make copies of important documents. Make copies of birth and marriage certificates, passports, licences, wills, land deeds and insurance. Take photos of family members in case a lost persons record is created. Keep them in a safe place, both inside and outside your home. You might want to put them in a safety deposit box or give them to friends and family who live out of town.

Basic Emergency Kit

- Water – at least two litres of water per person per day; include small bottles that can be carried easily in case of an evacuation order
- Food that won't spoil, such as canned food, energy bars and dried foods (replace food and water once a year)
- Manual can-opener
- Wind-up or battery-powered flashlight (and extra batteries)
- Wind-up or battery-powered radio (and extra batteries)
- First aid kit
- Extra keys to your car and house
- Some cash in smaller bills, such as \$10 bills and change for payphones
- a copy of your emergency plan and contact information
- If applicable, other items such as prescription medication, infant formula, equipment for people with disabilities, or food, water and medication for your pets or service animal (personalize according to your needs)

Tip

Keep a corded phone in your home, as most cordless phones will not work during a power outage.

Recommended additional items

- Two additional litres of water per person per day for cooking and cleaning
- Candles and matches or lighter (place candles in sturdy containers and do not burn unattended)
- Change of clothing and footwear for each household member
- Sleeping bag or warm blanket for each household member
- Toiletries
- Hand sanitizer
- Utensils
- Garbage bags
- Toilet paper
- Household chlorine bleach or water purifying tablets (see sidebar tip for details)
- Basic tools (hammer, pliers, wrench, screwdrivers, work gloves, dust mask, pocket knife)
- Small fuel operated stove and fuel (follow manufacturer's directions and store properly)
- a whistle (in case you need to attract attention)
- Duct tape (to tape up windows, doors, air vents, etc.)

Tips

Water can be purified by boiling, adding household bleach or using water purification tablets. The treatment and amount required can vary, depending on the kind of contamination. Check with your municipality for details. When in doubt, do not drink water you suspect may be contaminated.

Keep some cash on hand, as automated bank machines and their networks may not work during an emergency. You may have difficulty using debit or credit cards.

When notifying emergency services of your location, provide the exact street address and nearest intersection.

In an emergency

- ➔ Follow your emergency plan.
- ➔ Get your emergency kit.
- ➔ Make sure you are safe before assisting others.
- ➔ Listen to the radio or television for information from authorities. Local officials may advise you to stay where you are. Follow their instructions.
- ➔ Stay put until all is safe or until you are ordered to evacuate.

Evacuation orders

Authorities will not ask you to leave your home unless they have reason to believe that you may be in danger.

If you are ordered to evacuate, take your emergency kit, your wallet, personal identification for each family member and copies of essential family documents with you. Bring a cellular phone and spare battery or charger with you, if you have one. Use travel routes specified by local authorities.

If you have time, call or e-mail your out-of-town contact. Tell them where you are going and when you expect to arrive. Once you are safe, let them know. Tell them if any family members have become separated.

If possible, leave a note telling others when you left and where you are. Shut off water and electricity if officials tell you to do so.

Leave natural gas service on unless officials tell you to turn it off. If you turn off the gas, the gas company has to reconnect it. In a major emergency, it could take weeks for a professional to respond.

Take pets with you. Lock your home. Follow instructions from authorities.

If you go to an evacuation centre, register your personal information at the registration desk. Do not return home until authorities advise that it is safe.

STEP 3 ~ Get an Emergency Kit

In an emergency, you will need some basic supplies. You may need to get by without power or tap water. Be prepared to be self-sufficient for at least 72 hours.

You may have some of the items already, such as food, water and a battery-operated or wind-up flashlight. The key is to make sure they are organized and easy to find. Would you be able to find your flashlight in the dark?

Make sure your kit is easy to carry and everyone in the household knows where it is. Keep it in a backpack, duffle bag or suitcase with wheels, in an easy-to-reach, accessible place, such as your front-hall closet. If you have many people in your household, your emergency kit could get heavy. It's a good idea to separate some of these supplies in backpacks. That way, your kit will be more portable and each person can personalize his or her own grab-and-go emergency kit.

an evacuation, prepare to take your pets with you to the home of a relative or friend, or take steps to identify pet-friendly hotels or pet boarding facilities in your area and further away from home.

