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RTO/ERO Toronto Executive 2011 ~ 2012

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: Marjoie Blake	Health/Insurance: Bill Tajer
Membership/Recruitment: Bob Neal	Pension/Retirement:
Political Action: Susan Weinert	Program: Kay Jeffery
Social/Recreation: Carmelita Salazar	Travel: John Bratton
Members-at-Large: Joan Elliott, Ann Ludwigsen, Shashi Makhija, Lou Manning, Helen Milton	

From Your Editors

Your editors try to produce a Newsletter to meet assorted needs. Aside from the basic information about RTO/ERO provincially and locally, we attempt to be educative in timely developments in Pension, Consumer, Health and Volunteer opportunities. We also try to include writings and comments from our readers. We strive to think we provide some material in each issue that interests most of our readers.

Our Supplements are designed to give more detail on specific topics. In our September E-zine, we broached the concept of an issue related to Retirement Homes - how to prepare; services to assist; locations enjoyed by our members, etc. This seemed to strike a chord with some. [See the Letter-to-the-Editor on Page 10.] If you have personal experience that may help us in our research, please contact us at bmenagh@sympatico.ca.

Front Page Photo clockwise from the left: President **Roy Harvey**, 1st Vice President **Lone Smith**, 2nd Vice President **Roger Wilson**, Treasurer **Bob Putnam**, Secretary **Joan Pennings**. **16**

Dates To Remember

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

October, 2010	Executive Meeting	10
Bridge.....	Craft Show	15
Elections Ontario	Fall Luncheon	15
Art/Sketch	Friday Movie.....	11
Executive Meeting	Bridge.....	15
Friday Night Movie.....	Monday Matinée Movie.....	21
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Bridge.....	Bridge.....	29
New-Member Breakfast.....		
Fall Senate	December:	
Travelogue	Art/Sketch	2
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November, 2010	Executive Meeting	8 ?
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Art/Sketch	Bridge.....	20 16

Opinions expressed in this Newsletter do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.

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President's Column ~ Roy Harvey

Contact: 416•626•0787 / eroy.harvey@sympatico.ca

As I write my first message to you in the waning days of August, I am aware of a little tug and a familiar tingle advising me that school is about to open. Even after so many years of retirement, the sense of anticipation still rises.

We all have personal memories that give meaning to our careers. In the broader context, consider the proposition that we owe a great deal to our professional organizations and have every good reason to be proud of their achievements. Wise teachers gathered many years ago to establish various Federations to promote the interests of teachers and to support their ongoing professional development. They went on to create our wonderful pension benefits, health programs and then supported their growth over the years with matching systems of governance and leadership. Our Pension Plan Board and Provincial RTO/ERO programs stand today as models to others. They reflect the triumph of true collective action. We can be proud... and grateful.

It appears that we are not finished building. By now, you will have learned of the creation of our Charitable Foundation to financially support a Chair in geriatric medicine at the University of Toronto. [See Page 11]. This marks a new and bold step by our profession which delivers the clear message that we care about

all seniors and their welfare. We know that the country faces a demographic trend to an aging population and that current resources in research and care are not adequate to the challenges at hand. What better vehicle could we create to provide fresh impetus to our track record in acting collectively, not just for ourselves, but for all seniors and those of generations to come! November, 2011 is the official "launch month." In the coming weeks and months you will learn how you can support this great endeavour. It will be a priority for your executive and the Provincial organization throughout the coming year.

We are proud that **Valerie Mah**, a past President of our District, will serve on the Board of the Charitable Foundation as one of the RTO/ERO representatives. Valerie brings a wealth of knowledge and experience to her new role. Congratulations, Valerie!

In these pages, and with subsequent issues, you will learn of the numerous programs afforded to you through the dedicated efforts of our activity conveners. Opportunities to connect with colleagues and to suit your interests abound: from travel to book club to investment club and many more. We urge you to take advantage of the offerings. We also encourage you to contact executive members to seek answers or to offer an activity of your own to serve others.

Continued on Page 4 

President continued from Page 3

We gladly acknowledge the special contributions of executive members.

Bob Putnam, our Treasurer for almost fifteen years, has been appointed Chair of the Provincial Audit Committee, surely a tribute to his long and skilful service. **Bill Menagh** and the editorial committee perform a multitude of tasks, not the least of which is the overseeing of this exceptional newsletter. We close with a sincere salute to **David Shanoff**, our immediate Past

President, who has provided creative leadership for our District over the past two years.

PS... about libraries and books:
“Books are the treasured wealth of the world and the fit inheritance of generations and nations... Their authors are natural and irresistible aristocracy in every society, and, more than kings or emperors, exert an influence on mankind.”

Henry David Thoreau 1817-1862
RH 16

TEL ~ TDSB Electronic Communications

TEL is the electronic communications system for the academic community of the Toronto District School Board. We have received a request that RTO/ERO Toronto investigate retired TDSB employees being permitted to retain access to this service at <http://tel.tdsb.on.ca/>. Unfortunately, we do not have a contact at the TDSB to whom we can go in order to initiate such a request. If you can help us, please forward any information you may have to **Bill Menagh**: 416•488•3372 / bmenagh@sympatico.ca. **16**

Political Advocacy

Provincial Election: Thursday, October 6, 2011



“RTO/ERO is a non-partisan, issue-based organization. RTO/ERO does not support any particular political party, but will meet with members of all political parties to promote its issues and positions.”

The RTO/ERO Provincial Executive has taken three positions related to the major areas of importance to RTO/ERO members in the provincial election:

- Quality Health Care/Aging with Dignity
- Quality Publicly-Funded Education System
- Quality Provincial Programs and Services

The Summer Renaissance contained a detailed insert regarding these positions. If you have misplaced it or receive your Renaissance on-line (no insert), you may download the PDF insert from this site:

www.rtoerotorontodistricts.org/tdfile/pdf/election.pdf

Exercise this right! Others have defended it on your behalf! **16**



Recreation/Social ~ Carmelita Salazar

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

We try to provide activities according to our members' wishes. If you would like to lead a group of like-minded individuals, contact **Carmelita** at 416•927•0416 or csalazar8@sympatico.ca and we'll help you start. Possibilities: bowling, billiards, dining (epicurian?) club, photography, dancercise, photography, swimming, etc.

Art, Bridge and Travelogue meet at Holy Rosary Church Parish Hall:



Art Friends - Convenor **Marie Lynch** (416•421•4936 / jmdlmom@yahoo.com) A group of like-minded people get together monthly to create and share ideas. Occasional workshops are given by members or invited guest artists. A small group has already formed – a recent outing to the McMichael Gallery – and we are now looking for new members, beginners as well as experienced, to share their enthusiasm and other gifts with the group. We meet the first Friday of each month: 10:00am to 12:00N beginning October 7. Check our website for their '*Art Friends Newsletter*' - a PDF file.



Bridge - Convenor **Tessie Leung** (416•421•9054 / tessiel@sympatico.ca) encourages everyone including beginners to join. They play from at 12:30pm to 3:30pm on the first, third, and fifth Tuesdays of the month from September to June. You will enjoy the friendly atmosphere of this group. Tea is served.



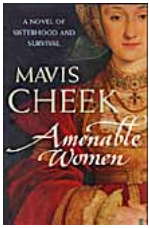
Travelogue - Convenors **Dick and Marilyn Holyer** (416•929•8512 / mar.dickholyer@sympatico.ca) will take you around the world through slide presentations and exotic snacks and treats after the show. See Pages 17 and 18 for a description of up-coming presentations.

