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## RTO/ERO Toronto Executive 2011 ~ 2012

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



CHARITABLE FEDERATION  
 FÉDÉRATION DE BIENFAISANCE

*Here for you now... Here for your future*

## From Your Editors

RTO/ERO Toronto holds its Annual General Meeting and Spring Luncheon in May (see Page 17-20 and Supplement). We'd like to encourage your attendance (the AGM's free and the Luncheon is subsidized to keep the cost very manageable). We do note that for a district with such a large membership, few seem to attend when compared with other districts. Our AGM typically attracts about 80 attendees with about 120 coming to the Luncheon while smaller districts host over 200 for similar events.

Toronto District 16 sends out an email communication (we call it our E-zine) on a monthly basis. Current distribution is to over 1600 members and guests. Typical content includes developments regarding RTO/ERO, pensions, school board events and some government announcements. We also offer direct access to the RTO/ERO Tax Tips and Liaison not otherwise available except through the Member Centre of the provincial website. Some of our members who have stopped delivery of our Newsletter's hard copy use the E-zine's announcement of the posting of a new Newsletter to download the PDF version. **16**

## Dates To Remember

Our *Art Friends*, *Bridge*, *Executive* and *Travelogue* activities take place at **Holy Rosary Parish Hall**. Map on bottom of Page 30.

April, 2012	Date	Art/Sketch .....	4
Bridge.....	3	Executive Meeting .....	10
Art/Sketch .....	6	Friday Movie.....	11
Executive Meeting .....	12	Spring Senate .....	14
Friday Movie.....	13	Bridge.....	15
Bridge.....	17	Monday Matinée Movie.....	21
Monday Matinée Movie.....	23	Choristers ~ .....	23
Travelogue .....	25	Travelogue .....	23
Finance.....	26	Finance.....	24
		Bridge.....	29
<b>May, 2012</b>			
Bridge.....	1	<b>June, 2012</b>	
AGM/Luncheon.....	2		<b>TBA</b>

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*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](mailto:eroy.harvey@sympatico.ca)

### Teachers Giving to Others

After serving on your Executive for the past four years, I must say that many fine attributes of our people in their retirement years become strikingly evident.

Activities organized through our Executive reveal the willingness of many to pitch in with their time and talents to make a difference for others. Take a good look at the array of activities listed in this newsletter. I invite you to reflect on the message. Clearly, it is that we are indeed an active community carrying forward in retirement those personal attributes which drew us to teaching in the first place; a desire to serve and particularly to nurture the development of young people. We are carrying that sense of purpose into retirement in many ways.

Beyond our locally sponsored programs for members there is an astounding range of services driven by retired educators made visible and real to us as we engage regularly in the work of our organization.

Recently, the TEOF [Toronto Education Opportunity Fund] dinner was held, as it has been for many years. It raises funds for breakfast programs and currently is spearheaded by two of our members, **Valerie Mah** and **David Shanoff**. Consider also the STO [Service

To Others] program of Provincial RTO/ERO. Each year applications are invited from our members to apply for funds to support projects in which they are involved. A total of \$100,000.00 is distributed annually to those recommended by local districts and, ultimately, the STO committee of RTO/ERO. To read the applications is truly a moving experience. Whether in the arts, schooling, assistance to the disadvantaged, to suggest only a few, retired educators are truly deep into the concept of serving and helping. We are a force in volunteerism here and around the world.

Your own Executive is annually able to support, in modest terms, local initiatives that come to our attention. We are pleased to consider nominations for programs that involve our members. Indeed, you may ponder one that you know of as you read this. If so, call us or email.

You are likely aware that our Provincial RTO/ERO has launched a bold new initiative to establish a substantial Charitable Foundation designed to provide a Chair in Geriatric Medicine at the University of Toronto. It is ambitious, seeking formation a fund of \$3,000,000.00 over the next three years. Ambitious? Yes! Important and worthy? Absolutely! There is a very serious

*Continued on Page 4*

**Cover Photo:** At our 2011 AGM we were pleased to host 'Harry' McQueen, one of our District's centenarians. He is pictured with a number of his former colleagues.

*President continued from Page 3*  
shortage of skilled practitioners in the field of geriatric research and service in Canada at a time when our population will experience a demographic shift to the senior years. That we, as a community of retirees, would launch such a mission is very much in keeping with our history, not only in volunteerism, but in the magnificent collective efforts which, years ago, formed our Federations, our Pension Board and our retired teachers' organization itself.

In the coming months, your Executive will be formulating plans to raise funds for the RTO/ERO Charitable Foundation. We invite your participation. We envisage the establishment of work groups to carry us forward with energy and imagination. As the largest District of the 47 in our organization, [we have 4,400 members], we have the resources to do well. Indeed, within the Provincial organization, many Districts look to us for leadership. If you would be willing to serve, please let me know. If you do not serve, you can still participate by donating funds. A method growing in popularity is a monthly gift of a modest monthly amount of, say, \$10.00, which over time from many people becomes substantial. Remember you get a receipt for income tax purposes.

We can be proud of our past achievements. We can look to the future and be inspired by the opportunity to establish an invaluable legacy of service to all seniors across Canada. And don't forget, the year

2013 marks our 60th Anniversary. There's an opportunity to celebrate all that we are and what we can be!

Sincerely, **Roy Harvey**, President

### **President's Early Spring Word Challenge**

In our last issue we offered a word challenge. We gave you some words to be placed in a cohesive sentence in exchange for a \$100.00 prize.

The response was great and there were requests from participants for a repeat. So here we go again! Check the list and make up your sentence for consideration by the jury.

**Submit by April 15, 2012** to:

Roy Harvey

eroy.harvey@sympatico.ca or,  
E34-288 Mill Rd. Toronto M9C 4X7.

**Ballyrag:** v. maltreat by hustling, jeering or playing practical jokes.

OR,

**Ballyragging:** n. indulging in horse play. [You have choice here. We're flexible.]

**Absquatulate:** v. make off, de-camp

**Foozle** v. do clumsily, bungle, make a mess.

OR,

n. clumsy failure [Choice here too. Are we making it too easy?]

**Noisome:** adj. harmful, noxious, ill-smelling.

**Sexagenarian:** n./adj. person aged 59-70 years [Careful with this one.]

Prize this time will be a \$100.00 gift card from the Cara group of restaurants. [Swiss Chalet, Harveys, Milestone, etc.] **16**



## **Recreation/Social ~ Carmelita Salazar**

Contact: 416-927-0416 / [csalazar8@sympatico.ca](mailto:csalazar8@sympatico.ca)

We try to provide activities according to member wishes. If you would like to lead a group of like-minded individuals, contact **Carmelita** at 416-927-0416 or [csalazar8@sympatico.ca](mailto: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](mailto: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. As a result of publicity and positive feedback, our membership has increased from five to twenty! We have a lovely studio space in Holy Rosary Church Hall where we meet, sketch and paint on the *first Friday of the month* from 10:00am to 12:00N.



