

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

Publication Schedule:

Submission: 1st day of September, November, January, March, May

Mailings: late September, November, January, March, May



RTO/ERO Toronto Newsletter
c/o Bill Menagh
674 Oriole Pky
Toronto ON M4R 2C5

PM40604030



Volume 33, Issue 5

May, 2011

Printed: September, November, January, March, May
President: David Shanoff davshan@sympatico.ca 416•656•3245
Editor: Bill Menagh bmenagh@sympatico.ca 416•488•3372
www.rtoerotorontodistricts.org

Table of Contents

Administration	35	Revisiting Times Past.....	30
Coffee Cohort.....	31	RTO/ERO Developments.....	7
Consumer Corner	13	RTO/ERO Scholarships ~ 2011	16
Dates To Remember.....	2	RTO/ERO Toronto Craft Show	29
Daytrips	32	RTO/ERO Toronto New Exec	5
From Your Editors.....	2	'Screw-the-Bell' Golf.....	34
Goodwill	20	The Neil Wilson/TSSAA Golf	33
Health Hints	11	The RTO/ERO Endowed Chair	30
In Memoriam	35	Use Your District Executive.....	35
'No-Bell Laureate Luncheon'	30	Volunteers Needed	28
OTPP News	9	Welcome to New Members.....	34
President's Column	3		
Project – Service To Others	21	Supplement:	
Recreation/Social	5	RTO/ERO &	
		Political Advocacy	

RTO/ERO Toronto Executive 2010 ~ 2011

President: David Shanoff	Past President: Valerie Mah
First Vice-President: Roy Harvey	Second Vice-President: Lone Smith
Treasurer: Robert Putnam	Secretary: Joan Pennings
Archives: Valerie Mah	Communications: Bill Menagh
Goodwill: Marjorie Blake	Health/Insurance: Bill Tajer
Membership/Recruitment: Bob Neal	Pension/Retirement: Shashi Makhija
Political Advocacy: Pat Carson	Program: Kay Jeffery
Social/Recreation: Carmelita Salazar	Travel: John Bratton
Members-at-Large: Ann Ludwigsen, Lou Manning, Helen Milton, Susan Weinert, Roger Wilson	

From Your Editors

We received a communication from a member expressing concern regarding the political content of the March Issue's President's Column (and thanking him for his service on the District Executive). Because of the nature of the concern, we have devoted our May Supplement to the political advocacy policies of RTO/ERO. We also include the President's response to the member's concerns - see Page S12. Knowing these policies should help our member keep us in line.

The writer also took issue with the "inane, biased, and inaccurate musings masquerading as political wisdom on a regular basis in the 'Tis to Cry' and 'Tis to Laugh' columns".

Your editorial committee recognizes that its quasi-political entries may precipitate some degree of umbrage being taken by some readers. We try, however, to be equal-opportunity irritants. We have poked at Conservative, Liberal, NDP and even Green oriented issues over the years. Our goal is to use some humour to express concern over issues that we feel are beyond party politics. Typically, it is the party in power locally, provincially or federally that receives the brunt of our barbs simply because they are in power and are fallible. We suspect that there will be future government actions that will be just too tempting for us not to be silly.

By-the-way, we do appreciate the feedback and hope that it continues.

Cover Photo: David Shanoff convenes the Toronto District 16 AGM. 16

Dates To Remember

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

June

Bridge..... 7
Friday Movie..... 10
Monday Movie..... 20
Bridge..... 21

Watch our Summer E-zines for summer events.

July 18 ~ Monday Movie
August 8 ~ Scholarship Apps due
August 15 ~ Monday Movie
October 6 ~ Provincial Election
October 19 ~ New Member Breakfast
November 1 ~ STO App due
November 15 ~ Craft Show
November 15 ~ Fall Luncheon

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, from RTO/ERO Toronto District 16, to the families, friends and colleagues of those recently deceased. We share in the mourning of the loss and celebrate the services they rendered.

Marjorie Blake, Goodwill

Julia M Blake
Maurice Canton
Jessie H. Culligan
Hillel Diamond
Ross B. Doyle
Edward W. Gordon
John E. Hill
C. Ronald Lee
Miriam A LeWarne
Michael Manzo
Kenneth McMath
Robert Miller
Nancy A. Robertson
Dorreen C. Spencer
Albert Williams
Fred A. Wood



Editor: For those who worked closely with the Federation of Women Teachers' Associations we note the following as reported in The Sault Star:
Dr Florence Irene Henderson died in her 87th year on January 23, 2011 at Bethell House, Caledon, Ontario following a courageous battle with cancer. She was General Secretary of the Federation of Women Teachers' Associations of Ontario for many years.

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

Contact: 416-694-9683 / bneal@sympatico.ca

Welcome to those having joined us from February to May, 2011. 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 March 31, 2011, our Toronto District membership stood at 4317.

Bob Neal, Membership



Carolyn Allen	Paul Idle	Barbara Putnam
Joan C. Appelby	Jane Irwin	M Patricia Rogers
Terry Boyd	Lynda Johnson	Janice Sellers
Johanne Caulfield	James Kormos	Frank Sgarlata
Theresa A Chan	Joan L Lee	Anita Shilton
Jennifer Dales	Elizabeth Loben	Roman Showkewych
Merle Enchin-Bloom	Kevin McConnell	Larry M Slotek
Judith Ezer	Jo Anne McMath	Harry Smaller
Michel Fleury	Thomas R M Menagh	Michelle F Ste Marie
Dorothy Friedlander	Katharine J Millen	Sandra Steele
Kaarina Gentle	Heather Moore	Judy Tarnofsky
Leeroy Gordon	Joan Moran	Judith Waldman
Phyllis E Gordon	Ken K Nakamura	John K Wallace
Joan Guevara	Margaret Nuppola	Barbara Williams
Richard Harrop	Joan Patterson	John Witiuk
Mark Hord	Tung Pham	

'Screw-the-Bell' Golf Tournament

The STB Golf Tournament is suspended for 2011. We are sorry to announce the suspension of this tournament for 2011. However we will block a number of Tee times for those diehards who wish to have a social get-together on the first day of school, September 6, 2011. Contact **Bob Neal** at 416-694-9683 or bneal@sympatico.ca. Responses are needed as soon as possible. *We will book by July 29, 2011.* See you at the Innisbrook golf course to renew old stories. **16**



President's Column ~ David Shanoff

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



By the time you read this message, a lot of important events will have taken place. A new District Executive will have been elected and, as of June 30, I will have completed my term of office as President of District 16. Therefore, this is my last President's Message to you. I will attempt to make this a memorable document, one that, hopefully, will not be relegated to the trash bin of history.

Keeping in mind that I am composing this message well before some of these events will have taken place, my descriptions of these happenings will be somewhat hypothetical. Nevertheless, with my crystal ball in hand, I shall, relatively undaunted, forge ahead. However, there is one event that I will not prognosticate on, and that is the Federal Election. I hope that you voted, that your candidate was successful, and that we shall all prosper under the newly elected government.