The following meet at varying locations:

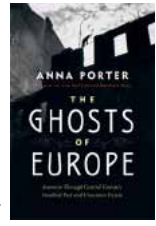


Book Club ~ Convenors **Lynne Fitzpatrick** (fitz@ruralwave.ca) and **Elaine MacIntosh** (416•463•2637) host this activity from 1:00pm to 3:00pm on the first Monday of the month from the Monday after Labour Day to June. The group selects one book per month for discussion. A social follows the discussions. *Unfortunately, the group is at capacity and not taking new members.* We will keep members informed should this situation change. We will continue to list our selections for those interested in what we are reading. **Continued on Page 6**

Social/Recreation continued from Page 5



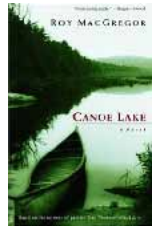
← **September**
Amenable Women
by Mavis Cheek



October
Ghosts of Europe
by Anna Porter →



← **November**
Run
by Ann Patchett



December
Canoe Lake
by Roy MacGregor →



Book Club ~ Non-Fiction: Sharon Goodier (416•916•6991) hosts this non-fiction book club. An eclectic group, one brings whatever is being read and tells 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.



Finances ~ **Lone Smith** (416•234•1969) hosts this group in her home. Their first meeting was on September 22 and will continue at 4:30pm on October 27 and November 24. The purpose of the group is to learn about the world of money. We learn from each other and guest presenters. Topics covered include RIFFs, RRSPs, stock investments in all forms (ETFs and Bonds).



Friday Night Movie ~ Do you love movies? Join the Friday Night Movie Club! We meet every month on the second Friday at a centrally located theatre easily accessible by TTC/vehicle. Selections are geared to the early showing (6:00pm -7:00pm) followed by a short discussion at a nearby coffee shop or restaurant. Interested movie-goers receive an email or phone call during the second week of the month advising them of details. *Attendance is not mandatory*, so feel free to send your contact information and join us when you can. Hope to see you at the movies! Contact **Fernanda Freitas**: FridayMovieClub@gmail.com / 416•859•6134.

Continued on Page 31 📖



Your Toronto District Executive will have met by the time you have received this Newsletter. Our monthly E-zine and next Newsletter issue will report on the business of the District. Also see the President's Report beginning on Page 3.

Spring Senate Report: David Shanoff

- motion to reduce district fee rebate supported by Toronto Senators;
- motion that the salary ranges for all RTO/ERO employees was defeated;
- motion for reporting of all RTO/ERO employee and executive expenses was defeated;
- motion that all grants paid to Districts be itemized by District and reported annually. This was withdrawn as a document with this information was provided at Senate;
- other motions defeated included:
 - have only one Senate per year;
 - develop an RTO/ERO hiring procedure document;
 - publish a list of RTO/ERO employees with salary and benefits in excess of \$100,000;
 - raise member fees.



RTO/ERO Toronto Districts is preparing for two events this Fall. On October 20, a Retirement Planning Workshop is slated for the Etobicoke Centre of the Toronto District School Board. Note that staff from the Public, Catholic and Designated Private Schools are welcome to attend. Inform your still-employed-colleagues of this opportunity! Details and Registration Forms are available on our website and have been distributed to all schools. Let your still-teaching friends know.

Our second event is a November joint meeting of the executives of the four RTO/ERO Districts in Toronto (Etobicoke/City of York, North York, Scarborough/East York and Toronto). With the expected official launch of the RTO/ERO Charitable Foundation [see Page 11] at Fall Senate, this meeting is intended to ensure that the details are communicated clearly to as many RTO/ERO functionaries as possible. We also expect to be brought up-to-date on Senate business and meet the new provincial RTO/ERO President and District Liaison. Our November Newsletter will let you know of these developments.



Provincial RTO/ERO business:

• received an overview by **Jeffrey Holmes**, Director, Pension & Economic Affairs, OTF, a plan to address the shortfall in the Teachers' Pension Plan by rate increases and a change in inflation protection. Further information is available on the websites:

Continued on Page 8

RTO/ERO cont'd from Page 7

www.fundingyourpension.com / www.otpp.com

- received a report from **Gordon Cressy**, Director of Fundraising and Advancement on the RTO/ERO Charitable Foundation. A logo and appropriate tag line will be chosen by the Board of the Foundation;
- appointed two members to the Board of the RTO/ERO Foundation for three-year terms: **Ray Ball**/District 6, Parry Sound and **Valerie Mah**/District 16, Toronto (Valerie has since been appointed Chair of the Board);
- renewed the contract with **Merit Travel** for a three-year period, from September 1, 2011 to August 31, 2014;
- approved a Workplace Violence Policy.

Spring Senate:

- extended membership to the spouse of a member, where the former is not in receipt of a teacher's or survivor's pension;
- asked the Political Advocacy Committee to study what impact the Comprehensive Economic and Trade Agreement (CETA) will have on pension, health and education and the privatization of water services, and report to the Fall Senate;
- made the RTO/ERO Charitable Donation for 2011 to The Royal Canadian Regiment Education Fund for Children of Fallen Soldiers;
- approved the *Parameters to Address the Allocation of Funds to Districts*, as amended, to be the basis for budget-setting for 2012 and subsequent years.

Editors: In our May Newsletter [box, Page 8] we informed you of the intent of this last item - to gradually reduce district finances from 30% of fees paid to 27% by 2015. Your district's position at Senate was to ensure there be no increase in member fee to resolve the increasing imbalance of district vs. provincial financing. ***There will be no fee increase*** and, although Toronto District 16 will receive a gradual decrease in fee rebate to district (from 30% to 27%), the loss will likely be balanced by increased membership and, to a lesser extent, increased pensions. At the worst, our income may remain flat until 2015.

Fall Senate Notices of Motion:

- that the number of Senators per district be one (reduced from two);
- that a past president or executive director attend Senate as an observer;
- that any member attend Senate as an observer.

Editors: Until explained, we have some concerns about these items. Note that, although space is limited, Senate sessions are open to all members as non-participants. **16**



Ontario Teachers' Pension Plan (OTPP) News

The Ontario Teachers' Federation (OTF) and the Ontario government are using conditional inflation protection as part of a tentative plan to address a projected \$17.2 billion funding shortfall in the Ontario Teachers' Pension Plan.

- **If you retired before 2010**, the change does **NOT** affect you. You will continue to receive 100% inflation protection every year.
- **If you retired after 2009**, the change will result in annual pension increases that are *slightly* smaller than they would be with 100% inflation protection.

OTF and the government, which sponsor the Teachers' pension plan, also agreed to two other changes to address the 2011 shortfall. These changes, **which do not affect retirees**, include:

- A 1.1% contribution rate increase for working members, phased in over the next three years;
- Recognizing the current contribution rate as the permanent base rate.

Working members will contribute an additional 1.1% of their salary to the Teachers' pension plan to help cover the 2011 funding shortfall. The increase will be phased in over three years, with members contributing 0.4% more in 2012 and 0.35% more in each of 2013 and 2014. All rate increases go into effect January 1, 2012. The Ontario government and other employers that participate in

the pension plan will continue to match total contributions from their employees at the new higher rates.

To address any funding shortfall, OTF and the Ontario government can:

- increase contribution rates;
- invoke conditional inflation protection for pension credit earned after 2009;
- reduce pension benefits members will earn in future years; or
- adopt a combination of these options.

OTF, the government and the Ontario Teachers' Pension Plan Board continue to work together to examine the plan's long-term funding challenges stemming from member demographics, plan maturity, uncertain economic conditions and other factors. The three parties will continue to study ways to keep the Teachers' pension plan secure and affordable well into the future.

Information Source:

- The plan funding section of www.otpp.com
- Access resources at: www.FundingYourPension.com

NOTE: Retiree pensions are paid with one's contributions while employed plus the investment gains made on those contributions. Current workers are paying for their own future pensions - not for the benefit of those now retired!