**Bridge** - Convenor **Tessie Leung** (416-421-9054 / [tessiel@sympatico.ca](mailto:tessiel@sympatico.ca)) encourages everyone including beginners to join. They play on the *first, third, and fifth Tuesdays of the month from September to June* from 12:30pm to 3:30pm. 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](mailto:mar.dickholyer@sympatico.ca)) take you around the world through slide or digital presentations with exotic snacks and treats after the show. They meet the *fourth Wednesday of the month*. See Pages 20 and 21 for up-coming presentations.

### **The following meet at varying locations:**

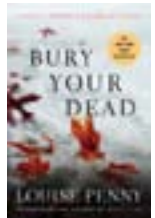


**Book Club** ~ Convenors **Lynne Fitzpatrick**/[lynnejohn@ruralwave.ca](mailto:lynnejohn@ruralwave.ca)) and **Elaine MacIntosh**/416-463-2637 host this activity from 1:00pm to 3:00pm on the *first Monday of the month from the Monday after Labour Day to June*. The group selects one book per month for 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*

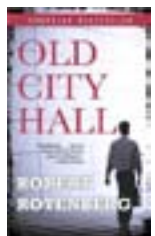


## Social/Recreation continued from Page 5



← April

*Bury Your Dead*  
by Louise Penny



← June

*Old City Hall*  
by Robert Rotenberg



May

*In The Garden of Beasts*  
by Eric Larson →



September

TBA

by Anon E. Mowse →

Anon E.  
Mowse



**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. Two more members from the Breakfast asked for information but their contact details were lost. Please contact Sharon as above.



**Day Trips** ~ are arranged each theatre season by **Jack DeGroot**.

Notice is published, Spring and Fall, in our Newsletter. See Page 32 for up-coming events.



**Finances** ~ **Lone Smith** (416•234•1969) hosts this group in her

home on the *third Thursday of the month* at 4:30pm: April 26; May 24; June 28. 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). See item on page 27.



**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 discussion at a nearby coffee shop or restaurant. Interested movie-goers receive an email or phone call during the second week of the

*Continued on Page 31*



## RTO/ERO Developments

In addition to regular business, your District Executive:

- approved Constitutional changes to be presented to the AGM (see Supplement);
- appointed Roy Harvey, Lone Smith, Roger Wilson, Susan Weinert as senate representatives;
- agreed to withhold a portion of its contribution to RTO/ERO Toronto Districts until travel compensation is reviewed and amended to make such compensation the sponsoring district's responsibility (in keeping with the Toronto constitution);
- approved the 2012 budget to be recommended to the AGM (see Supplement).



Resolutions passed by the Provincial Executive meeting:

- appointed Richard Moore and Margaret Werkhoven as Speakers for the 2012 Senate meetings;
- requested that Standing Committees submit to Senate, a list of items for inclusion in the budget, supported by rationale for each request;
- revised the contract with the Marriott Eaton Centre Toronto Hotel to incorporate the cost of internet service into the room rate;
- donated \$10,000 to support seniors' elder abuse hotline (see box Page 8)

### Renaissance proposals wanted

Send a BRIEF outline with your proposal indicating the experiences, opinions, artwork or photography you'd like to share at [renaissance@rto-ero.org](mailto:renaissance@rto-ero.org) or call 1•800•361•9888 ext. 224.

### Fall 2012 – Ouch! Pain Management ~ Proposal deadline: May 1, 2012

Most know someone living with or personally dealing with a form of pain. We want to hear your stories of how you cope with, and what types of activities or exercises you do to combat it. Perhaps your way of managing it is through non-traditional medicine or new medical techniques. Tell us how pain puts one to the test.

Perspectives to consider: How has pain management changed your everyday activities? Is your pain conquerable or a constant challenge?

### Winter 2012 – Community outreach ~ Proposal deadline: August 13, 2012

Are you passionate about serving your community? Does your passion stem from a personal experience or from a keen desire to give back? How has

*Continued on Page 8*

**RTO/ERO Developments continued from Page 7**

volunteering or fundraising changed your life? What inspired you to share your time and resources? What were some of the lessons you've learned? Did it challenge you to think differently about an issue? Were there unexpected twists you didn't expect to encounter? We want to hear about what community outreach means to you. Share your stories of how community outreach touches your life.

Perspectives to consider: Were there unexpected rewards and hardships that you didn't expect to encounter? What has community outreach taught you about your own life?

**Ontario Network for the Prevention of Elder Abuse (ONPEA)**

Emphasizing the importance of maintaining a hotline for seniors to report situations of elder abuse, RTO/ERO donated \$10,000 to the ONPEA.

ONPEA operates a Senior Safety Line, on a 24/7 basis, in 150 languages and handles 13,000 calls a year from seniors, their family and friends. The grant to run such a program, from the Ontario Trillium Foundation is running out, and ONPEA has less than a month to raise \$75,000 to maintain this essential service. That's why RTO/ERO felt it essential to make this substantial donation to help sustain this vital service.

RTO/ERO President **Jim Sparrow** commented on the urgency of the donation, stating:

"Recognizing the importance of the work done in this province by the ONPEA and the essential service provided by the Senior Safety Line, RTO/ERO acted quickly to donate \$10,000 to respond to the need to maintain this service on behalf of its members and all seniors in the province. In addition to the financial contributions, RTO/ERO hopes to advocate, with other like-minded organizations, on behalf of ONPEA to the provincial government on this important issue."

RTO/ERO has supported ONPEA and its efforts for many years. It regularly sends members to ONPEA's annual conference to learn more about the issues surrounding elder abuse, and based on the work done by ONPEA, developed its own fact sheet for its members on elder abuse.

To donate to ONPEA, visit:  
[www.canadahelps.org/DonationDetails.aspx?cookieCheck=true&Language=en](http://www.canadahelps.org/DonationDetails.aspx?cookieCheck=true&Language=en)

**VACANCY!** As we go to press, the 2012/13 executive slate has one position available. Give some thought to volunteering for a year or two - perhaps even work through the presidencies. Contact **David Shanoff** if interested.



**Ontario Teachers' Pension Plan (OTPP) News**

Contact: 416-656-3245 / [davshan@sympatico.ca](mailto:davshan@sympatico.ca)



Plan members are invited to attend the 2012 annual meeting:

**Thursday, April 12 / 5:00pm to 7:00pm**  
**The Carlu / 444 Yonge St., 7th floor / Toronto M5B 2H4**

The Carlu (formerly Eaton Auditorium for those with memory) is located at Yonge St. and College St., above the College subway station on the Yonge subway line.

You may also watch the annual meeting live from your computer, or access an archive at your leisure. Details and system requirements available at [www.otpp.com](http://www.otpp.com).