District 16 held its Annual General Meeting on May 4 at the Old Mill. The guest speaker was **Gordon Cressy** who was recently appointed Director of Advancement and Fundraising for the RTO/ERO Charitable Foundation. He gave us some of his background that included, among other things, his years as a school trustee with the legacy Toronto Board of Education in the 1970's through to

his last vocation as Project Manager in Tobago for the development of the first YMCA in that country. He then went on to present to us the goals of the Charitable Foundation and how he hoped to achieve these goals. We even had a demonstration of his fundraising skills. The main purpose of the Charitable Foundation is to establish a Chair in Geriatrics at the University of Toronto, the benefits of which will flow to ourselves, as well as to our children and grandchildren. We will be asked in the near future to contribute towards the Foundation, both as individuals and as Districts. I hope that you will support this very worthy Provincial initiative.

During the luncheon that followed, I had the opportunity to introduce a number of special guests and present a number of awards to former members of the Executive. Recipients included **Sue Booker** for 15 years of Executive Service including the Goodwill Chair; **Rosalina Bustamante** for 8 years of Executive Service including Archives Chair; **Linda Grieve** for 6 years of Executive Service; **Joan Johnston** for 13 years as Book Club Convener, **John Lane** for 15 years as Bridge Convener, **Mary Smith-Malcolm** for 6+ years as Friday Night Movie Convener, and **Paul Rowney** for 13 years as a member of the Newsletter Committee including

Continued on Page 4

President continued from Page 5
5 years as Chair.

A number of very special guests were also introduced. Included were **Harold Brathwaite**, Executive Director of RTO/ERO and **Jim Sparrow**, first Vice President and Executive Liaison with District 16.

A special member of District 16, who achieved success in the political world was also introduced. **The Hon. Jean Augustine** went from School Principal to Parliamentary Secretary to Prime Minister Jean Chrétien and is now Fairness Commissioner for the Province of Ontario.

For me, the most special guest that afternoon was **Harry McQueen** who is 102 years young. Harry was born in December of 1908, and retired from teaching in July of 1971 and has been receiving a pension for almost 40 years. I'm quite certain that his pension is well in excess of the salary he was paid at the time of retirement. Harry's career included St. Clair P.S., Annette, and Gledhill, where he served as both Vice-Principal and Principal. A number of other members made a special effort to attend the luncheon in order to be able to meet up again with their former colleague, Harry McQueen.

An important piece of business was also conducted at the AGM. The District Executive of 2011-2012 was elected with **E. Roy Harvey** as your new President. Roy will be backed up by **Lone Smith** as First Vice President, and **Bob Putnam** who will continue as Treasurer.

Roger Wilson is our new 2nd Vice President. Most of the conveners from last year will continue in their positions. **Susan Weinert** is now in charge of Political Advocacy. My best wishes go to the members of the new District Executive. With your continued support, they will continue to advance the cause of RTO for your benefit and the benefit of those who depend on you.

Another important event that occurred this past month was the Spring Senate of RTO/ERO. District 16 had a number of motions presented to Senate which, if passed, would have increased the transparency of our organization by, among other things, revealing the salaries of senior personnel, expenses, and grants to Districts. We trust Senate will discuss these motions positively.

I have enjoyed my time as President and I wish to thank all those members who helped and supported me over the past two years. That includes not only members of the District 16 Executive, but the many volunteers who helped run the social activities offered by District 16, as well as members of the Provincial Executive and Staff. Napoleon stated that any army marches on its stomach. The RTO "army" runs on the goodwill of its members, and there is no shortage of goodwill among the members of District 16. It has been a wonderful experience, having brought me into contact with many more members, not only at the local level, but at the

Continued on Page 33 



Neil Wilson/TSSAA Golf

The Neil Wilson/TSSAA Golf Tournament

Thursday, June 30, 2011

Bethesda Grange (formerly Rolling Hills Golf Club)
~ **The Championship Course (par 72)** ~

12808 Warden Avenue, Stouffville, Ontario / 905•888•1955

http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF_COURSE_ID=0540

Times: Golf: Registration at 11:30am
Tee Off (shotgun start) at 1:00pm
Scramble format / Golf carts mandatory



Social: 6:30pm
Roast Beef Buffet Dinner at the golf course

Cost: Golf and Social: \$110.00 (includes cart, taxes and service charges)
Social only: \$40.00 (all inclusive)

Register by June 18, 2011

Avoid disappointment, register early ~ we were over-subscribed last year

For information on how to register, go to our web site: www.ntci.on.ca and click on "TSSAA Golf". Or contact **George Shepherd** at 416•231•5738

Open to all RTO/ERO members

Editors: we would be pleased to post event photos to our website. **16**

President continued from Page 6
enjoyable summer. Marilyn and I will be spending two weeks in southwestern France and northern Spain, something that we have dreamed about for years. Our time has come; and I know that yours will too. Take care, and I look forward to seeing you in September.

My best wishes to you and yours, and I hope that you have a very

David Shanoff **16**

Daytrips, 2011



“Jesus Christ, Superstar”



Tickets are still available for the popular Stratford, Festival Theatre production of on Friday, October 14, 2011.

To order, call *Jack DeGroot* at 416.691.3046 before June 15.

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 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 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



Lawrence Park Lawn Bowling & Croquet Club

The Lawrence Park Lawn Bowling and Croquet Club is located behind the beautiful Alexander Muir Gardens at Yonge and Lawrence. Join an enthusiastic and friendly group of players and learn to play either, or both, sports. The ravine setting provides a delightful location that seems miles away from the busy traffic on Yonge Street.

Play is available most days of the week and all weekend, with monthly social events and inter-club invitational competitions. The accent is on “casual” and fun.

Note: there is a family membership for the first year of \$150. Equipment is provided for a small annual fee. Coaching is always freely available. Visit the website www.lawrenceparklawnbowling.com/ for full details or call **Mildred Maasland** 416•486•7446 or **Annie Cook** 416•489•1685.

Annie Cook 16



Recreation/Social ~ Carmelita Salazar

Contact: 416•927•0416 / csalazar8@sympatico.ca
Bridge and Travelogue 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, host slide or digital photography shows with refreshments and home-made treats. Members who enjoy traveling, photography and sharing their adventures with the group are always needed. Technical help with preparation is available. We have the technology to convert slides to digital pictures. If you would like to help, let us know. We look forward to seeing you when our program re-starts in October - watch our September Newsletter and E-zine.

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.). Note: This activity is in the process of being re-organized. Details to come.