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**Working after retirement:
The last year for 95 days**

In May 2010, the Ontario Teachers' Federation and Ontario government agreed to several amendments concerning re-employment in education. *Effective September 1, 2012, a new 50-day limit and a requirement for employers to report re-employment service.*

The current limits are effective for one more year ~ 2011/12:

- up to 95 days per school year for the first three years in which you return to work in education (these three years do not have to be consecutive) and;
- up to 20 days each school year after that.

Beginning Sept. 1, 2012, you will be able to work in education up to 50 days in each school year without affecting your pension. If you plan on working in education beyond the end of the month in which you've exceeded the limit, your pension will be suspended until you stop working.

Is it re-employment or not?

Remember that the re-employment limits only apply to work done on an employment, self-employment or third-party basis for an organization that participates in the Teachers' Pension Plan. If you aren't sure whether the position you are offered is subject to the limits, ask your employer or contact us directly.

Source:

OTPP Pension News, Summer 2011
www.otpp.com **16**

Letter-to-the-Editor

Your idea for a supplement on Retirement Homes (E-zine: September, 2011) is an important one, in my opinion.

My mother, the widow of a deceased RTO member, has been in a home in Peterborough with a "continuum of care". She has been able to maintain her own small apartment for over 10 years, while receiving increasing levels of care. She is in a private home, which she can just afford, in Peterborough (not gov't. subsidized); the cost in Toronto would be prohibitive.

We now have her on the waiting list for long term care in Toronto (the good places have waiting lists of three years plus, depending on the level of disability). Important issues, besides the quality of care, are the cost of additional care besides what is provided in the home (families hire workers to provide supplemental care), and the degree of support provided by the administration of the home for family involvement.

Visiting these homes is an eye-opener!

Shaaron Herckenrath 16

*The difference between genius and stupidity is that genius has its limits.
The early bird might get the worm, but the second mouse gets the cheese.
Knowledge is knowing a tomato is a fruit;
but, wisdom is not putting it in a fruit salad.*

RTO/ERO Charitable Foundation

The RTO/ERO Charitable Foundation (referred to, below, as the Foundation) aims to increase the number of professional and support staff qualified and trained in geriatric care as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada.

Initial Project: *The RTO/ERO Endowed Chair in Geriatrics*

Beginning in 2011, The RTO/ERO Charitable Foundation is committed to an initial, major project of raising \$3 million over the next three years to fund The RTO/ERO Chair in Geriatrics in the Department of Medicine at the University of Toronto.

Funding:

- voluntary contributions primarily from RTO/ERO members and voluntary fundraising by Districts and members;
- major gifts, contributions from institutions, planned giving and bequests;
- with over 65,000 members, if 10,000 members contributed \$120/year (about \$85 net after tax deductions) for three years, the goal would easily be reached; if 1,200 members donated \$70 monthly for three years (about \$600/year net after tax deductions), the goal would be attained.

University of Toronto:

The Department of Medicine at the University of Toronto has the largest Regional Geriatric Program in Ontario with a network of 28 participating institutions. The RTO/ERO Provincial Executive will have a say, through its Board representatives, in the general direction to be pursued by the RTO/ERO Endowed Chair in Geriatrics at the University of Toronto.

Goals:

- an emphasis on the promotion of interdisciplinary training among health care professionals and a focus to improve the quality of life of older Canadians.
- The Chair in Geriatrics is occupied by a specialist physician dedicated to research impacting seniors' quality of life, and to training all health care workers who tend to seniors.

Implementation:

It is anticipated that a full launch of this program will occur at Fall Senate. **Gordon Cressy** has already been meeting with local executives and attending member meetings (he attended Toronto's AGM). With the expected approval by the Canada Revenue Agency, income tax receipts will be issued. Watch your Fall Renaissance for complete details and contribution opportunities. [16](#)

Wag's comment regarding name for new Portlands proposal ~ Edsel Park



Awesome Halifax! I love to say that advertising does not have any impact on me but I got caught this year! I had just come in from shovelling snow, absolutely frozen, made myself a cup of tea, sat down and switched on the TV and saw the most inviting ad - a woman sitting at the end of the pier talking about the beauty of the water and wonders of Nova Scotia. She turned, looked right through the TV at me and said, 'So when are you coming?' The next day there was a handsome man near the restaurant and a chef telling about the abundant fresh lobsters, mussels and fine fish. He looked right through the TV at me and said: 'So when are you coming?' After a few of these ads I said to myself: 'Dang Celia [I had named her!] I am coming!' That was my winter treat - planning my trip to Halifax. Believe me, I had the best time of my life eating and walking my way through Halifax!

The Halifax Public Garden is a national Historic Site. It is one of the rare surviving Victorian Gardens in Canada. In 1874, two older gardens combined to create the current 16 acre size. Locals and visitors value the historic garden for its tree-lined paths, lawns and floral displays.

I set myself the task of walking from each corner to the center with a twenty minute stroll and a ten minute brisk walk. I gave up vanity and had my oh-so-comfortable shoes on my aging feet! I needed those walks too because of the food! I had found this place on the internet before I went that featured a peanut butter/chocolate pie! Lord have mercy! I

took myself off to the place on my second day and it was worth every bite and I happily paid back with one full hour of walking. My plan was nuts, my soy drinks with fruit for breakfast, then anything that I wanted to eat at lunch, then supper like a pauper and then the walk. Walking has been touted as the very best way of being healthy and I have returned to Toronto without putting on one extra pound.

Our walking group is organized informally. There was a wonderful walk in the former City of York to explore its lost rivers. I was pleased to send information to all former members and we just tagged along with the host group. This is our new arrangement: when I see something that is free and available I send the information to the group or to anyone who sends me their e-mail address.

There are so many free walks in Toronto that we can utilize and strive for greater health. A healthy body really is our greatest possession as we age. It is a very easy habit to get into - walking outside or with Leslie Sansone for those bitter winter days.

Or, we can tap into Mall Walking or go through the PATH walkway... 28 kilometres of underground walking. Yes, we can choose health over sickness and enjoy the money that we toiled for over the years for as long as we can. **Walk for Your Health!**

Ed.: Phyllis' contact info on Page 31. Walking may keep you independent for an extra few years! **16**



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

Falls Prevention

Editors: Although most of our members may feel they do not need this advice because of age and health, the following information is provided both for filing in the back of your mind or gradual implementation as required. Knowing and adapting to age-related change as one matures can help prevent negative health events. Although related to 'falls', the prevention suggestions are well documented to have significant other benefits for disease control, premature aging and the easing of age-related degenerative afflictions.

The Issue

The risk of falling becomes greater with age. A number of simple steps can be taken around your home to help prevent such falls.

Background

Every year, one in three Canadian seniors will fall at least once. Hip fractures are the most common type of injury among seniors, and about 20 percent of injury-related deaths among seniors can be traced back to a fall.

Factors that increase risk of falling:

- poor balance
- decreased muscle/bone strength
- reduced vision or hearing

- unsafe conditions in/around home.

Nearly half of all injuries among seniors happen at home - bathroom and stairs being particularly dangerous. One can prevent falls by making adjustments to home and lifestyle, by eating well, staying fit, and using devices needed to help keep you safe.

Minimize Your Risk

In the Bathroom:

- bathtub/shower mat installed when dry;
- grab bars by the toilet and bath;
- bath seat in the shower and raised toilet seat as necessary.

In the Living Room and Bedroom:

- de-clutter; cords, other obstacles;
- cordless phone: no rush to answer;
- good lighting/night lights;
- clear path from bed to bathroom;
- scatter mats are tripping hazards (and allergen/dirt collectors);
- rise slowly from bed/chair to avoid dizzy spells.

In the Kitchen:

- supplies, pots/pans easy-to-reach;
- heavy items in lower cupboards;
- stable step stool with a safety rail;
- clean spills immediately;
- non-skid floor wax;
- get help when needed.