The meeting will feature presentations on the plan's investment and member services performance and an update on plan funding from:

- **Eileen Mercier**, Board Chair
- **Jim Leech**, President & CEO
- **Neil Petroff**, Executive Vice-President, Investments and Chief Investment Officer
- **Rosemarie McClean**, Senior Vice-President, Member Services

It also gives you the opportunity to:

- Meet board members and plan executives
- Consult a specialist about your pension
- Ask the chair or executives a question
- Participate in a Q&A session (Stay tuned for details about the Q&A protocol.)

*The 2011 Annual Report should be available online when you read this!*

Register at the **iAccess Link** at [www.otpp.com](http://www.otpp.com).

**New contribution rates for Active Plan Participants**

Your editors believe you should be aware of the pension contributions now applicable to our active OTPP colleagues. A two-tiered formula is used to calculate contributions to the Teachers' pension plan. Contributions are lower on salaries up to the Canada Pension Plan (CPP) contributions and benefits limit, and higher on any salary above the CPP limit.

Contribution rates (as a % of salary)

Year	Up to CPP limit*	Above CPP limit*	Increase**
2011	10.4%	12.0%	n/a
2012	10.8%	12.4%	0.4%
2013	11.15%	12.75%	0.35%
2014	11.5%	13.1%	0.35%
Total increase:			1.1%

*Continued bottom of Page 10*

## Pension continued from Page 9

\* The CPP limit is the maximum earnings on which CPP contributions and benefits are based. The limit, which changes annually, is \$48,300 in 2011.

\*\* As a percentage of salary

For an average teacher earning \$80,000, the 0.4% increase means an extra \$320 in contributions in 2012. This will be partially offset by lower taxes because pension contributions are tax deductible. Take a look at the chart on Page 9 to see how this will affect teachers at different salary levels.

Two other changes used to resolve the 2011 shortfall include:

1. The 2011 contribution rate is recognized as the permanent base rate; and,
2. The pension plan board changed a key assumption used to value projected pension assets, which reduced the size of the 2011 shortfall. The assumption change was made possible because of the reduction in funding risk reflected in the 2011 filed funding valuation. **16**

## RTO/ERO Charitable Foundation



**Gordon Cressy**, who was hired on a one year renewable contract to get the RTO/ERO Charitable Foundation up and running, completed his contract at the end of February and has decided to pursue a new direction. The Foundation thanks Gordon for his hard work, enthusiasm and his willingness to take the message of the Foundation out to Districts. (Toronto District 16, especially, enjoyed his participation at last year's AGM). Gordon has agreed to continue as a volunteer with the Foundation and to speak to Districts about the Foundation prior to Spring Senate.

The Board of Directors, after a formal search for a new Director of Advancement and Fundraising using Charity Village and a number of fundraising networks, interviewed a number of well qualified candidates and are pleased to announce the appointment of **Alanna Jones**, a

seasoned professional with over 25 years of fundraising experience in a variety of settings including the University of Toronto, George Brown College, Girl Guides of Canada and the Muskoka Festival of the Arts.

**[Editors:** The goal of raising 3 million dollars in three years ought not to be a daunting task for 65,000 members. The method of putting this endeavour before the membership was deliberately set to be low-key - i.e. no 'in-your-face' ads, phonecalls or other marketing schemes. The main thrust of most efforts was to be handled by local districts.

Your RTO/ERO Toronto District 16 Executive fully endorses the RTO/ERO Charitable Foundation and its goals. ***If 4000 of our 4470 members donated \$250/year for the 3-year effort, Toronto District would raise the full amount of the 3 million dollars. (4000 members x \$250 x 3 years = \$3,000,000.*** Now, wouldn't that be something to write home about!]



## Health Hints ~ Bill Tajer

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

*Editors: Original article appeared in RTO/ERO Health Matters, October, 2011 and has been edited for use in this Newsletter.*

**O**steoporosis is a condition that causes bones to become thin and porous, decreasing bone strength and leading to an increased risk of breaks or fractures. Bone loss occurs without symptoms.

Each year 30,000 Canadians break their hip. Did you know that over 90% of these fractures occur in people over age 60? This is just the tip of the iceberg. Many more Canadians suffer osteoporotic fractures, often the result of a simple slip, trip or fall, affecting the spine, wrist, shoulder, and pelvis. In fact, over 80% of all fractures after age 50 are caused by osteoporosis. The long-lasting effects of a broken bone can be devastating. Chronic pain, loss of mobility, lowered self-esteem and disability are just some of the overwhelming consequences that can result from a fracture.

At least one in three women and one in five men will suffer from an osteoporotic fracture during their lifetime. Despite this high prevalence, over 80% of fracture patients are never offered assessment and/or treatment for osteoporosis. Translated, fewer than 20% of women and 10% of men who experience a fracture are diagnosed and then

treated for osteoporosis. This news is staggering if you consider that a fracture is one of the most significant risk factors for predicting a future fracture. Alarmingly, there is a 20% risk of suffering a second spine fracture within the year following the first one and a 5-10% risk of experiencing a second fracture in the year following a hip fracture.

### Fractures: Are you at risk?

If you are over age 50, speak with your doctor or nurse practitioner for your 'fracture risk assessment'. A fracture may be your **FIRST** and **ONLY** sign of osteoporosis and can lead to **MORE** fractures. To reduce your risk of fracture:

- Tell your doctor about: any bones you have broken as an adult; any loss of height; any previous falls.
- Ask your doctor for: a height measurement; a spine X-ray if you have lost height; a falls assessment; a fracture risk assessment using FRAX or CAROC; a bone density test (simple and painless)

A risk factor assessment is an important first step in alerting you to your risk for osteoporosis, falls and fractures. For a complete list of Risk Factors for Fracture, please visit Osteoporosis Canada's website at [www.osteoporosis.ca](http://www.osteoporosis.ca)

Rather than reliance on the results

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*Continued from Page 11*

of a bone mineral density (BMD) test to make treatment decisions for osteoporosis, Osteoporosis Canada recommends combining the results of BMD testing with some very important clinical risk factors. Your physician will do this using one of the fracture risk assessment tools, CAROC or FRAX. This leads to a much better and more accurate method of predicting a person's risk of fracture. As a result, the treatment of osteoporosis has now shifted from treating low BMD to treating people with a high fracture risk.

**Who should get a BMD test?**

- All women and men 65 years or older;
- Postmenopausal women and men 50 – 64 with risk factors for fracture;
- Those younger than 50 who have had a fragility fracture since age 40 or who have a medical condition or are on a medication that contributes to bone loss.

**How can you adopt a bone healthy lifestyle?**

Assessing your risk factors can help you identify those that you can change. Some of these factors are a result of heredity; others are lifestyle factors. By making changes in your lifestyle through nutrition and physical activity, you are doing something to improve your bone health and lower your risk of developing osteoporosis and having an osteoporotic fracture.

**Healthy Eating for Healthy Bones!**

A well balanced diet, made up of all the four food groups in Canada's Food Guide, is the secret to healthy bones. There is no doubt of the importance of calcium and vitamin D, but adequate protein also contributes to bone health. Protein gives bone its strength and flexibility. Protein is also the big component of muscles, which are, of course, crucial for mobility and in preventing falls.