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. Unfortunately, this group has become a

Continued on Page 6 16

RTO/ERO Toronto Executive: July 1, 2011

President: Roy Harvey	Past President: David Shanoff
First Vice-President: Lone Smith	Second Vice-President: Roger Wilson
Treasurer: Robert Putnam	Secretary: Joan Pennings
Archives: Valerie Mah	Communications: Bill Menagh
Goodwill: Marjorie Blake	Health/Insurance: Bill Tajer
Membership/Recruitment: Bob Neal	Pension/Retirement: David Shanoff
Political Advocacy: Susan Weinert	Program: Kay Jeffery
Social/Recreation: Carmelita Salazar	Travel: John Bratton
Members-at-Large: Joan Elliott, Ann Ludwigen, Shashi Makhija, Lou Manning, Helen Milton	

Recreation/Social continued from Page 5

a victim of its own success and has grown too large to comfortably accept additional participants. We will continued to list the current selections should you wish to keep abreast of their reading. Thanks to Joan and Elaine!



June

← *Provenance How a Con Man and a Forger Rewrote the Story of Modern Art*
by Laney Salisbury



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 Page 32 for '*Jesus Christ, Superstar*'. (*Liability Waiver required.*)



Friday Night Movie Group ~ Don't go to the movies alone! Join us on the second Friday of the month for the early evening movie at a centrally located theatre from September to June. Afterwards we meet over coffee. Members are notified by phone or email the day of the movie. Call **Mary Malcolm** at 905•509•9511 or email marya.malcolm@sympatico.ca.

*After convening the Friday Night movie group for a number of years, I will be resigning as of June, 2011. It has been a pleasure arranging the films and meeting with so many of you. Starting in September, **Fernanda Freitas** will take over as Covenor of the group. Her email address: simbalina@rogers.com.*



Investment Group ~ is now in full swing under the leadership of **Lone Smith**. Call her at 416•234•1969 for further information. All meetings are at Lone's home and the next session will be on June 23.

Continued on Page 31 📖

Do not argue with an idiot.

He will drag you down to his level and beat you with experience.

Recreation/Social continued from Page 6

Monday Matinée Movie Club ~ attends the matinée on the third Monday of the month, twelve months a year at a central location then enjoy refreshments before the rush-hour. Participants are notified by email or telephone the weekend before. Friends welcome!
We continue to meet throughout the summer and our next dates are June 20, July 18, August 15 and September 19. 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.*)



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**: llanoka@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.

Coffee Cohort



A group of RTO/ERO members and friends meets for coffee near the College Subway Station. **This Downtown Coffee Club will continue to meet every Wednesday and Saturday throughout the summer at the Second Cup, 475 Yonge St., one block north of Carlton at Yonge and Wood St. (College subway station).**

Contact **Ann Ludwigen** at 416•324•0909 / acludwigen@rogers.com.

16

*A rubber band pistol was confiscated from algebra class,
because it was a weapon of math disruption.
When cannibals ate a missionary, they got a taste of religion.*

RTO/ERO Toronto 'No-Bell Laureate Luncheon'

This event was first held in 2009. Join us again this year. Pre-Register by August 25 with one of the contacts below giving name, phone and email address.

Tuesday September 6, 2011
Cost at the door:
\$16.00 ~ age 65 and maturer
\$19.50 ~ under age
Location: The Mandarin
(Yonge & Eglinton)
Time: 11:30am



Organizing Committee:

John Cox: cox06@live.com
Anne Ludwigen: 416•324•0909 / acludwigen@rogers.com
Valerie Mah: 416•533•0445 / vmah@ican.net **16**

The RTO/ERO Endowed Chair in Geriatrics

Editor: The RTO/ERO Charitable Foundation is now accepting donations specific to the RTO/ERO Endowed Chair in Geriatrics. **Gordon Cressy** has been appointed as Director of Advancement and Fundraising for The RTO/ERO Charitable Foundation (see this month's Supplement). You will be receiving additional information on this new RTO/ERO initiative but we feel it is important to bring you this information now. Should you wish to contribute, send donations to:

RTO/ERO

300-18 Spadina Road
Toronto ON M5R 2S7

payable to **The RTO/ERO Charitable Foundation**. (Tax receipts will be issued when the charity has been registered.)

Visit the RTO/ERO website, www.rto-ero.org or call RTO/ERO at 416•962•9463 / 1•800•361•9888. **16**

Revisiting Times Past ~ Assorted School Events

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 Developments



- Your Executive, since the March Newsletter, has:
- appointed Joan Pennings as secretary to June, 2011;
 - appointed R. Harvey and L. Smith as Spring Senate Senators with D. Shanoff and B. Putnam as Observers;
 - approved the payment of expenses for both Observers
 - received resignation from Fran Pavkovic, secretary
 - agreed that District 16 oppose any 2012 Membership Fee increase;
 - agreed that all District 16 financial documents submitted to the Executive at its meetings be available to its membership upon request in PDF format only;
 - donated \$500 towards Japanese Relief through an appropriate agency
 - approved the following motions to be presented to Spring Senate:
 - ♦ that, effective January 1, 2012, the RTO/ERO Constitution be amended to reduce payment of the District Rebate by 1% annually until such time as the District Rebate becomes 25% of Members Fees (currently 30%)
 - ♦ that, beginning with the Fall Senate 2011, the salary ranges for all RTO/ERO employee levels, including any salaries, stipends or payments of any kind to those contracted to work for RTO/ERO, the RTO/ERO Charitable Foundation and the RTO/ERO Chair in Geriatrics be fully reported to Fall Senates
 - ♦ that beginning January, 2012, all RTO/ERO employee and executive expenses charged to corporate accounts be available to District Presidents that all grants paid to districts according to By-Law 2 be itemized by district and reported annually to spring senate.

(Note: your District 16 Executive believes that RTO/ERO fiscal responsibility is beyond reproach. These motions are designed to enhance current practice.)



- Spring Senate Business - determined by the time you read this.
- At the Fall 2010 Senate, the 2011 Budget approved retaining 30% grants to Districts resulting in a deficit budget with no Contingency Fund. Therefore the 2011 Budget is proposed to be reduced by \$80,000 and the future funding of Districts to be adjusted. See box on Page 8. If concerned, contact your Editor.
 - 2011 Charitable Donation: *Children of Fallen Soldiers Bursary Program*: www.theroyalcanadianregiment.ca/funddev/education_fund.htm
 - highlights from the Auditors' Report for 2010:
 - ♦ RTO/ERO's accounting policies and standards of financial disclosure are in accordance with the recommendations of the Canadian Institute of Chartered Accountants (CICA);
 - ♦ No new or controversial accounting policies noted;
 - ♦ No reportable weaknesses in internal control identified;
 - ♦ No sensitive estimates and disclosures identified;
 - ♦ No deficiencies for correction identified;

Continued on Page 8

RTO/ERO continued from Page 7

- ◆ No fraud or illegal acts revealed;
- ◆ Significant transactions appropriately managed by Finance Department;
- ◆ In accordance with new accounting principles, investments reported at fair market value.