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A diplomat is someone who can tell you to go to hell in such a way that you will actually look forward to the trip.

Around Stairways:

- well-lit stairs;
- solid handrails on both sides;
- reading glasses off when on stairs;
- move slowly, deliberately.

Exterior of Your Home:

- steps and walkways in good repair, free of snow, ice, debris;
- entrance well-lit;
- gardening and other tools away.

Eat Healthy Meals

Good nutrition keeps up strength, resistance and sense of balance. Do not skip meals. It can make you weak and dizzy, increasing risk of falling.

Keep Fit

Stay active. Maintain flexibility, balance and strength. Start slowly and build up to a 30-60 minutes of moderate physical activities most days. *A few short exercise sessions are as valuable as one longer session.*

Use Medication Wisely

Ask your doctor or pharmacist about possible side-effects of combining prescription drugs with over-the-counter remedies, natural health products, or foods and juices. If your medication makes you dizzy or sleepy, adjust your activities to prevent the risk of falling. Natural health products can have potent effects on the body. While the intent is for positive health effects, there

is also the potential for side effects. Before taking any self-selected or over-the-counter product, including a natural health product, take steps to be sure it is correct for you. Ask about taking alcohol with your medications. Alone or in combination with drugs, alcohol can cause falls.

Use Safety Aids

Use devices that can help keep you safe and active as needed: glasses, hearing aid, walker, cane. Make sure a cane is the correct height with a rubber tip. Consider grippers on boots and ice-cap on cane with cleats. Learn about other devices that can make your life safer and easier.

If You Fall

Try to land on your buttocks to prevent more serious injuries. Make sure you are not injured before you try to get up or let others help you. Also, do not let the fear of falling again prevent you from being active. Inactivity creates an even greater risk of falling.

What to do if you fall

If you are injured:

- DO NOT try to get up
- Get Help
- Drag yourself to a phone
- Call 911 and stay on the line
- Keep Warm with anything
- Move Your Limbs gently to help circulation, reduce pressure areas.

Continued on Page 19 

War does not determine who is right — only who is left.



Seniors and Suicide ~ by David Shanoff

Soon after retiring, I became a volunteer at the Distress Centres of Toronto. My “job” is to sit at one end of a telephone line and talk to people who may simply feel lonely and isolated, to those who are contemplating, and even in the process of, attempting suicide. Fortunately, in the almost 12 years that I have been a volunteer, I have had to deal with only about a dozen real suicidal situations.

Most of our callers are women. Men, of course, don’t like to talk about their feelings. Many of those who call are seniors. Often they feel cut off from their families, often because of their “strange” behaviour. Many are repeat callers; i.e., they call several times a day; every day, or at least every week. In many cases, I, and the other volunteers, provide their only connection with the outside world. Some are the victims of childhood abuse; verbal and physical as well as sexual. Others are suffering from some form of mental illness, either from minor depression, through bipolar depression, anxiety and/or personality disorders, to schizophrenia and accompanying hallucinations. If you do not have a mental illness, you are very fortunate.

Of growing concern, particularly among seniors, is the matter of suicide. Suicide, like many other issues from the past such as homosexuality, abortion, and even divorce, was never discussed,

particularly in public. Now that these are “out of the closet”, it is time for us, as seniors, to take a serious look the subject of suicide, and how it might affect us, both directly and indirectly.

Suicide among the elderly is a serious concern. Older adults have the highest suicide rate -- more than 50% higher than young people or the nation as a whole. Although the elderly (age 65 and older) comprise about 13% of the U.S. population, they account for over 18% of all suicides. That is almost 1 out of every 5 seniors!

Suicide is rarely, if ever, caused by any single event or reason. Rather, it results from many factors working in combination that produce feelings of hopelessness and depression. About one third of seniors, who are 65 or older, experience depression. And depression is one of the leading causes of suicide. In fact, untreated depression is the number one cause of suicide. Since suicide for the older person is not an impulsive act, we have a window of opportunity to help the individual get the proper assistance.

During our lives we all get depressed over traumatic external events such as the loss of a loved one or the loss of a job. However, if this depression lasts more than a few weeks, then this may become a matter of concern, particularly if the depression continues for a much

Continued on Page 16 

Suicide cont'd from Page 15

longer period of time. This is usually the result of a chemical imbalance in the brain. Physical causes of depression include diabetes, strokes, Parkinson's disease, and some viral infections. Medications taken to solve other problems may also cause depression. A few of these include blood pressure, arthritis and steroidal medications. There appears to be a genetic link to depression as well.

Depression can be treated by a variety of psychopharmaceuticals commonly called antidepressants. Because each of us has a unique biochemistry, sometimes these drugs don't work as quickly or as well as the patient would like. When this happens to an individual, and there appears to be no relief, suicide may be considered as a "way out". If an individual loses all hope; believes that there is no opportunity for improvement in their situation; believes that they are alone in the world; then they may believe that suicide is the only escape from their situation.

All warning signs should be taken seriously. If someone tells you they are thinking about suicide, do not dismiss it as "nonsense". They are trying to tell you something and you should listen. Other warning signs include withdrawing from family and friends; abuse of alcohol and/or drugs; changes in sleeping habits (sleeping too much or too little); changes in eating habits (eating too much or too little); giving away prized possessions, and acting recklessly. The appearance of any of these behaviours alone does not

necessarily indicate a potential suicide, but a combination of warning signs should be taken very seriously. Some people who die by suicide do not show any suicide warning signs but about 75% of those who attempt suicide do exhibit some warning signs.

If you, or someone you know, are exhibiting some of these warning signs, then it is time to get help, professional or otherwise. You may want to talk to a family doctor to let them know the state of mind of the person at risk. The doctor may be able to recommend a psychiatrist or psychologist for counseling, and also write a prescription for medication. A combination of therapy and counseling usually works better than one or the other alone.

If you, or your loved one, do not wish to speak to a professional, then you might call the Distress Centres of Toronto at 416•408•HELP (4357) to speak to a volunteer. If you belong to a church, synagogue or mosque, you may find speaking to a member of the clergy helpful. There are many programmes available through CAMH (416•535•8501). You may also find many other resources at www.211toronto.ca/.

If you, or someone you know, are contemplating suicide, please take appropriate action immediately. Do not simply hope that it will go away. As seniors, we have come pretty far in life. It would be terrible to end it so tragically when help is available.

Resources:

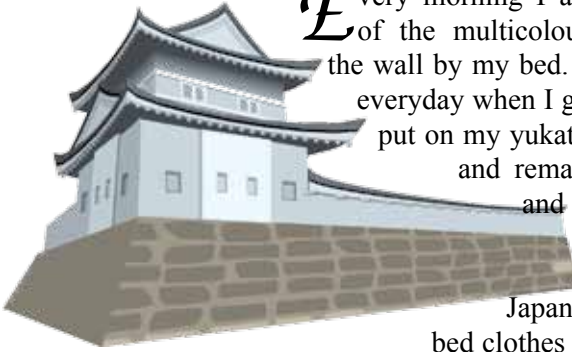
Kevin Caruso: www.Suicide.org
John McIntosh: *How You Can Help Suicidal Older Men and Women* **16**



Travelogue:

Wednesday, October 26 / 1:00pm

Japan: A Fascinating Society by Gib Goodfellow



Every morning I awake to enjoy the beauty of the multicoloured wedding kimono on the wall by my bed. I bought it in Japan. Then everyday when I get up, the first thing I do is put on my yukata to go and have a shower and remain in it to have breakfast and read the paper. I am now using my third yukata but I bought my first one in Japan so I would have the correct bed clothes for an overnight in a home

visit. Men wear them around the hotel on their way to the baths as well. I was lucky enough to be the guest of the Japanese Ministry of Education as part of a group of English-speaking educators. We visited schools in Kochi, on the island of Shikoku, payed our respects at the Peace Garden in Hiroshima and visited tourist attractions in Tokyo and Kyoto, the ancient capital with its many temples. I was relieved to discover that the book I had written before my visit, entitled *Japan: A Family Visit* was accurate in every respect. I had only two surprises. I knew that most Japanese accepted Buddhism and Shintoism but I was astonished to find Shinto shrines inside Buddhist temples. I was also surprised at the event where we were introduced to our home visit hosts that the food and drink was whisked away after an hour and a half. Most of the visitors were too busy chatting to eat and assumed they could get something later. Otherwise the research for the book had prepared me well for my emersion into a significantly different culture.