**Are you getting enough calcium?**

Calcium is found throughout the body...in the cells, blood, teeth and skeleton (our bones!). The body stores calcium in the bones but carefully regulates the supply of calcium to ensure that there is enough available for the body to function properly. If we do not consume enough calcium, it will be taken from our bones leaving them more fragile.

Osteoporosis Canada strongly recommends that everyone obtain their calcium through nutrition whenever possible. However, some individuals just can't seem to get enough calcium in their diet. These persons may need to take a calcium supplement, but this should be discussed with a physician as calcium supplements can have some side effects and have been associated with some risks.

**Canada's Daily Recommended Calcium Intake**

Age	Daily Calcium Requirement (includes diet/supplements)
19 to 50	1000 mg
50+	1200 mg

*Continued on Page 25* 

**Checklist for Visiting a Retirement Residence**

You could ask these questions and make these requests:

- Ask residents about their experiences living there
- Ask for residents' family references, so you can ask for their opinions
- Ask what happens if your health deteriorates
- Ask for samples of admission paperwork, menus, activity calendars and newsletters

Take a complete tour and learn all you can

- Go beyond suite and common areas. Ask to see the kitchen
- Check if stairwells and less traveled areas are clean and well maintained
- Include a complimentary lunch or dinner in your visit
- Consider a longer visit or overnight stay

Use this checklist (**Source:** www.orcaretirement.com)

**Name of Retirement Residence:** \_\_\_\_\_

**The Community** Are these nearby?

- |  |  |
|--|--|
| <input type="checkbox"/> Shopping        | <input type="checkbox"/> Clinic                    |
| <input type="checkbox"/> Library         | <input type="checkbox"/> Dentist                   |
| <input type="checkbox"/> Park            | <input type="checkbox"/> Pharmacy                  |
| <input type="checkbox"/> Seniors' Centre | <input type="checkbox"/> Physiotherapist           |
| <input type="checkbox"/> Church          | <input type="checkbox"/> Public Transit            |
| <input type="checkbox"/> Hospital        | <input type="checkbox"/> Accessible Public Transit |

**Services** Are these provided?

- |  |  |
|--|--|
| <input type="checkbox"/> Breakfast                 | <input type="checkbox"/> Weekly housekeeping   |
| <input type="checkbox"/> Lunch                     | <input type="checkbox"/> Personal laundry      |
| <input type="checkbox"/> Dinner                    | <input type="checkbox"/> Recreation activities |
| <input type="checkbox"/> Ongoing snacks/coffee/tea | <input type="checkbox"/> Fitness activities    |
| <input type="checkbox"/> Tray service to suites    | <input type="checkbox"/> Transportation        |
| <input type="checkbox"/> Daily housekeeping        |  |

**Medical And Support Services** Are these available?

- |   |   |
|---|---|
| <input type="checkbox"/> Medication supervision   | <input type="checkbox"/> Visiting lab service           |
| <input type="checkbox"/> Vitals monitoring        | <input type="checkbox"/> Pharmacy service               |
| <input type="checkbox"/> RN/RPN on staff          | <input type="checkbox"/> Private duty nursing           |
| <input type="checkbox"/> Physician on call        | <input type="checkbox"/> Transportation to appointments |
| <input type="checkbox"/> Visiting physician       | <input type="checkbox"/> Assisted living care           |
| <input type="checkbox"/> Visiting dental service  | <input type="checkbox"/> Respite/convalescent care      |
| <input type="checkbox"/> Visiting physiotherapist | <input type="checkbox"/> Dementia unit                  |
| <input type="checkbox"/> Visiting podiatrist      |   |

*Continued on Page 14* 

*Continued from Page 13*

**Residence Features** Are these present?

- |   |  |
|---|--|
| <input type="checkbox"/> Central dining room    | <input type="checkbox"/> Games/crafts rooms                  |
| <input type="checkbox"/> Private dining area    | <input type="checkbox"/> Full kitchen available to residents |
| <input type="checkbox"/> Lounge(s)              | <input type="checkbox"/> Wheelchair accessibility            |
| <input type="checkbox"/> Library                | <input type="checkbox"/> Parking                             |
| <input type="checkbox"/> Beauty salon           | <input type="checkbox"/> Fire/smoke alarms                   |
| <input type="checkbox"/> Green space/garden     | <input type="checkbox"/> Sprinkler system                    |
| <input type="checkbox"/> Swimming pool          | <input type="checkbox"/> Air conditioned common areas        |
| <input type="checkbox"/> Fitness/exercise space | <input type="checkbox"/> Outgoing mail                       |
| <input type="checkbox"/> Tuck shop              | <input type="checkbox"/> Respite/convalescent care           |
| <input type="checkbox"/> Chapel                 | <input type="checkbox"/> Resident storage                    |

**Suite Features** Are these present?

- |   |  |
|---|--|
| <input type="checkbox"/> Fire/smoke alarms                                | <input type="checkbox"/> Kitchenette     |
| <input type="checkbox"/> Sprinklers                                       | <input type="checkbox"/> Private bath(s) |
| <input type="checkbox"/> Personal call bell system in each room           |  |
| <input type="checkbox"/> Individually controlled heating/air conditioning |  |

**Policies** Could these affect you?

- Are wheelchairs and walkers accepted?
- Are scooters accepted?
- Is phone or cable TV included in your package?
- Is a health assessment required for admission?

**Financial Matters**

- What is the daily/monthly rate?
- Are there charges for additional services you may want or need?
- Are any forms of oxygen therapy allowed?
- Is there a resident petty cash account with separate accounting?
- How much notice is required should you want or need to move?
- How often are rates for accommodation/services increased?
- What is the average annual increase over the past few years?

**ORCA Membership**

- Is the residence a member in good standing of the Ontario Retirement Communities Association (ORCA)?
- Is a current Membership Certificate that denotes accreditation displayed?
- Is the ORCA Code of Ethics and Complaints Procedure posted alongside the Membership Certificate?
- To qualify for membership in the Ontario Retirement Communities Association (ORCA), a retirement residence must undergo and meet a full standards evaluation.
- You can verify current membership by calling ORCA at 1-888-263-5556*

Families, seniors, students...even your neighbours are filing online. Are you? Filing your income tax and benefit return electronically is easier than you think.

**Why file electronically?**

- You will receive your refund faster
- It's quick.
- It's easy
- It's secure.

**Electronic filing - myths and facts**

***Myth #1 - Electronic filing is too complicated***

Not true! Gone are the days of endless forms and calculations. A Web product or software package that has been certified by the Canada Revenue Agency (CRA) does all the work for you - making your calculations, prompting you by asking pertinent questions. All you do is key in the amounts.

***Myth #2 - If I don't submit my receipts, I am more likely to be audited***

Not true! The CRA may or may not request some or all of your receipts. This is a routine verification - not the same thing as an audit. If this happens, it usually means slipping a copy of a receipt in an envelope and mailing it to the CRA. It's that simple. When the CRA flags a file for audit, the criteria are broad, complex, and not based on the filing method.