Continued on Page 23

Allocation of Funds to Districts [emphasis added]
 Districts' annual grants now constitute 30% of the RTO/ERO membership fee. Additional subsidies to small Districts raises the total payment to 34%. Up to 2004, Districts received 25% of membership fees. This was raised to 30% in 2005 to compensate for a reduced membership fees from \$1.25 per thousand of pension to \$1.10 and the folding in of former Goodwill and Recruitment Grants. Membership fees returned to \$1.25 in 2010 with Districts continuing to receive 30%. *Thus the Provincial Office's share of the total membership fees has shrunk from 72% to 66%.*

With the creation of new small Districts and increases in the minimum grant, the number of Districts receiving minimum grant doubled from 9 to 18 and quadrupled in dollar amount from \$20,563 in 2004 to \$81,284 in 2011. The Minimum Grant increased by 69% from 2004 to 2011 with the minimum grant per capita ranging now from \$16.50 to \$104.66. *The gap between grants per member has been widening with small Districts receiving disproportionately higher grants than larger Districts.*

The challenge for the Provincial Office has been to manage increased, mandated programs, services and expectations with a smaller percentage of the budget. There have been no mandated programs or expectations to Districts that did not have funding attached. *The suggestion to increase fees to members in order to solve the financial bind of the Provincial Office is not a permanent fix, as the systemic problem of a diminished proportion of the total grant would not be addressed.*

Proposed Parameters to Address the Allocation of Funds to Districts

1. District Grants with subsidies be established at a maximum level of 29% of total funds received from Member Fees - phased in over four years;
2. Minimum Grants be frozen at the 2011 level of \$10,978;
3. Size and Density grants be phased out over six years;
4. A best-estimate three-year projection be provided annually to demonstrate the likely outcome of the implementation of the new parameters;
5. Any future recommendation for new/expanded programs/services must be accompanied by a cost estimate and indication of the source of funding.

[Editors: On this redistribution of finances matter, your Toronto Senators will be guided by the positions already taken by your Executive: a) no fee increase; b) accept a gradual reduction in district finances (to be offset by increased membership and pension increases); c) opposition to creation of small districts; d) concerns about spread in per-member district income. Watch our June ξ -zine for an update.]

RTO/ERO Toronto Annual Craft/Artisan Show

We are pleased to host another Craft/Artisan Show. If you would like to participate, 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 15, from 10:00am to 2:00pm. Set-up details will be sent to participants. There is a \$30.00 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

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 Registration to: **Bob Putnam**
1204-15 King Street
Toronto ON M9N 3X1

Craft Show contacts: **Kay Jeffery: 416•767•8179**
catherine.jeffery067@sympatico.ca
Carmelita Salazar: 416•927•0416
csalazar8@sympatico.ca

Please do not contact Bob Putnam regarding the Craft Show.

Remember to enclose your \$30.00 Table Fee.
(payable to RTO/ERO District 16)
A table *cannot* be provided without the Table Fee.

Pension continued from Page 27

capital from Europe and the Middle East, which should lower the cost of capital and help boost share values of Canadian firms.

- As a major international investor, Teachers' is concerned that should Canadian governments treat foreign investors less favourably than domestic investors, it will be viewed by other countries as parochial at best, and at worst as protectionist; and we may lose access to foreign investment opportunities on behalf of our beneficiaries, Ontario's teachers.
- As capital markets become increasingly integrated, it is critical that Canada not be isolated with a standalone exchange. Given that Canada represents less than three per cent of the total global market capital, it is far better to be a meaningful part of a larger global exchange. We risk being further marginalized.
- Today's exchanges are no longer protected monopolies regarded as vital to the functioning of national economies. TMX became a publicly traded company in 2002 and is subject to intense competition from alternative trading systems. It risks becoming irrelevant entirely if it cannot compete in the global market place through a merger with other exchanges. 16

Volunteers Needed

MEALS ON WHEELS VOLUNTEERS NEEDED



Delivering Meals on Wheels is more than providing a nourishing meal to a shut in senior - it's showing you care! Woodgreen Meals on Wheels delivers approximately 3,500 meals a month to over 150 housebound seniors living in your community. **We need drivers with a good driving record and their own cars to become Meals on Wheels drivers. A gas allowance is provided.**

If you can spare a few hours a week, contact **Bonnie** at:

416•645•6000 x1109 / volunteer@woodgreen.org.

www.woodgreen.org



16

"Gis To Laugh!"

News Item: City of Toronto's Ford administration gives police an 11% salary increase plus significant benefits improvements.

Comment: And here we thought that the savings made from privatizing garbage pick-up was going to help city ratepayers to save tax dollars. (Sorry, we couldn't help ourselves.)



*Some people are kind, polite, and sweet-spirited -
until you try to sit in their pews.*

Ontario Teachers' Pension Plan (OTPP) News



Contact: 416•892•1717 / makhija.shashi@gmail.ca

[Editors' Note: the following information is present for that purpose only. All retirees will continue to receive their pension as defined on the day they retired. The current laws regarding defined benefit pensions protect the integrity of those pensions. Do not fret! *Your pension is safe.*]



The Ontario Teachers' Pension Plan held its annual meeting in Toronto on April 7 at the Arcadian Court. The AGM was also webcast for the benefit of those not able to attend. RTO/ERO Toronto was represented by your President (**David Shanoff**), Pension Chair (**Sashi Makhija**) and Newsletter Editor (**Bill Menagh**). The provincial RTO/ERO was represented by the Provincial Executive and Pension and Retirement Concerns Committee. Also in attendance were a number of practicing and retired teachers who wanted to audit the proceedings, ask pertinent questions or use the opportunity to espouse their Special Interest Group's point of view on aspects of the OTPP investment strategies - more on this below.

For those of you who subscribe to the OTPP website's email service or have visited their website or read in the media about the Plan's 2010 progress, the following will be known:

- Plan Sponsors are The Ontario Teachers' Federation and the Government of Ontario; they stipulate how the Plan is funded;
- Plan Administrators, by law, must invest the funds to meet the fiduciary requirements of those laws;
- Responsible Investment is practiced within legislated fiduciary requirements by:
 - ♦ Actively being involved in corporate governance standards;
 - ♦ Supporting shareholder proposals related to enhancing shareholder democracy and rights (voting, separation of CEO and chair roles, declassify boards' voting structure, right to call a Special Meeting, establishing pay-for-performance where this is not evident);
 - ♦ Investing as signatories to Carbon Disclosure Project;
 - ♦ Monitoring the United Nations Principles for Responsible Investment
- Assets increased by \$13.3 billion (\$4.0 billion above benchmark)
- 2010 rate of return on investments was 14.3%;
- Net assets are \$107.5 billion;
- Funding Shortfall is \$17.2 billion (an actuarial figure);
- Assets are now about even to those of 2007 before the economic meltdown of 2008;

Continued on Page 10

Pension continued from Page 9

- Retirees are collecting their pension for about 30 years
- 2010 retirees have worked about 26 years;
- Plan sponsors are currently discussing any advantage to filing a fully funded evaluation in 2011 (a requirement every three years but optional in other years; an evaluation must stipulate what will be done to negate any deficit or use any surplus);
- Sponsors currently can increase contribution rates to 15% of salary or invoke conditional inflation protection or other tools of equal value;
- 1.5 active to 1.0 retired member ratio (10:1 in 1970/4:1 in 1990);
- Pension payments exceeded contributions by \$1.8 billion;
- 2010 interest rate of 1.1% compared to 10-year average of 2.2%;
- The current global economy is influenced by natural disasters, wars, political disruption.