Japan is an expensive tourist destination and one does not see many tours being offered. We had to pay \$20 for a bottle of beer in a Karaoke bar in a business hotel, in which the other customers were likely on expense accounts.

I will show you pictures of the major tourist attractions and share some insights into a fascinating society.

Remember that this year we start the program at 1:00pm sharp at Holy Rosary.

You don't want to be late for this treat.

Welcome back, everyone!



Travelogue:

Wednesday, November 23 / 1:00pm

Italian Odyssey: Part 3 with Ed Martin

Ed Martin, you say? Yes, the gentle giant of a man, the exceptionally sensitive and talented photographer, the creator of those dream-like dissolves in his pictures, the bon vivant possessed of a dry wit and insatiable appetite for memorable places and people, recent examples being the Greek islands, Tuscany and the Amalfi coast, and now, rounding out the trilogy, more of Italy with St. Agata, Sorrento, Pompeii and the fabled Isle of Capri in the Campania region near modern Naples. Last time it was a rollicking tour of the Rock with his two sidekicks Stan and Graham guaranteeing a good time was had by all.

Now think of Pompeii along with Herculaneum, completely buried during an eruption of Vesuvius in 79AD. It was lost for nearly 1700 years before its accidental rediscovery in 1749. The site provides to 2,500 visitors a year detailed insight into life at the height of the Roman Empire and is a UNESCO World Heritage site. Sorrento, famous for excellent agricultural products, overlooks the Bay of Naples.

Saint Agata near Sorrento on two Gulfs (Naples and Salerno) is the best point for panoramic views of the area. The church of Saint Agatha, refurbished in 1745, has an altar inlaid with mother of pearl and marble dating to the 1600's and seems to stand at the edge of the world on a precipice.

And then there is the Blue Grotto on the Isle of Capri, one of the most beautiful sea caves in the world to be entered with a gondolier at low water between waves. A geological spectacle awaits with stunning silver-blue light inside. The Romans proclaimed it a place of worship for the Emperor and adorned the walls with statues. You must lie down in the boat to get through into the Grotto. Duck, here we go for an "Aha" moment!

While in St. Agata, Ed and Ann celebrated the Canadian Thanksgiving at a restaurant recommended by the taxi-guide Lucio. Ann spotted a roast chicken in the kitchen which would be a substitute for turkey. Instead of pumpkin pie, we had wedges of pumpkin done on the grill with an olive rub. To add some color, we had tomatoes stuffed with cous-cous. We toasted our Canadian friends with some Italian wine (the wine list was short on Niagara wine, for some strange reason!!!) We enjoyed this "almost" Thanksgiving dinner immensely. Lucio made a good choice for us.

Remember we start the program at 1:00pm sharp. Prepare to be dazzled, have your funny bone tickled and your appetite stimulated.



Health continued from Page 14

To Get Up:

- Roll onto your side;
- Push up into sitting position;
- Turn onto your hands and knees;
- Crawl to the nearest stable furniture, e.g. bed, chair, stool, toilet;
- Place your hands on the seat;
- Place one foot flat on the floor;
- Lean forward and push up with your other foot;
- Sit, rest, tell someone you fell.

Be prepared

- Practice getting up before a fall occurs;
- Activate your personal alarm call system if you fall;
- Have your phone at table level for easier access.

Sources: adapted from Health Canada and Public Education and Awareness Unit, Ontario Seniors' Secretariat material.

www.hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/fp-pc-eng.php and used with permission www.seniors.gov.on.ca/en/seminars/falls.php

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See also the RTO/ERO Health Matters, February, 2011

Catastrophic Drug Coverage

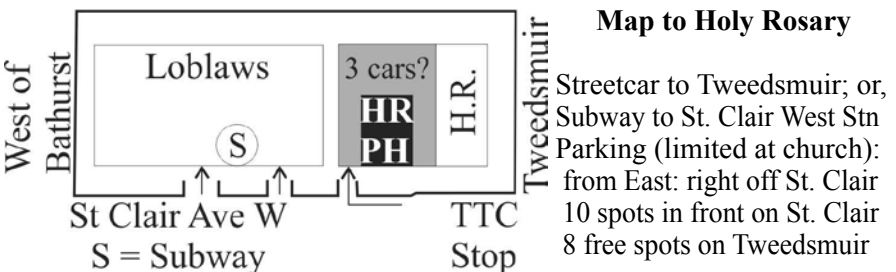
Canada is one of the only developed countries that doesn't have a national catastrophic program to prevent citizens who don't have insurance from spending exorbitant amounts of money on prescription drugs.

The United Kingdom is heralded as having one of the most comprehensive systems for orphan diseases to ensure that patients do not go without drugs or treatments. In most situations where there is a licensed therapy, most patients will eventually get the drug once they have a confirmed diagnosis.

Australian residents pay a maximum of about \$33 for each prescription. Once an individual's drug costs reach about \$1,300, out-of-pocket expenses are reduced to just a few dollars.

In the United States, under Medicare Part D, beneficiaries pay a deductible and share the costs of drugs with the insurance program until the total amount reaches about \$2,800. After that, half of all drug costs are paid out-of-pocket until the total amount reaches the catastrophic threshold, about \$4,300. Then, Medicare covers 95 per cent.

Source: Carly Weeks and Lisa Priest writing for the Globe and Mail



TEOF 18th Annual Auction "Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund



Friday, November 25, 2011

5:30pm ~ Viewing

6:30pm Dinner



Allstream Centre at Exhibition Place 2nd Floor

105 Prince's Boulevard just inside the Prince's Gates (CNE)

\$100.00 admission (*a portion eligible for tax receipt*) includes:

Buffet Dinner, Parking, Catalogue/Door Prizes

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

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

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

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

(*For each item donated, please provide an estimated price for consideration.*

TEOF evaluates all accepted donations and issues income tax receipts.)

Additional Registration Forms available at:

www.rtoerotorontodistricts.org (Toronto District 16 link)



..... AUCTION TICKET ORDER FORM

Name (please print): _____

Address: _____

City: _____ Prov. ____ Postal Code _____

I wish to order ____ tickets @ \$100.00 = \$ _____ Telephone: _____

Method of payment:

VISA ____ MasterCard ____ American Express ____ Cheque ____

Credit Card #: _____ Expiry Date: __/__/__

Cardholder Signature: _____

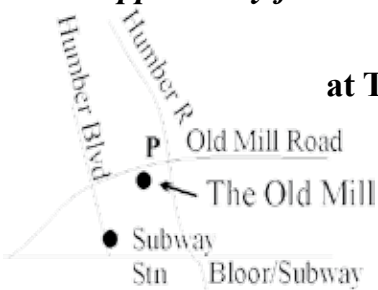
Mail order form to: TEOF Auction, c/o C. Costa, 200-1482 Bathurst St,
Toronto, ON M5P 3H1,

OR fax to: 416•393•0456

For Office Use Only ~ Date Order Received

NEW MEMBER BREAKFAST

An Opportunity for New and Experienced Retirees to Meet



Wednesday, October 19, 2011
at The Old Mill, Guild Hall (2nd Floor)

9:30am ~ Meet & Greet/Coffee

10:00am ~ Breakfast Buffet

\$15 for Guests/Current Members

Gratis for New Members

as described below.