***Myth #3 - It costs money to file my return online.***

Not true! There are many software packages and Web products available with different features at different price points. Some free options are available to those with qualifying lower incomes; this is great news for students, seniors, and lower income families. There are also some products that are available free of charge to all taxpayers.

***Myth #4 - If I realise I am missing something, I will have to start the process over later***

Not true! Most software packages and online services allow you to begin, save, and return to your return as many times as you like. You only send your return to the CRA at the end of the process, when you confirm that you are finished. If you send your return and realize you made an error, you can also correct your return electronically.

***Myth #5 - I've lost my NETFILE access code so I will have to file on paper***

Not true! Your NETFILE access code is only a few clicks away. The CRA provides a number of ways to get your code online. To get your code, select the right service for you.

***Myth #6 - My information will not be safe***

Not true! The CRA uses the highest levels of encryption available on the

*Continued bottom of Page 16* 



## Goodwill ~ Marjorie Blake

Welcome letters were sent to 40 new members in December and January.

Sympathy cards were sent to 12 families of deceased members. As well, a Goodwill sympathy card was sent to the family of **Edwin (Ed) Kerr** who passed away recently. A Get Well card and floral planter was sent to **Kay Jeffery**, our Programs Coordinator. Get Well wishes were also sent to **Elaine Davies** for a speedy recovery, and a sympathy card regarding the recent death of her son-in-law.

A thank-you card was received from **George Shanta** expressing: "Thank you for your card and expression of sympathy on the passing of our dearly beloved wife and mother, Alexandra".

Again, thanks to members who continue to notify us about recent happenings. We continue to rely on your help.

### 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 16

## Noted Passings

**Leo H. Coneybear:** A member of RTO/ERO Toronto District 16, "Ted" became world famous for his creation (development and production) of TV Ontario's first pre-school series "The Polka Dot Door", which became the longest running series in TV Ontario's history. He was in his 87<sup>th</sup> year.

**Lloyd Dennis**, co-author of the 1968 Hall-Dennis Report (Living and Learning), died in early March at the age of 88. The Hall-Dennis Report containing 258 recommendations for educational reform in Ontario in 1968.

**David M. Eaton:** Retired General Secretary for the Ontario Secondary School Teachers Federation and Secretary General for the Canadian Teacher Federation died on February 15, 2012 at the age of 75.

### Electronic Tax Filing continued from Page 15

Internet. These are the same levels that your financial institution uses to protect your banking information

Now that you know the truth about filing online, save the paper, ditch the calculator, and enjoy the ease of filing online using NETFILE.

Access these help files at: [www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdl/s/fl-nd/menu-eng.html](http://www.cra-arc.gc.ca/esrvc-srvce/tx/ndvdl/s/fl-nd/menu-eng.html)

- Four easy steps to file your return online (HTML)
- Four easy steps to file your return online (PDF, 87 kb) (printable)

If experiencing technical difficulties while filing, contact our e-Services Helpdesk at 1•800•714•7257. 16



## AGM Guest Speaker

### Katherine Barber ~ "Canada's Word Lady"

wordlady.barber@gmail.com  
www.katherinebarber.blogspot.com

"I recommend Ms. Barber highly. She is articulate, intuitive, has the timing of the finest stand-up comedian and the acuity of the sharpest academic. She has the power to engage her audience and make them wiser than they were before her thoughtful monologue."

Geoff Roberts, Headmaster  
The Crescent School, Toronto

- Award-winning best-selling author
- Founding Editor-in-Chief of the Canadian Oxford Dictionary
- Over 200 speaking engagements across Canada and in the US in the last 15 years.

### Topic

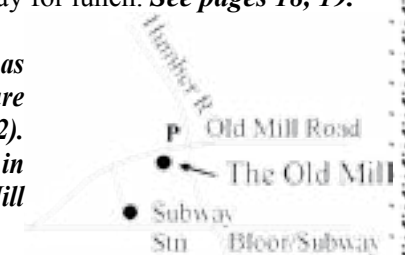
"Bachelor for Rent: Things You Never Suspected About Canadian English"  
A hilarious look at what is distinctive about Canadians and their language.



## RTO/ERO Toronto Annual General Meeting

Our local AGM will be held on Wednesday, May 2 at the Old Mill. If you have motions you wish presented, contact **Roger Wilson** (416•921•5259/rogerapwilson@sympatico.ca) or, would like to volunteer on an executive position, contact **David Shanoff** (416•656•3245/davshan@sympatico.ca). See this issue's Supplement for AGM details. Enjoy the entertainment and stay for lunch. *See pages 18, 19.*

*Getting There: Condo development has reduced parking availability - make sure you bring your Parking Pass (Page 22). Alternative Parking across the bridge in the valley. Try the Subway ~ The Old Mill Station is only steps from the Old Mill.*



## RTO/ERO Toronto Annual General Meeting & Spring Luncheon

Come to EITHER or BOTH on Wednesday, May 2, 2012 at  
*The Old Mill ~ Westminster & Guildhall Rooms*  
To avoid stairs, enter at West, Upper Level Main Door

**AGM with Guest Speaker ~ Westminster Room**  
**FREE ~ BUT PLEASE REGISTER**  
*(Registration aids in planning amenities)*

09:15 - Coffee, Light Refreshments, Talk to the Executive  
09:45 - AGM - Part One - Treasurer's Report/Constitution  
10:15 - AGM - Part Two - Elections/New Business  
10:45 - Speaker: **Katherine Barber ~ 'Canada's Word Lady'**  
11:30 - Adjournment - mingle with the lunch crowd ~ Cash Bar

### Spring Luncheon ~ Guildhall Room

**You must register ~ \$30.00**

Luncheons are subsidized to the amount of about \$13.00/setting

11:30 - Cash Bar ~ Mingle with AGM Crowd  
12:15 - Luncheon

**Soup:** Carrot, Celery and Apple

**Entrée: Combo:** Fire Roasted Breast of Free Range Ontario Chicken & Atlantic Salmon,  
Caramelized Leek Cream Sauce & Dill Beurre Blanc,  
Oven Roasted New Potatoes, Green Beans, Glazed Carrots

**Sweets:** White & Dark Chocolate Mousse with Berries & Kirsch  
Variety of Rolls & Butter, Coffee (regular, decaf), Fine Herbal Teas

#### Special Diet?

**Vegetarian Plate with Pasta** substituted for Chicken/Salmon combo

**Fresh Fruit** may be selected in lieu of Mousse

**Substitutions MUST be selected when you register!**

Questions about the Menu? Contact **Kay Jeffery** at 416•767•8179

1:00 - Entertainment ~ *TBA*

**Registration Form on Page 19**  
**Parking Pass on Page 22**

## RTO/ERO Toronto AGM & Spring Luncheon Registration Form

**Remember!  
The AGM is  
FREE!**

Registration Form for EITHER or BOTH  
AGM and SPRING LUNCHEON

**Luncheon!  
Only \$30  
A fine feast!**

WEDNESDAY, MAY 2, 2012

Registration for each event is requested for planning purposes.