Special Interest Group Involvement

The question and answer session produced a wide range of pertinent questions - all appropriate for an AGM and all answered to the satisfaction of your Editor. Specific questions were raised regarding: water investments in Chile; environmental protection for grandchildren; a company supplying Israel with arms used against Palestinians, withdrawing pension contributions because of disagreement with investments; size of some administrators' pensions rumoured to be in the range of \$250,000; OTPP working with the UN; moving assets out of fossil fuels; justifying executive pay; structuring the meeting to avoid political diatribe; steps required to redress balance of Plan; divestment of Maple Leafs; OTPP at shareholders' meetings. Sadly, many of the speakers were quick to lose the patience of the audience with their prepared, written speeches; their monopolization of the microphone; their histrionics when asked to get to their question; their unfortunate use of tactics best suited to public demonstrations. One teachers' union representative had to clarify that some of the comments made did not represent the position of the union. Those asking their question tersely and to the point generated audience applause while those pontificating with no apparent question endured the audience's boos and jeers.

So, what were the answers? Some of the above concerns are as follows (not in order):

- In-house investment strategy is being enhanced by the hiring of staff familiar with changing technologies;
- Fiduciary responsibilities prevent investments based on single-issue considerations;

Continued on Page 27 

Pension continued from Page 10

- It is trusted that Boards of Education are being honest with the reporting of pensionable earnings (and not feathering the nest of a chosen few - our words);
- Boards of Education have strict guidelines on the reporting of employees' pensionable income;
- Closely monitoring the quality of management of companies ensures a more ethical operation of those companies;
- A portion of the OTPP website is devoted to Responsible Investing to try to explain common concerns in this area that are perennial issues raised at the AGM;
- Only the Ontario Government and the Ontario Teachers' Federation (Plan Partners) will determine how the plan is re-balanced.

Consider going to next years' OTPP AGM - you should at least once in your life. The light refreshments at the end are quite tasty.

Sources of Plan information:

- | | |
|-------------------------|--|
| OTPP Website: | www.otpp.com |
| OTF/Affiliates Website: | www.fundingyourpension.com |
| OTF Website: | www.otffeo.on.ca (Pensions Link) |

Remember:

for current pension information join the OTPP's iAccess Service

From OTPP Governance: Teachers' says 'yes' to TMX and LSEG merger (March 15, 2011): After careful analysis of the proposed merger between the TMX Group Inc. (TMX) and the London Stock Exchange Group plc (LSEG), our view is that the merits of the merger outweigh any drawbacks. Should the merger proceed, we believe that regulation pertaining to publicly traded companies must be robust and effective and remain under the control of Canadian regulatory authorities.

Specifically, we support the proposed merger for the following reasons:

- It is important to ensure that Teachers' and other investors have access to an effective, low cost trading platform to execute both cash and derivative trades. The combined exchange operator should be able to achieve economies of scale, lowering the cost of capital and trading costs.
- It is important that Canadian companies have access to greater market liquidity and low cost capital. Through the proposed merger, Canadian firms should benefit from a deeper pool of investors, attracting greater

Continued on Page 28 

From the RTO/ERO Health Services Report to Spring Senate:

- changes were made the Benefit Entitlement Review process after consultation with our legal advisor.
- Review the Dental Plan to consider recommendations from the Ontario Dental Association
- In the 2011 Consulting Agreement, Johnson Inc. recommended that we undertake an analysis of the Group Health Plans. In the hope of transparency, the HSIC decided to use an outside provider to do this study.

2010 Group Health Insurance Plans Experience

Participation increase from 2009 to 2010:

- Semi-Private Hospital: 4.2%
- Extended Health Care: 4.8%
- Dental: 5.3%

This growth compared favourably with the 2.9% increase in the overall RTO/ERO membership.

From OTPP and RTO/ERO data we know that as of November 30, 2010:

- there were 116,898 OTPP pensioners;
- of these 62,771 had no deduction for medical coverage;
- RTO/ERO had 65,320 members;
- there were 49,461 RTO/ERO Group Health Plan participants;
- 84% of OTPP deductions for medical coverage are for participants in the RTO/ERO Group Health Insurance Plans;
- according to the OTPP there are 10,004 pensioners married to pensioners;
- some RTO/ERO members under age 65 have health insurance coverage through their former school boards or spousal plans. 16

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”. During 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. 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.



Susan Hastings-James 16



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

A Good Night’s Sleep

According to a report by the Canadian Community Health Survey in 2002, an estimated 3.3 million Canadians age 15 or older have problems getting enough sleep and that 18% of these persons receive an average of less than five hours of sleep a night. Generally, adults need about seven hours of sleep per night while children and adolescents need around nine or 10 hours.

Sleep helps our bodies “repair” themselves. When we don’t get enough sleep, we start to notice both physical and mental side effects which include fatigue, irritability, increased stress, trouble concentrating and slower reaction times. These are all classified as “short-term” effects and can interfere with our daily activities. Long term sleep deprivation can lead to more serious health problems such as cardiovascular disease, diabetes, obesity, depression and neurology conditions. How do you know if you are getting the right amount of sleep? The right amount of sleep enables you to wake up feeling well and refreshed.

There are ways that you can tell and they include:

- needing an alarm clock to wake up
- sleeping longer/better on weekends
- trouble getting out of bed in the morning
- feeling tired during the day
- bags or dark circles are under your

- eyes
- dozing off while in a public place
- dozing off while driving
- having trouble concentrating
- having early morning headaches

What can we do to get a good night’s sleep? If you do not want to take medication, there are many things you can do to try and help you get a good night’s sleep.

They include:

- Keep a regular schedule of going to bed and getting up at the same time every day, including weekends.
- Develop a sleep routine and your body will learn to relax if you do the same things every night before you go to bed.
- Take time to relax and unwind before you go to sleep.
- Avoid caffeine, alcohol and nicotine as these are stimulants and will keep you awake.
- Check with your doctor or pharmacist to see if the medications you are taking could keep you up at night. If you take a diuretic, take it in the morning as this increase urination and this may keep you up in the night.
- Your bedroom should be dark, cool, and quiet. If you are bothered by the noises around you, try using earplugs.
- Make sure your stomach isn’t too empty or full before going to bed.