RTO/ERO Toronto welcomes its new members who have joined us from September, 2010 to August, 2011 to our Annual Buffet Breakfast. Although advertised as a 'New Member' event, *all members are welcome to join us.*

REGISTRATION DETAILS

- 1 Members joining RTO/ERO *AFTER September 1, 2010* will have received their personal invitation directly.
- 2 Those who have joined since 2006 *and did not benefit* from past invitations may also attend at no cost *but must register.*
- 3 Other members, non-members and guests may wish to enjoy the camaraderie at the subsidized cost of \$15.00 and register.

Please complete and submit, with appropriate payment, the Registration Form on Page 23 by October 7, 2011 so that we can best use our funds by ordering the proper resources. Register early!

If you find, after registering, that you cannot attend, please contact our Registrar, **Bob Putnam**, at 416•249•9214 so that your fees are not wasted.

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

Pay Parking is in effect weekdays from 6am-2pm for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.

REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P26 (District 16 cannot be responsible for charges arising from failure to use this pass.)

FALL LUNCHEON, 2011

Tuesday, November 15, 2011
at The Old Mill, Brûlé Room
11:30am ~ Meet & Greet/Bar
12:15pm ~ Buffet Luncheon
\$30 per Person ~ Please Register

Music for Craft Show & Luncheon by Ken Edge

www.edgemusic.ca / kedge@sympatico.ca

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

Registration Form on Page 23/Parking Chit on Page 30

~ LUNCH BUFFET ~

SALADS: *Spring Mix Baby Lettuce, Tiny Tomatoes, Shaved Cucumber, Assorted Dressings, Rotini Pasta Salad, Sweet Pepper Trio, Smoked Provolone, Basil Vinaigrette, Wheat Berry, Golden Raisin, Pumpkin & Sunflower Seed Salad, Cider Dressing, Marinated Cucumber, Tomato & Charred Red Onion Salad, Feta-Oregano Crumble, Mini Yukon Potatoes, Bacon and Spring Onion Salad, Gorgonzola Vinaigrette*

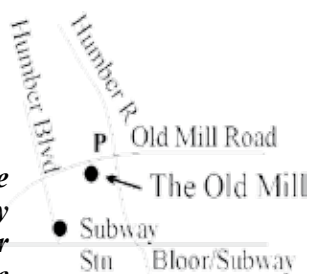
HOT ENTREES: *Sun Dried Tomato & Ricotta Agnolotti with Basil, Garlic & Plum Tomato Sauce with Parmesan Cheese, Grilled Chicken Breast (no mushrooms) Tarragon & Marsala Jus, Herb Roasted Mini Potatoes, Vegetable Medley*

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

VARIETY OF ROLLS / BUTTER

Coffee (regular, decaffeinated), Fine/Herbal Teas

Please complete and submit, with appropriate payment, the Registration Form on Page 23 by October 28, 2011 so that we can best use our funds by ordering the proper resources. Please register early! **16**



Pay Parking is in effect weekdays from 6am-2pm for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.

REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P30
(District 16 cannot be responsible for charges arising from failure to use this pass.)



NEW MEMBER BREAKFAST, 2011

An Opportunity for New and Used Members to Meet

REGISTRATION FORM

One Must Register for the Breakfast ~ Return by Friday October 7, 2011

Name: _____ Phone: _____

email: _____

(Used for RTO/ERO Toronto purposes only)

Guest: _____

I joined RTO/ERO Toronto from 2006 to 2010 but was not able to attend this event since joining. **No Charge (Please initial)**

(Members joining after September 1, 2010 will have received their personal invitation separately via Canada Post.)

NOTE: Buffets do not necessarily accommodate special dietary needs

Event photos may appear in this Newsletter or on our Website

Remit \$15.00/person by cheque (no post-dates) payable to *RTO/ERO District 16* to:

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



FALL LUNCHEON, 2011

Come Early to Our Craft & Artisan Show/Sale

REGISTRATION FORM

One Must Register for the Luncheon ~ Return by Friday October 28, 2011

Name: _____ Phone: _____

email: _____

(Used for RTO/ERO Toronto purposes only)

Guest: _____

NOTE: Buffets may not necessarily accommodate special dietary needs

Event photos may appear in this Newsletter or on our Website

Remit \$30.00/person by cheque (no post-dates) payable to *RTO/ERO District 16* to:

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



Goodwill ~ Marjorie Blake



Welcome to all the new members who have joined Toronto District 16 this year! Congratulations to all members who have celebrated a birthday, anniversary, new arrival or other significant event recently! Especially we congratulate **Jack and Pam DeGroot** on their 50th wedding anniversary, and **Bruce and Sandra Robertson** on their 45th wedding anniversary.

At present, our Goodwill Program consists of sending condolence cards to families of recently deceased members, congratulatory letters to those reaching 100 years, an annual welcome breakfast for new members and a welcome letter and Newsletter to new members when they join.

Welcome letters were sent to sixty-five new members in June and July and one Keeping-in-Touch card to a member in Blenheim Nursing Home. Thank-you cards and telephone messages were received from some relatives of deceased members as well as from relatives of our centenarians.

Please continue to inform us of members celebrating a special occasion or an ill/shut-in member with whom we should keep in touch.

Contact persons:

Marjorie Blake: 905•837•0874 / 905•837•8453
Ann Ludwigen: 416•324•0909 / acludwigen@rogers.com
Valerie Mah: 416•533•0445 / vmah@ican.net

Rendezvous Club ~ 75th Anniversary



Come Celebrate Rendezvous Club's 75th Anniversary!

All retired women teachers and guests (male or female) are invited to join us for lunch and entertainment at the Old Mill on the last Monday of each month from September to November and January to May (official celebration with the Elmer Isler Singers).

September 26: Jazz pianist Larry Bond with a bass player

October 31: Members' Craft show & sale

November 28: The McAndrews Sisters festive show

Contact **Kay Jeffery:**

416•767•8179 / catherine.jeffery067@sympatico.ca

Coffee Cohort

A group of RTO/ERO members and friends meets for coffee near the College Subway Station. This Downtown Coffee Club continues 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.



Contact: **Ann Ludwigen** at 416•324•0909 / acludwigen@rogers.com. **16**



Hand-Held Lasers or Laser Pointers Advisory

Health Canada is warning Canadians about the dangers of misusing hand-held lasers or laser pointers. Their high-intensity light beams could pose a threat to the unprotected eye. Looking directly into a beam from a laser for even a fraction of a second could cause permanent eye damage, depending on the power of the beam. Damage levels will increase if the laser beam is projected through a piece of optical equipment, like a telescope or binoculars.

Laser pointers are not toys and should not be used by children.

- When buying a laser pointer, choose one that has a clear warning on the label.
- Carefully read and follow all manufacturers' instructions on the product packaging.
- Never point a laser beam at anyone, and never look directly into the beam yourself.
- Never aim a laser pointer at surfaces that would reflect the light back, like mirrors or mirrored surfaces.
- Never leave a laser pointer within the reach of children.

Consumers wanting more data about this advisory from Health Canada can contact the Public Enquiries Line at 613•957•2991, or toll free at 1•866•225•0709.

Ontario Photo Card

Ontario introduced a new photo card that will provide government-issued identification to more than 1.5 million Ontarians who do not drive. The Ontario photo card makes it easier for non-drivers to perform everyday transactions such as cashing a cheque or returning merchandise to a store. The voluntary card was launched on July 25, 2011 and is available to individuals 16 years of age and over who do not hold a driver's licence.

Toronto area ServiceOntario centres offering photo card services: 1025 Lake Shore Blvd E, M4M 1B4 417-47 Sheppard Ave E, M2N 5N1

Individuals may apply for the photo card at any one of the 21 select ServiceOntario centres that offer photo card services. By December 31, 2012 all 300 ServiceOntario centres will provide the Ontario Photo Card application service.