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

email: \_\_\_\_\_  
(used only by RTO/ERO Toronto District 16)

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

I/We will attend (check either/both) the: AGM  Luncheon

Instead of Chicken/Salmon, I select: Vegetarian

Instead of Mousse, I select: Fresh Fruit

*Note: No substitutions beyond what is entered on this form.*

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

Bob Putnam, 1204-15 King Street, Weston, ON M9N 3X1

**RETURN BY MONDAY, APRIL 16, 2012**

Additional Registration Forms: [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)

A prompt return allows our organizers to plan efficiently and accurately with wise use of District assets.

*Note: Photos taken at these events may appear in this Newsletter or on our website.*

**Sailing the East Coast of North America  
from the fjords Newfoundland  
to the tropical jungles of Belize and Guatemala  
with Aubrey and Judy Millard**

What have our intrepid sailors been up to since we last saw them? It's been 14 years since they retired from teaching and dentistry



respectively and they have now visited over 50 countries and put over 50,000 miles on their beautiful 32 foot boat Velea IV. I call them the dream-catchers, because, by dint of painstaking preparation, extraordinary talent and specialized skills, not to mention incredible will power and nerves of steel, they are doing what most of us would probably never dare to contemplate - living the dream of exploring a whole lot of the world one nautical mile at a time on a relatively small boat. And now, in the past two years, having sailed out the St. Lawrence, over the fjords of Newfoundland, through the Bras d'Or Lakes of

Cape Breton and down the east coast of Nova Scotia, whale watching in the Bay of Fundy, and enjoying the rugged beauty of Maine (remember what we showed you last month of Acadia National Park?). They got caught in Hurricane Irene in Rhode Island. They then continued on to visit some US navy ships along the way, stop in New York City to view Ground Zero, then sail the Chesapeake for a couple of weeks before entering the Intracoastal Waterway at Norfolk, Va. Since Aubrey is a Naval Reserve Lt. Commander, he wanted to take pictures of the subs, aircraft carriers, cruisers and destroyers at the naval base and see the vertical takeoff aircraft in realistic training activities at the Marine Training base at Camp Lejeune in North Carolina.


*Continued bottom of Page 21* 



**Children of Hope Uganda: An Educational Charity for  
Children Orphaned by the Lord's Resistance Army  
presented by Lorna Pitcher**

On her March Break in 2007, Lorna visited Uganda to meet a teacher friend from Philadelphia who had been working with her Quaker group to build a vocational school there. Lorna had been teaching global citizenship for 18 years and her friend challenged her to "walk the talk" by starting up her own African project. So, after a one day visit to northern Uganda to meet 43 orphans whose parents had been killed by the Lord's Resistance Army, Lorna retired and founded Children of Hope Uganda.



Lorna will describe through pictures her first impressions of daily life in Uganda in 2007 and then fast forward to show pictures of the new vocational school opened by Children of Hope Uganda in July, 2010. She will show the successes of the Barlonyo Vocational School which trains 236 war-affected youth in carpentry, brick-laying and tailoring. Other pictures will show the progress towards making the new school self-sustaining with its own piggery, poultry house, oxen ploughing and even a tilapia fish farming operation. This is not like any North American vocational school you've ever seen! See additional photos on Page 26. 

**Travel continued from Page 20**

Our friends enjoyed a naval officers' conference in London before resuming their voyage down through South Carolina, Georgia, and Florida to spend the Christmas holidays in the Florida Keys, another "hardship destination" for most of us northerners. In 2012 they enjoyed bird watching and Mayan ruins in Mexico, reef snorkeling in Yucatan, and hiking in the rain forests and mountains of Belize and Guatemala.

They are back in Toronto from which they will depart in their trailer in May for the Yukon and Alaska for

the summer. I can't help but wonder if there is such a thing as "land sickness" among great seafarers like these. We armchair travelers can never get enough of their adventures.

Please join us to welcome Aubrey and Judy, who never disappoint or fail to amaze those of us who are reluctant landlubbers but still have the dream of exploration and can do so vicariously with the likes of these two indefatigable Canadians.

Ask Aubrey about how to connect to his fascinating blog. You will read it with pleasure.

**Dick and Marilyn Holyer **



# Parking Pass

53474



21 Old Mill Road, Toronto,  
Ontario M8X 1G5

**EVENT:** Retired Teachers of Ontario - Chapter 16

**VALID:** May 2, 2012

*Pay parking is in effect Monday to Friday 6 AM to 2 PM if a parking pass is not displayed or the vehicle license is not registered at the front desk for inn guests.*

**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 Spring Luncheon 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.



## TCDSB & TDSB Events



**Central Commerce** celebrates its *100<sup>th</sup> Anniversary* ~ Friday – Sunday May 5, 6 & 7, 2012. Friday pub night; Saturday open house and evening gala; Sunday staff brunch. Staff may call 416•626•0787.

Information: [www.centralcommerce100.com](http://www.centralcommerce100.com)

**Duke Of Connaught Public School** ~ celebrates its *100<sup>th</sup> Anniversary*: Homecoming Weekend, open house, decade rooms, time capsule, tree planting, legacy project, reminiscing. Former staff/students are invited to help plan, share memorabilia, photos and stories.



Details for this October 20 event at: [www.duke100th.com](http://www.duke100th.com)



**King George Junior Public School** ~ Celebrate our *100<sup>th</sup> Anniversary*. Memorabilia wanted.

Contact **Jan Davies**, Principal at 416•394•3060 / [janet.davies@tdsb.on.ca](mailto:janet.davies@tdsb.on.ca)

Facebook: <http://www.facebook.com/#!/pages/King-George-Jr-Public-School-100-Years-At-the-Heart-of-Our-Community/209219642455774>

**McMurrich School** ~ *100<sup>th</sup> Anniversary* celebrations take place on Saturday, May 12, 2012.

Contact **Donna Gareau**, Administrative Assistant, at 416•393•1770; or,

register at their website: [www.mcmurrich100.com](http://www.mcmurrich100.com)




**North Albion Collegiate Institute** ~ *50<sup>th</sup> Anniversary*: September 28/29. Friday dinner/dance at Woodbine Banquet Hall; Saturday celebrations at the school.

Contact: Mary Line / Donna Distasi at 416•394•7550; or [mary.line@tdsb.on.ca](mailto:mary.line@tdsb.on.ca)

Website: [www.naciturns50.myevent.com/](http://www.naciturns50.myevent.com/)

**North Toronto Collegiate** ~ celebrates its *100<sup>th</sup> Anniversary* from May 10 - 13. Events: open



house, dinner-dance, music gala, athletic night, golf tournament, talent show, staff reunion, heritage book and much more! Volunteers welcome. Information: [www.nt100th.ca](http://www.nt100th.ca) / [nt100th@gmail.com](mailto:nt100th@gmail.com). 