Continued on Page 12 13

Health continued from Page 11

- Avoid watching TV or reading in the bedroom. If you are having difficulty sleeping, get out of bed and go into another room and read a book or watch TV until you are relaxed and feel sleepy.

If you've tried all of these and you still cannot get a good night's sleep, talk to your doctor.

Source: CBC Canada
as reported in RTO/ERO Health Matters, October, 2010

Reminding Canadians about Using Acetaminophen Safely

With the United States Food and Drug Administration (FDA) deciding to change dosage requirements for prescription acetaminophen combination products, Health Canada is updating Canadians on steps it is taking to determine if any new action may be needed to protect health and safety in addition to the recent updating of its acetaminophen labelling standard.

Prescription and non-prescription acetaminophen-containing products have a long history of treating pain and fever. When used as directed, they are considered to be both safe and effective. Concerns have been raised, however, by reports of acetaminophen overdose resulting in serious and sometimes fatal liver damage.

In September 2009, Health Canada finalized a new labelling standard for non-prescription products

containing acetaminophen. This labelling standard contains warning of potential serious and possibly fatal liver damage in the event of an overdose.

In addition, there are a number of steps everyone should follow to take medication(s) safely:

Always read the product label and follow the instructions;

- Be careful when taking multiple products at once. For example, acetaminophen is contained in some pain relievers as well as decongestants and cough and cold remedies. In such cases, be careful to avoid exceeding the maximum recommended daily dosage of acetaminophen from the combined sources by considering product labelling and medication instructions;
- With prescription products, talk to your doctor, pharmacist, care professional and follow their instructions; and know when to take medication, how often, and for how long.

Source: Health Canada, Jan. 2011

As reported in RTO/ERO Health Matters, February, 2011

Health Resources

Public Health Agency of Canada
www.hc-sc.gc.ca/hl-vs/seniors-aines/index-eng.php
Seniors and Aging - Preventing Falls
www.hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/fp-pc-eng.php

You can prevent falls – A guide to

Continued on Page 25

36 Peterborough	\$4 000	Friends of Honduran Children Mountain Schools Project
37 Oxford	\$3 000	Project Lunch Bunch
38 Lambton	\$4 000	Sea Cadet Training
39 Peel	\$4 000	Old Britannia Schoolhouse Historic Map Preservation
40 Brant	\$2 000	"Seniors Fraud... Don't Be A Victim"
41 Elgin	\$2 500	Adventures Program - Talbot Teen Centre
44 Région du ciel bleu	\$3 500	Cultural artistic programming St-Jean Festival 2011
46 Muskoka	\$4 000	The Natalie Novak Education Fund for Violence Prevention
47 Vancouver Island	\$4 000	"I Am the Future" (Music/Ecological Literacy for Young Children/Families)
Total Amount Awarded	\$100 000	

Health continued from Page 12

choosing and using assistive devices
www.phac-aspc.gc.ca/seniors-aines/publications/public/healthy-sante/paa-pva/index-eng.php

Safe Living Guide: A guide to home safety for seniors

www.phac-aspc.gc.ca/seniors-aines/publications/public/injury-blessure/safelive-securite/index-eng.php

Canada's Food Guide to Healthy Eating
www.hc-sc.gc.ca/fn-an/food-guide-aliment/index-eng.php

Canada's Physical Activity Guide to Healthy Active Living for Older Adults

www.phac-aspc.gc.ca/hp-ps/hl-mvs/pa-ap/index-eng.php

Canadian Senior Years is a site specifically designed for Canadians over 50. You will find the best information, articles, news and Canadian site links available for seniors on the web today;

you can gather and trade information through emails pals and single seniors' listings, senior talent page and articles.

www.senioryears.com/ontario.html

The Canadian Society for Exercise Physiology (CSEP) is the principal body for physical activity, health and fitness research and personal training in Canada. For information on the Canadian Physical Activity Guidelines and other important information click on the links below.

www.csep.ca/CMFiles/Guidelines/CSEP-InfoSheets-older%20adults-ENG.pdf

www.csep.ca/english/view.asp?x=804

Continued on Page 26

Project — Service to Others ~ 2011 Approved Projects

District # and Name	Approved	2011 Project
1 Rainy River	\$4 000	Rainycrest Long Term Care Courtyard Furnishings
2 Thunder Bay	\$3 500	'We Can Help' "Lifesavers"
5 Cochrane Timiskaming	\$3 900	Air Cadet Corps: Band - Building
7 Windsor-Essex	\$4 000	The Rise 'n Shine Family Breakfast Club 'Let's Clean Up'
10 Bruce Grey Dufferin	\$2 000	The Grey County Kiwanis Festival of Music
11 Waterloo	\$3 000	Pride Stables - Horses Helping People
12 Norfolk	\$4 000	Halidmand-Norfolk Literacy Council: Classroom Tech Integration
13 Hamilton-Wentworth Halldimand	\$2 000	Neighbour to Neighbour Centre "Kids Can Succeed" Reading Tutor Program
14 Niagara	\$4 000	S.M.A.R.T.S
18 Hallburton Victoria	\$4 000	Smart Choice!
19 Hastings-Prince Edward	\$3 700	Early Literacy Workstation and Furniture
23 North York	\$4 000	Supporting the Children at the North York Women's Shelter
24 Scarborough and	\$3 000	Healthy Living Art Project East York
25 Stormont Dundas Glengarry	\$4 000	Hospice Cornwall (Serving Cornwall and Area)
26 Kenora	\$3 700	Kenora Handi-Transit
28 Region of Durham	\$3 000	John XXIII Lunch Program Dominican Republic
30 Northumberland	\$3 200	Ontario Peer Helpers' Association
31 Wellington	\$2 500	Age Strong/Fight Wrong
34 York Region	\$3 500	Theatre Ontario Festival
35 Dryden	\$4 000	"Mothers of Intention": Teach a Mother Change the World Project

Reverse Mortgages ~ Fact Sheet A5

Note: RTO/ERO neither endorses nor supports the concept of reverse mortgages

A. Introduction

Members' individual financial considerations are quite complex. If you have questions regarding your personal situation, you should speak with a tax/financial advisor. RTO/ERO's Fact Sheets are not substitutes for seeking professional advice.

This Fact Sheet is provided for information only.

B. Preamble

Average Canadian seniors have 80% of their assets tied up in their houses. With a reverse mortgage you get a lump sum and make no monthly payments. It is a way to tap into the equity you've accumulated in your home and have cash in a lump sum, or a stream of income, and still be the owner of your home. The principal remains unpaid and interest accumulates. The debt is repaid only when you sell your house or you die.

C. Overview

Reverse mortgages for Canadians are offered by the Canadian Home Income Plan (CHIP); 1.866.518.2447 or visit www.chipmoney.ca.

Reverse mortgages are based on the following elements:

- You can borrow up to 40% of the value of your home.