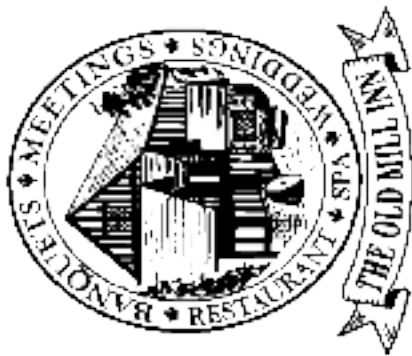
Tobacco Companies Liability

The Supreme Court of Canada decided unanimously that Canadian taxpayers will not be liable for the claims made against tobacco companies (cases of Knight and BC Health Care Cost Recovery). The tobacco industry had sought to have the Canadian government held jointly liable in actions taken by some provinces to recover some of the medical costs incurred in treating smoking-related diseases.

Continued on Page 27

Parking Pass

51799



21 Old Mill Road, Toronto,
Ontario M5X 1G5

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Oct. 19, 2011

ROOM(s): Guildhall A&B

**New Member
Breakfast**

PARKING LOT IS UNATTENDED. WE ASSUME NO RESPONSIBILITY WHATSOEVER FOR LOSS OR DAMAGE
DUE TO FIRE THEFT COLLISION OR OTHERWISE TO THE VEHICLE OR ITS CONTENTS.

Please display this pass face up on your dashboard.

This is your Parking Pass for our New Member Breakfast at The Old Mill Inn. Display on your dashboard when parking in The Old Mill Inn parking lot. The Parking Pass will ensure you receive complimentary parking. The vehicle license plate can also be registered with the Front Desk staff upon check-in for complimentary parking. Pay Parking is in effect weekdays from 6am to 2pm for any cars not displaying the Parking Pass or who aren't registered at the Front Desk. District 16 cannot be responsible for charges arising from failure to use this pass.



Driving Test Dynamics at age 80

Lou Manning sends us this message: What can you do to prepare for this exam as you approach your 80th year?

1. Be alert to all road signs as you drive or amble about;
2. Study the Ontario Drivers Handbook (your local library should have a copy available in a number of languages). The Ministry of Transport (MTO) has their handbook online.
3. The Toronto Public Library (Albert Campbell in Scarborough) offers pre-exam confidence review seminars for drivers approaching 80. Emigre societies may offer seminars for those who wish to refresh their driving skills.
4. Ask yourself if you are medically/physically fit and alert to drive with care and confidence. *Be Honest!*
5. Determine what adaptations can assist your mobility independence: adaptive controls; daylight only driving; remaining on secondary roads and highways; wearing corrective lenses for glare/vision; planning ahead to avoid rushing; avoiding rush hour; select ergonomic and auto safety features (comfortable seating to prevent aches/pains, heated seats, emergency/first-aid kit, (Cell phone, water, GPS, solar/crank radio; emergency flashlight, blanket, snow shovel etc.); rest-areas on long trips; a rear video parking camera.

If you acquire demerit points close to your 80th birthday, be prepared to

undergo an in car road test.

If your health situation forbids driving safely, be honest with yourself, be more altruistic! Find an alternate such as Wheeltrans, TTC, taxis (just image how many cabs one can use with the no-longer-needed insurance premiums) or good neighbours/family. It is not the end of the world, if you cannot continue driving, it is just another challenge in your maturing life. You have always been creative in your life, now is no exception!

Best of luck in whatever you decide. Be safe and happy in your driving travels. Take a deep breath, do not fret and you will be over the moon after you pass and continue driving for another two years. (One does have to renew every two years when 80 as opposed to every five years for others.)

Resources:

Ontario Government Website:

Renewing your Licence, Drivers 80 years of age & over

www.mto.gov.on.ca/english/dandv/driver/senior/renewal80.shtml

CanDrive: discusses the abilities of older drivers etc.

www.candrive.ca

Toronto Public Libraries:

www.torontopubliclibrary.ca

Land Transfer Tax

- The purchase of an interest in a fractional ownership resort is subject to land transfer tax.

Source: www.ontario.ca **16**

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.

RTO/ERO Toronto Craft Show

TUESDAY, NOVEMBER 15 / 10:00am - 2:00pm

with a Noon pause for our Fall Luncheon

EARLY CHRISTMAS SHOPPING

The RTO/ERO Toronto District 16 Annual Craft Show is an opportunity for some early Christmas shopping. We hope that many of you will attend even if you are not participating in our Fall Luncheon. If you do plan to attend our Luncheon, consider arriving early so you have the time to support our Crafters. For more information please call **Carmelita Salazar** at 416.927.0416. See our ad on Page 28.

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

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

Montreal Area RTO/ERO Members

We have received a request from a member seeking to contact others in Montreal. If you have an interest in getting together, let us know (bmenagh@sympatico.ca) and we'll try to set up the contact. There are many francophone members of RTO/ERO in both the Ottawa area (RTO/ERO District 27) and in the Prescott/Russell region (EstarIo District 45).

'No-Bell Laureate' Luncheon



RTO/ERO Toronto celebrated the first day of no school with the **'No-Bell Laureate' Luncheon**. We'll have a report in our next issue and photos may be available on our website shortly. We are pleased that this event continues to grow. It is an encouragement to its organizers. **16**

TCDSB & TDSB 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 invited to an open house, evening party and more.

Information: www.lpcialumni.ca / alumni@lpcialumni.ca or 416•393•9500.

Duke Of Connaught Public School, Toronto

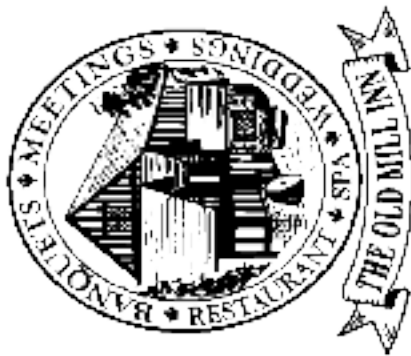
2012 marks the 100th Anniversary and a year long celebration.

Homecoming Weekend, open house, decade rooms, time capsule, tree planting, legacy project and reminiscing. All former staff and students are invited to help plan events, share memorabilia, photos and stories.

October 20, 2012 ~ for more information: www.duke100th.com **16**

Parking Pass

51799



EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Nov. 15, 2011

ROOM(s): Brûlé A, Brûlé B

**Fall Luncheon
&
Craft Show**

21 Old Mill Road, Toronto,
Ontario M5X 1G5

PARKING LOT IS UNATTENDED. WE ASSUME NO RESPONSIBILITY WHATSOEVER FOR LOSS OR DAMAGE
DUE TO FIRE THEFT COLLISION OR OTHERWISE TO THE VEHICLE OR ITS CONTENTS.

Please display this pass face up on your dashboard.

This is your Parking Pass for our Fall Luncheon/Craft Show at The Old Mill. Display on your dashboard when parking in The Old Mill Inn parking lot. The Parking Pass will ensure you receive complimentary parking. The vehicle license plate can also be registered with the Front Desk staff upon check-in for complimentary parking. Pay Parking is in effect weekdays from 6am to 2pm for any cars not displaying the Parking Pass or who aren't registered at the Front Desk. District 16 cannot be responsible for charges arising from failure to use this pass.





Monday Matinée Movie ~ sees an early afternoon movie downtown and socializes in a restaurant afterwards. We get together monthly on the third Monday, twelve months a year. Participants are notified the weekend before. Friends welcome!

Future events: October 17, November 16, December 19, 2011.

Contact **Anne Ludwigsen:** 416•324•0909 / acludwigsen@rogers.com.