## RTO/ERO Education Scholarships ~ 2012

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

[www.ero-rto.org/scholarship-program](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 enrolment for the 2012-2013 academic year - see below;
- An 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 1, 2012. Applications are available only in an on-line completion format at the RTO/ERO website: [www.rto-ero.org](http://www.rto-ero.org). No hard copies of this application will be available.

**Shahram Prymak** (right), a relative of Toronto District member **Yassamine Kalhori-Prymak**, has received one of the 2011 RTO/ERO Scholarships. He is a student at the Faculty of Education at York University, BEd. program. Born and raised in Toronto, he attended Joseph Cardinal Slipyj Catholic School and Michael Power St. Joseph High School. He studied Biology and Sociology at the UofT and currently works part time as an automotive journalist in Toronto while pursuing his career in education. **16**



### Osteoporosis cont'd from Page 12

Calculate your calcium intake by visiting Osteoporosis Canada's website at [www.osteoporosis.ca](http://www.osteoporosis.ca)

#### The importance of vitamin D!

Vitamin D is very important for bone health. It helps build stronger bones, partly by increasing the absorption of calcium. Vitamin D also improves the function of muscles, which in turn improves your balance and decreases the likelihood of falling. Vitamin D is therefore doubly essential in helping protect you against fractures!

#### Osteoporosis Canada's Daily Recommended vitamin D Intake

Age	Daily Vitamin D Intake
19 to 50	400 - 1000 IU*
50+	800 - 2000 IU*

\*IU = International Units

While vitamin D is produced on our skin from the sun, our northern climate limits our ability to get as much sun as we need to produce the vitamin D that we require. Along with this, there are very few food sources of vitamin D – it is almost impossible for adults to get sufficient vitamin D from diet alone!

Osteoporosis Canada recommends routine vitamin D supplementation for all Canadian adults year round.

#### Get Physical

In conjunction with a healthy diet, physical activity helps to build strong

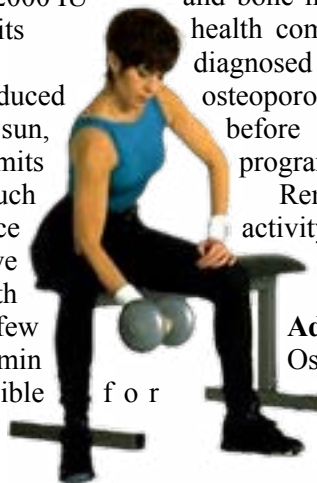
bones and improve coordination and balance. In turn, this helps to reduce the risk of falling and, most importantly, reduce the risk of fracturing!

The best type of activity for building bone mass is a weight-bearing activity – one where our feet and legs carry our weight. Activities like walking, running or dancing are good examples of weight-bearing activities.

Resistance training uses your own body weight or tools such as free weights, bands or exercise machines to build muscle mass. Did you know that these types of activities also help to build bone mass at the same time?

Physical activity needs to be appropriate to one's general health and bone health status. If you have health complications or have been diagnosed with low bone mass or osteoporosis, consult an expert before starting any exercise program.

Remember to choose an activity you enjoy. Bring a friend to increase the fun!



#### Additional resources

Osteoporosis Canada, a registered charity, is the only national organization serving people who have, or are

at risk for, osteoporosis. For more information on improving your bone health and reducing your risk of fractures, falls and osteoporosis, please contact Osteoporosis Canada at: 1•800•463•6842 or

[www.osteoporosis.ca](http://www.osteoporosis.ca). **16**



## Travelogue: Wednesday, May 23 / Photos

Children of Hope Uganda  
Photos supplied by  
**Lorna Pitcher**, Founder and  
Member of board of Directors  
[www.childrenofhopeuganda.org](http://www.childrenofhopeuganda.org)



## Recognizing RTO/ERO Toronto Volunteers

At our AGMs we thank those members who have volunteered their time and talent over the past number of years in the provision of service to their retired colleagues. This year, we appreciate **Pat Carson**. See our Supplement for a summary of Pat's leadership.



## Lawn Bowling for Life

The Etobicoke Lawn Bowling Club, located on the east side of Islington Avenue south of Dundas Street, had the largest number of new members join in 2011. There were 32 new members which is the largest growth in the past 10 years. People are recognizing the healthful benefits of this sport which is not too strenuous but provides outdoor exercise along with social events for a modest yearly fee. Games are played each day of the week. Free coaching is provided from certified coaches.

For information call **Dave Osborne** at 416•259•4078 or **Tom Osika** at 416•231•8401.

Open house and orientation night Thursday, May 3 at 7.00pm. **16**



## Tax Seminar Report & Finance Group

### Tax seminar by Kurt Rosentreter

**Kurt Rosentreter** is a dynamic speaker who spoke to us for over two hours on taxes. This year's tax seminar was attended by over 50 members of our district. We learned to be aware of our marginal tax rate at all times ~ even one dollar can change the marginal rate. Money gifts can impact one's tax rate so if you give your children a money gift this can reduce taxes for you.

RESPs for grandchildren were also discussed and how that impacts your taxes to reduce your taxable income.

Areas of particular interest were deferral of taxes for RRSPs and RIFFs.

Taxplanning for our estates was also touched as was the income splitting process. Testamentary trust were explained. We learned that these trusts are not just for the very rich but are often created to ensure money earned can go to one's children.

Kurt spoke about the tax benefit of small businesses which appears to be the best possible way to reduce taxes.

One of the topics he touched on was debt for seniors. He said "*Cut the kids off*" and let them make their own way. If you have debt or a mortgage, one should pay that off first.

We received many emails thanking the district for organizing this seminar. A suggestion made was that there was a need to have a workshop or presentation on wills, estates, powers-of-attorney and related issues.

## The Financial Group



We are still going strong and I am happy to say we are learning a lot from each other. Many of us will attend the PDAC (Prospectors and Developers convention) at the beginning of March. It is the biggest investment convention in Canada for Mining.

Our regular meetings run from 4:30 to 6:00pm and, for the immediate future, are as follows:

April 26      May 24      June 28

All are welcome and no prior knowledge required. Please call Lone Smith at 416•234•1969. Take care!

**Lone Smith** **16**

**RTO/ERO Tax Tips 2011:** This annual document can be obtained as a PDF from the Member Centre at [www.rto-ero.org](http://www.rto-ero.org) or, by emailed PDF from [www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org); or, in print from RTO/ERO - 416•962•9463 / 1•800•361•9888.



## Walking & Talking ~ Phyllis [Broom] Walker



### WALKING & TALKING ~ 2012

The sudden change from warm, balmy days to streets filled with long stretches of slippery ice reminded me that winter's sharp claws were reaching out across the land. Thank heavens for Leslie Sansone and her *Walk Away the Pounds Express at Home Program*. I looked out at the ice and knew that this would be the blessings of retirement... I can choose to stay at home. Some are afraid of snow and I am afraid of freezing rain because many citizens do not clean their sidewalks. I always put down salt on my sidewalk as part of my civic duty. Ice can break bones.