- The money you receive is tax-free.
- You can take the money in a lump sum or convenient monthly amounts.
- You must be 60 years or over to qualify.
- You cannot be forced to move or give up your home.
- Your estate will never have to pay back more than your home's value.
- If you decide to move for any reason, then the full amount of the loan plus years of interest becomes due.

D. Cautions

CHIP charges a very high interest rate on the loan, and it is compounded semi-annually with the interest payments rolled into the amount you owe. At current rates, your debt balloons quickly and doubles approximately every eight to nine years. As an example, the debt for a \$200,000 reverse mortgage would become more than \$650,000 in 15 years. This could easily match or exceed the value of your home.

Reverse mortgages are a permanent commitment. If after 15 years your health deteriorates and you have to sell your house and move into a nursing home, you may find yourself faced with a staggering debt and little left over to pay for health care.

Annual health care costs for some cancer drugs can reach \$30,000,

Continued on Page 14 

Reverse continued from Page 13

while long-term care in a nursing home may be between \$18,000 and \$24,000 annually.

E. Alternatives

A home equity loan from your bank may be a better solution. It is true that payment of interest every month

- would be required, but you can just borrow a bit more than you need and pay the interest with borrowed money as you go.
- Another alternative source of income may be to downsize your residence.
- A professional financial advisor may offer other alternatives.

F. Summary

- A reverse mortgage can allow you to stay in the home you love, but it can rapidly eat up the home equity you invested years building.
- Since each reverse mortgage has different terms and conditions, make sure you check out all details before you sign, even if you are arranging a private reverse mortgage.

Source:

RTO/ERO Members Services Committee, 2009

Additional Fact Sheets available as downloadable PDFs from the Member Centre at www.rto-ero.org; or, by emailed PDF from the Factsheet Link at www.rtoerotorontodistricts.org.

Additional Resource:

Financial Consumer Agency of Canada
www.fcac-acfc.gc.ca
(Follow the Mortgages link or search Reverse Mortgages on this site.)

E-mail Fraud / Phishing

Recognize it: Phishing is a general term for e-mails, text messages and websites fabricated and sent by criminals. These are designed to look like they come from well-known and trusted businesses, financial institutions and government agencies in an attempt to collect personal, financial and sensitive information. It's also known as brand-spoofing.

Characteristics:

- The content of a phishing e-mail or text message is intended to trigger a quick reaction from you. It can use upsetting or exciting information, demand an urgent response or employ a false pretense or statement. Phishing messages are normally not personalized.
- Typically, phishing messages will ask you to "update," "validate," or "confirm" your account information or face dire consequences. They might even ask you to make a phone call.
- Often, the message or website includes official-looking logos and other identifying information taken directly from legitimate websites. Government, financial institutions and online payment services are common targets of brand spoofing.

Continued on Page 15 

Project - Service to Others continued from Page 22

submitted to Provincial Office by the District, the new District-approved application must be forwarded to the 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 completed application document must be received at the Provincial Office by the deadline date in order to be considered by the Project – Service to Others Committee at its meeting in early Spring.
- Applications received after the deadline date will not be considered.
- The decision of the Project - Service To Others Committee is final and not subject to appeal.

The *Provincial Project – Service to Others* Committee will meet in early Spring (March/April, 2012) to consider applications for funding. Once the recommendations of the Committee are reviewed by the Provincial Executive, the Chair of the Project – Service to Others Committee will inform the President of the District. **16**

RTO/ERO Toronto Project - STO Requirements

*F*or your RTO/ERO Toronto Executive to process any *Project - Service to Others* Applications by the Provincial deadline, **applications must be received by our District President by November 1, 2011.**

Roy Harvey: E34-288 Mill Road, Toronto ON M9C 4X7

Assistance in completing an application may be sought from:

Susan Weinert: 416•367•9917 / susanweinert@hotmail.com

RTO/ERO Developments continued from Page 8

The Health Services Committee: reviewed/made changes to Benefit Entitlement Review process after consultation with legal advisor; decided to use an outside provider hired to analyze the Group Health Plans; received five requests from plan participants for Benefit Entitlement Reviews.

The Member Services Committee: assessed non-monetary recommendations regarding applications to the Emergency Assistance Program pending the RTO/ERO Charitable Foundation establishment; reviewed travel services provided by Merit Travel for recommendation to the Provincial Executive by June 30, 2011. **16**

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

Project - Service to Others continued from Page 21

- 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.
- **The completed application document must be received by the RTO/ERO Toronto District 16 President by November 1, 2011 to be considered for submission to the Project – Service to Others Committee at its meeting in early Spring.** Applications received after the November 1, 2011 deadline date will not be considered. (Details on Page 23.)


Kinds Of Projects To Be Considered

- Local Heritage and culture projects
- 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 is a list does not preclude other types of projects.

Application Process

- Members submit their proposed project to their District Executive using the current year's application form. The Application requires approval and support of the District Executive.
- Please note: The Project – STO Application Form is updated yearly and projects that are submitted on any application form other than that for the current year, will be returned and will not be considered.
- 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 District-approved application must be received at the Provincial Office by the close of business (4:30 p.m., Eastern Standard Time) on March 1, 2012 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

Continued top of Page 23 

Fraud continued from Page 14

Catch phrases:

- E-mail Money Transfer Alert: Please verify this payment information below...
- It has come to our attention that your online banking profile needs to be updated as part of our continuous efforts to protect your account and reduce instances of fraud...
- Dear Online Account Holder, Access To Your Account Is Currently Unavailable...
- Important Service Announcement from..., You have 1 unread Security Message!
- We regret to inform you that we had to lock your bank account access. Call (telephone number) to restore your bank account.

Example of a Phishing E-mail:

In some cases, the offending site can modify your browser address bar to make it look legitimate, including the web address of the real site and a secure "https://" prefix.

Information sought: Social insurance numbers, full name, date of birth, full address, mother's maiden name, username and password of online services, driver's license number, personal identification numbers (PIN), credit card information (numbers, expiry dates and the last three digits printed on the signature panel) and bank account numbers.

Your information could be used for:

Phishing criminals can access your financial accounts, open new bank accounts, transfer bank balances, apply for loans, credit cards and other goods/services, make purchases, access your personal email account, hide criminal activities, receive government benefits or obtain a passport.

Report it

If you receive one of these suspicious e-mails report it to info@antifraudcentre.ca or the institution that it appears to be from.

If you received one of these suspicious e-mails and you unwittingly provided personal information or financial information, follow these steps:

- Step 1 - Contact your bank/ financial institution or credit card company
- Step 2 - Contact your credit bureau and have fraud alerts placed on your credit reports:
 - ♦ Equifax Canada
Toll free: 1•800•465•7166
 - ♦ TransUnion Canada
Toll free: 1•877•525•3823
- Step 3 - Contact your local police
- Step 4 - Always report phishing. If you have responded to one of these suspicious e-mails, report it to info@antifraudcentre.ca.