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



Walking/Talking Group ~ **Phyllis Broom Walker:** 1lanoka@aol.com / 416•653•3521. See Page 12 for Phyllis' description of how this group operates. This is a recommended activity for continued health and well-being. Put your name on her email list. **16**

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

Trio Bravo Concert Series



Baird Knechtel/Viola, Terry Storr/Clarinet, John Seleck/piano are pleased to announce their 2011/12 concert series.

Nov. 6 / featuring Milhaud, Mozart, Clarke and Beethoven's 'Gassenaur'

Feb. 5 / featuring Mozart, Beethoven and Haydn

May 6 / featuring Mozart and Dvorak

**2:00pm at All Saints Kingsway Anglican Church
(2850 Bloor St. W at Prince Edward Drive)**

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

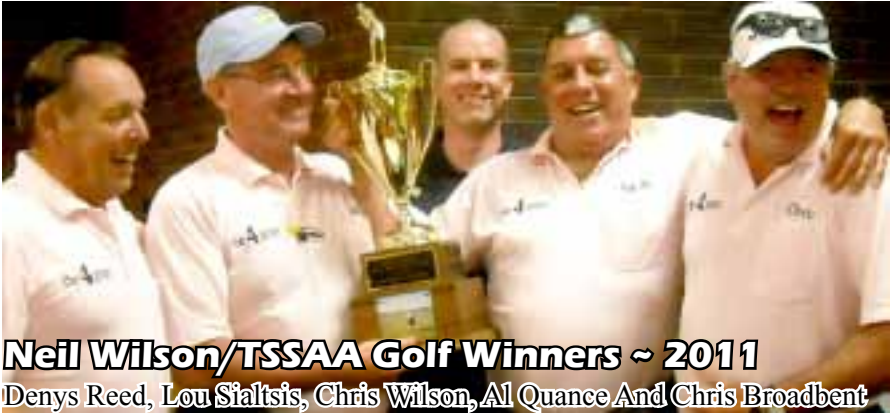
Order tickets in advance at 103 North Drive, Etobicoke ON M9A 4R5.

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

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

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

Do you realize that in about 40 years, we'll have thousands of old ladies running around with tattoos? And rap music will be the Golden Oldies! The trouble with bucket seats is that not everybody has the same size bucket. There are no new sins; the old ones just get more publicity.



Neil Wilson/TSSAA Golf Winners ~ 2011
 Denys Reed, Lou Sialtsis, Chris Wilson, Al Quance And Chris Broadbent

Thursday, June 30, 2011

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

Final Standings: for the *Neil Wilson Trophy* – 34 teams/135 golfers

- 1st @ -14: Denys Reed, Al Quance, Lou Sialtsis, Chris Broadbent
- 2nd @ -11: Brian Gaw, John Lombardi, Kent Duncan, Dan Dominic
- 3rd @ -11: Gerry Barker, Brad Barker, Jon A. Smith, Dave Bunker
- 4th @ -11: Marcelo Nigro, John Taylor, Owen Smith, Myles Crawford
 (the tie at minus 11 was decided by the retrogression technique)
- 5th @ -9: Kent Farrow, Mark Kannegiesser, John Bonis, Bryan McAlpine

These top 5 teams all received appropriate team awards for each team member. All other teams received prizes for each team member by the drawing of the remaining scorecards.

Closest to the Pin: Men/Brian Gaw, hole 7; Women/no winner, hole 13.

Silent Auction results:

- | | |
|---|---------------------------------|
| Dr. Scholl’s Foot Bath – Jim Youngson | Driver – Doug Richards |
| Blue Jay Tickets – Sam Pileggi | Driver – Mike Nasso |
| Timber Ridge foursome – Gord Barry | Baseball Glove – Dennis Munn |
| National Pines foursome – Tim Smith | Hockey Stick – Doug Gillings |
| Caledon Woods foursome – John Kalantzakos | Tennis Racquet – Wally Urbanski |
| Dinner for two at Thornhill Golf Club – Max Rittner | |

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‘Tis To Laugh!’

News Item: Margaret Atwood told to run for mayor if she wants to keep libraries open.

Comment: ...and so should the single mother needing transit in the poorly-serviced corners of the city; or the shift worker needing transit at night; or the public housing recipient wanting, at least, a clean residence; or the businessperson wanting to pay less property tax. Oops - we forgot, the latter already has a representative in office. **16**



Tuesday, December 13, 2011 at 7:30pm
Jubilee United Church 40 Underhill Drive, Toronto
 (one stoplight east of the DVP, north of Lawrence Avenue)

Donations accepted at the door for the church's outreach programs!

Advance Notice:

20th Anniversary Concert Wednesday, May 23, 2012 at 7:30 pm 16

Project ~ Service to Others (STO) Grants

RTTO/ERO Toronto District 16 has established its own process to submit proposals for this up-to-\$4,000 Grant in order to ensure that all our members have the same opportunity to get involved while meeting the March 1 deadline established by the province. Applications are available from our or the Provincial website or through the Provincial Office at 416.962.9463 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

See our Supplement, Page S11, for details of this Grant. 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 has 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

Welcome to New Members



Welcome to those having joined RTO/ERO from May to July, 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.* As of August 1, 2011, our Toronto District membership stood at 4382.

Bob Neal, Membership

Arbadah Amjad

Ann Ashley

Antonette Blanchard

Judith S Boville

Michele Brennan

Helen Bryce

Mary Campbell

Michael Campbell

Marcia H Carr

Kathryn Chelin

Denise Chong

Gary P Christie

Tina Ciccone

James Coghlan

Gordon Cressy

Ana Delle Cese

Gord Duff

Lois Eisen

Jenny Fidel

Patricia Foreman

M Ellen Gilchrist

Lucy L Gitow

Sandra Gittens

William Habkirk

Carolynne Hallitt

Charles Heller

Patricia Higgins

Jackie Hodgson

Carol Jupiter

Ian B Kirkland

Katherine Kleiser

Carol Labell-Mohanty

Kenneth Lauder

Karen Liberman

Kathryn Madracki

Rose Markel

Margie Marmor

Mary E McCann

Robert McClelland

Glen McGuire

Mary McGuire

Teresa Micucci

Susan E Middleton

Chris Mitskinis

John Myers

Dianne O'Connor

Anna Maria Occhiuto

Patricia Olivier-Martin

Bonnie Otto

Neil Packham

Deloraine Paterson

Heather Pirso

Rosemary Popiel

Anne Prendergast

Ed Puhacz

Fredda Puritt

Donald G Rankin

Mary Read

Dale K Reiert

Joan Reynolds

Irmgard W

Schneeberger-Tsoi

Susan Seidman

France Serianni

Heather Shiffman

Margaret A Simmons

Bernice Slotnick

Gloria Snoddon

Lois Spargo

Ruth Stradling

Wendy E Struthers

Patricia H Sullivan

Miriam Swadron

Susan Thomas

Elsie Trak

Susan Wilson

Harriet Wolff

Susan J

Worden Yancu

Leebert A Wright

Duke Young

Edward Zile **16**



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

- Eileen A. Barton
- Charles W. Carr
- James Craig
- Verna Dobson
- Leonard Kraicer
- Betty C. Mackie
- Robert W. McDonald
- Frances Orr
- Phoebe C. Rankin
- Walter Sinclair
- Jean Margaret Watson



Charles W. (Chuck) Carr is remembered for his service on the Toronto District 16 Executive in numerous positions from 1996 to 2005. He also wrote our Newsletter's *'Minding Your Money'* column from 1998 to 2010. We are thankful for his contributions.

Use Your District Executive

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

Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - application form on our website). Join our email service and we'll let you know when it's posted so you can download the PDF for free. [16](#)

Change of Address, Status, District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office/416•962•9463 or 1•800•361•9888). On-line form at: www.rto-ero.org. [16](#)

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

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

Publication Schedule:

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

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



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