Location: _____

Special Health Needs

Establish a personal support network of friends, relatives, health-care providers, co-workers and neighbours who understand your special needs.

Write down details about:

- ➔ Accommodation needs
- ➔ Allergies
- ➔ Emergency contacts
- ➔ Family medical history
- ➔ Health screenings
- ➔ Insurance information
- ➔ Medical conditions
- ➔ Medication
- ➔ Recent vaccinations
- ➔ Surgeries

Keep a copy of this information in your emergency kit, and give a copy to your personal support network.

Talk to your doctor about preparing a grab-and-go bag, if possible, with a two-week supply of medication and medical supplies. Include prescriptions and medical documents. Remember that pharmacies may be closed for some time, even after an emergency is over.

Health information: _____

Medication and medical equipment: _____

Grab-and-go bag location: _____

Plan for Specific Risks

Public Safety Canada offers brochures on specific risks, such as earthquakes, power outages and floods. Order or download your free copies from www.GetPrepared.ca or 1•800•O-Canada.

Neighbourhood Safety Plan

Work with your neighbours to identify people who may need extra help during an emergency. To help make sure everyone is taken care of, assign “block buddies.”

Emergency Contact Information

Photocopy this list. Put a copy close to your telephone. You can also order a household emergency contact sheet from www.GetPrepared.ca or 1•800•O-Canada. This product clings to any smooth surface and can be placed near the phone. If possible, program these phone numbers into your

home phone and cell phone.

Emergency Numbers

Fire, police, ambulance: 9.1.1 (where available)

Other: _____

Non-emergency Numbers

Police: _____

Fire: _____

Health clinic: _____

Poison control: _____

Other Contact Numbers:

Out-of-town contact

Name: _____

Home phone: _____ Cell phone: _____

E-mail: _____

Home address: _____

Family

Name: _____

Home phone: _____ Work phone: _____

Cell phone: _____

E-mail: _____

Home address: _____

Friend/Neighbour

Name: _____

Home phone: _____

Work phone: _____

Cell phone: _____

E-mail: _____

Home address: _____

Family Doctors

Patients' names: _____

Doctors' names and phone numbers:

Insurance Agent/Company

Agent's/company's name: _____

Tip
Write yourself a reminder to update your emergency plan one year from now. On this date next year, review your contact information, practise your emergency evacuation plans, change the batteries in your smoke alarm and carbon monoxide detector, and restock your kit(s).

Tip
Plan for each family member to call or email the same out-of-town contact person in case of an emergency. Choose an out-of-town contact who lives far enough away that he or she will probably not be affected by the same event. If you are new to Canada, make arrangements through friends, cultural associations or community organizations.

Phone: _____ Policy Number: _____

Home Security System

Company's name: _____

Phone: _____

Tip
Limit phone calls to urgent messages only. Keep calls short to free up the lines for others.

Safe Home Instructions

Make sure you have a working carbon monoxide detector, smoke alarm, fire extinguisher and well-stocked first aid kit. If you live in an apartment, or if you are staying in a hotel, know where the fire alarms and emergency exits are located.

Everyone in your home should know where to find the fire extinguisher. All capable adults and older children should know how to use it. See instructions regarding the lifetime of your fire extinguisher and check with your local fire department for more information.

Older children and adults should know how to turn off your home's water, electricity and gas. Make large, easy-to-see signs for water and gas shut-offs as well as for the breaker panel or fuse box.

Teach children how and when to dial 9•1•1 as well as how to call the designated out-of-town contact.

Fire Extinguisher Location: _____

Water Valve Location: _____

Utility Company Phone Number: _____

Electrical Box Location: _____

Utility Company Phone Number: _____

Gas Valve Location: _____

Utility Company Phone Number: _____

(Shut off gas only when authorities tell you to do so.)

Floor Drain Location: _____

(Always make sure it is clear of boxes, furniture, etc., in case of flooding.)

Emergency Instructions

Call 9•1•1 (where available) to report a fire, a crime or to save a life.

For non-emergency calls, use the ten-digit numbers listed in your local phone book, or this emergency plan, for police, fire and other health services.

Tip
For the gas and water valves, keep shutoff instructions close by and read them carefully.