Stop it/How to prevent:

- Be suspicious of any e-mail or text message containing urgent

Continued on Page 20 

Note the Additional Requirements of RTO/ERO Toronto District 16 on Page 23. These are needed to meet the Provincial deadline.

RTO/ERO Education Scholarships ~ 2011

Annually, RTO/ERO awards up to 25 \$1,000 scholarships. These scholarships are intended to encourage and provide financial assistance to applicants who are pursuing full-time or part-time careers in teaching from an accredited teacher training facility. Examples of eligible programs include concurrent BA/BEd university programs and programs leading to B.Ed. qualification. Full details of the application process can be found at:



<http://www.ero-rto.org/scholarship-program>

To be eligible, a student must be:

- enrolled in a full/part-time program leading to a teaching career in Canada,
- a resident Canadian citizen or a landed immigrant,
- a child, grandchild, niece, nephew, grandniece, grandnephew, son-in-law, daughter-in-law or step-child of an RTO/ERO member.

Applicants must include the following:

- Proof of enrollment for the 2011-2012 academic year - see below,
- A current academic/extra-curricular/co-curricular/leadership letter of reference,
- A current community/volunteer/coordinator/employer letter of reference
- A minimum 300-word essay,
- A fully completed application.

Deadline Date: The deadline date is 4:30 p.m., Eastern Daylight Time on August 8, 2011. Applications received after the deadline date will be considered late and not eligible for consideration. Applications are available only in an on-line completion format at the RTO/ERO website:

www.rto-ero.org; no hard copies of this application will be available.

Documentation - What Can Be Attached

1. File Type: doc.; docx; pdf; other file formats cannot be processed.
2. File Size: individual files cannot exceed 500Kbytes.

Process:

- Automatic acknowledgement email will be sent to applicant.
- Complete applications go forward to the Committee for consideration.

Scholarships continued on Page 17 

Project – Service To Others, 2012

Background Information reflecting RTO/ERO Toronto Routines

What Is *Project – Service To Others*?

Project – Service to Others is a Provincial RTO/ERO program that provides grants to Districts for initiatives that support the concept of “Service to Others”. The intent is to contribute to a variety of community projects and thereby raise the profile of the RTO/ERO by demonstrating to active teachers and to the public that retired teachers care about their communities and about public education, and are willing to help others who need assistance. These assistance projects could be in any form that supports the goals of *Project – Service to Others* as outlined below.

Goals

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

How It Works

- Through their Districts, individuals or groups apply to the Provincial Project – Service to Others Committee for funding. 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 and a final report at the conclusion of the project to be eligible to apply for the funding of future projects.
- 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.

Continued on Page 22 

Fraud continued from Page 15

- requests for personal or financial information (financial institutions and credit card companies normally will not use e-mail to confirm an existing client's information).
- Contact the organization by using a telephone number from a credible source such as a phone book or a bill.
- Never e-mail personal or financial information.
- Avoid embedded links in an e-mail claiming to bring you to a secure site.
- Get in the habit of looking at a website's address line and verify if it displays something different from the address mentioned in the email.
- Regularly update your computer protection with anti-virus software, spyware filters, e-mail filters and

firewall programs.

- A number of legitimate companies and financial institutions that have been targeted by phishing schemes have published contact information for reporting possible phishing e-mails as well as online notices about how their customers can recognize and protect themselves from phishing.
- Regularly check your bank, credit and debit card statements to ensure that all transactions are legitimate.

Links

- Canadian Anti-Fraud Centre
- Public Safety
- Canadian Bankers Association
- Visa
- Mastercard
- American Express
- CIBC

Source: www.rcmp-grc.gc.ca **16**

Goodwill ~ Marjorie Blake

Contact: 905•837•0874 / mdblake@sympatico.ca

Welcome letters were sent to 31 new members in March, April and May, 2011.

Get well, encouragement and congratulatory cards were sent to eight members.

Thank-you cards were received from the relatives of some of our centenarians. Unfortunately, two of our centenarians have passed on: **Doris McCarthy** and **Josephine Rogers**.

On a lighter note, an invitation was extended to our oldest centenarian,

Harry McQueen, to attend the RTO/ERO Toronto May 4 Annual General Meeting and Spring Luncheon.

Many thanks to **Sandra Robertson**, **Sashi Makhija**, **Edna Small**, **Valerie Mah** and **Ann Ludwigen** for helping to keep track of members who have passed away, are ill, in need of encouragement, celebrating special occasions and for assistance in visiting our centenarians. Your help is greatly appreciated.

Marjorie 16



Scholarships continued from Page 16

- Inaccurate applications are returned to Applicant by email.
- All applicants will be advised in writing of the Project - STO (Scholarship) Committee's decision on or before Thursday, November 11, 2011.
- The decision of the Project - Service to Others (Scholarship) Committee is final and not subject to appeal.
- Successful applicants will be required to complete, sign and return a Consent Form to:
 - permit RTO/ERO, either at the District or Provincial level, the use of their name and/or contact information for publicity-related events;
 - confirm their citizenship status;
 - confirm their enrollment status and provide Final Proof of Enrollment.

Editors: *This Scholarship information has been edited for space. Full details are available at the RTO/ERO website.* **16**

Renaissance

Themed Issues

What issues are important to you? What themes do you want to see in Renaissance? More information is available in the Renaissance section of the RTO/ERO Members' Centre website at www.rto-ero.org. Send proposals, photos and artwork with your name and District number to renaissance@rto-ero.org or call us at 1•800•361•9888.

Winter 2011 ~ Legal and money matters

After your retirement you were introduced to the ins and outs of your pension. Now you may find creating a budget and planning your financial future are important. We want to hear about your strategies, tips and mishaps. Maybe you've changed the way things have been done to ensure that you are financially secure. What gets you excited, scared or both when it comes to money? Have you recently written your will or chosen a power of attorney? What are you doing to get peace of mind and to enjoy your retirement?

Proposal deadline: August 12, 2011.

Sign up for e-Renaissance and win!

Get your copy of Renaissance electronically and view the issue from the comfort of your computer or mobile devices. Over the last few years, many members have asked for an online version of Renaissance. With our new website the technology is available to provide this service to members.

Send us your name, District number, District name, membership number and current email address to e-Renaissance@rto-ero.org to register and have a chance to win one of three RTO/ERO prizes.

To receive the link for the summer issue, submit your email by June 24. **16**



David Shanoff thanks volunteers Mary Malcolm, Rosalina Bustamante, John Lane, Linda Grieve, Susan Booker



Past President, Valerie Mah, presents out-going President David Shanoff with his President's Pin

Our oldest member, 'Harry' McQueen, is honoured by former colleagues

Photos: Assorted AGM/Luncheon attendees including: Paul Caron, Auditor (upper left); Gordon Cressy, Speaker; Instrumental Group (next to bottom), The West Enders; Choral Group (bottom), The Invictones.