Someone asked me if I belong to a gym and I do but I do yoga or Pilates at the gym and I stick to my Leslie Sansone in my home. One can choose whatever works but I know that, if I don't have to face the storms, ice and snow to exercise and strengthen my body, I will continue with Leslie at home. I have found that getting into a routine is essential and I was reminded of that at our last dinner. A group of us were talking about how difficult it is to get a lot of things done now; yet we did so much when we were working full-time. One woman mentioned 'Routine'. I have been thinking about that word since then and I know that my exercise

program is a part of an established routine. Rising, drinking some water and putting on my walking shoes sets the tone of the day as I begin my exercise routine. To quote some words from the program Leslie says that it is a fast way to get all the important components of fitness as a part of your daily routine. It is easy and it only takes 12 minutes of your time to do the muscle toning, muscle strengthening, muscle forming and stretching.

The program begins with a gentle walk - the foundation of the program. It is an easy system with four basic steps: walking in place, side steps, kicks and knee lifts. It is amazing when you see that you have done half a mile! One mile, two miles or three miles - your choice! Do I always want to do it? Not really, but I make myself do the one mile each day. It is a gift of good health to myself.

The use of the stretchy bands helps to tone the upper body, helps to create healthy muscles to support healthy bones and assists us in our efforts to stay independent for as long as possible. Health is wealth. All research has told us that exercise is of the greatest importance for keeping our bodies functioning at the optimum level.

As I plan for our 2012 walks, let us remember that the PATH is our backup walk always if the weather is very cold. Looking back at some of

*Continued bottom of Page 29*

### Walking/Talking cont'd from Page 28

our exciting walks, I guess as an artist the sculptures of the Irish immigrants remain among my favourites. We try to visit a place of worship each year to view the magnificent art work that is housed in some of these places and we have many in Toronto. Our visit to St. Anne's to see the magnificent Byzantine Art took us back to the past and all that is in that church. Many places of worship have artworks that are well worth seeing but we can only do one each year; it takes a lot of time to get permission to enter some of these places during the week but they are well worth seeing.

Looking forward to enjoying our

walks for 2012!

### Recent and future activities:

- Friday, February 24 we met at Yorkdale for a 3-mile indoor hike through the mall;
- Friday, March 30 we meet at Winners [Yonge & College]. Please keep your transfer because we then hop on the Carlton car to the beautiful enclosed greenhouse of Allan Gardens. Just the treat that we need to awaken with the spring buds. All warm, cozy and great for photographs.

Friends are welcome and an RSVP [416•653•3521] is a must in case of a blizzard, etc.

Phyllis [Broom] Walker

## Monday Movie Report

The Monday Movie Club had a great outing to see Monsieur Lazhar on Family Day at the Varsity. Twenty-one of us ate together afterwards at the Bloor St. Diner, in the Manulife Building below the movie theatre. Next dates: April 16 and May 21 (Victoria Day). If any of you gave your phone number to **Ann Ludwigen** to join the Monday Movie Club and have not been contacted, please get in touch with her again at 416•324•0909 or [acludwigen@rogers.com](mailto:acludwigen@rogers.com).

## Toronto Choristers



### 20th Anniversary Concert

Wednesday, May 23, 2012

7:30 pm Sir John A. MacDonald Collegiate  
2300 Pharmacy Avenue (between Sheppard and Finch)

Tickets: \$12.00 ~ available from choir members or at the door.



## Neil Wilson/TSSAA Golf

### The Neil Wilson/TSSAA Golf Tournament ~ 2011

**CELEBRATE OUR TENTH ANNIVERSARY**

**Friday, June 29, 2012**

**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](http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF_COURSE_ID=0540)  
(Maps Available)



**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

**Cost: Golf and Social:** \$110.00 (includes cart, taxes and service charges)

**Social only:** \$40.00 (all inclusive)

**Register by June 18, 2012**

*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](http://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 should they be available. **16**

### Recreation/Social continued from Page 6

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](mailto:FridayMovieClub@gmail.com) / 416•859•6134.



**Monday Matinée Movie** ~ see an early afternoon movie downtown and socialize 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:** April 16 and May 21. *See Ann's movie report on Page 29.* Contact **Ann Ludwigen**: 416•324•0909 / [acludwigen@rogers.com](mailto:acludwigen@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**: [llanoka@aol.com](mailto:llanoka@aol.com) / 416•653•3521. Our walking group is organized informally.



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. This is a recommended activity for continued health and well-being. Put your name on my email list. See article on Page 28. **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** continue their 2011/12 concert series.

**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/Seniors \$12.50 (\$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](http://www.triobravo.ca) for details or, contact:

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

*I asked God for a bike, but I know God doesn't work that way.  
So I stole a bike and asked for forgiveness.*

## Theatre Day Trips 2012

Some of our wonderful theatre daytrips still have seats available. Why not contact a friend and add your names to the list.



### On Wednesday, May 16:

“The Sound of Music” at the Drayton Festival Theatre  
Cost: \$120.00

### On Monday, May 14 OR Friday, October 26:

The Gilbert & Sullivan production “The Pirates of Penzance” in Stratford’s Avon Theatre  
Cost: \$135.00



On Wednesday, October 10:  
“Ragtime” at the Shaw Festival theatre  
Cost: \$130.00

### On Friday, October 12:

G. B. Shaw’s “Misalliance” in the Shaw Royal George Theatre  
Cost: \$130.00

### On Wednesday, October 24:

Noel Coward’s “Present Laughter” in the Shaw Festival Theatre.  
Cost: \$130.00

*All trips include 2 meals. Costs quoted are all-inclusive.*

To apply contact **Jack DeGroot:**

Email: [jdegroot\\_38@sympatico.ca](mailto:jdegroot_38@sympatico.ca)  
Phone: 416•691•3046

**Note: RTO/ERO insists on a Waiver being signed for this activity.** <sup>16</sup>

*Light travels faster than sound.*

*This is why some people appear bright until you hear them speak.*

*The last thing I want to do is hurt you. But it's still on the list.*

## Coffee Cohort



A group of RTO/ERO members and friends meets for coffee near the College Subway Station every Wednesday and Saturday throughout the year at the Second Cup, 475 Yonge St., one block north of Carlton at Yonge and Wood St. This Downtown Coffee Club was started by three members of the Monday Movie Club who lived close together and is now in its fourth year. Other friends in the neighbourhood joined and we doubled our membership with ads in this newsletter. Some participants come on bus and subway. We're rather proud of becoming our own little support group. We meet at the Second Cup at 475 Yonge St. every Wednesday and Saturday.

If you'd like to try it, please call me for all the details.

Contact: **Ann Ludwigsen** at 416•324•0909 / [acludwigsen@rogers.com](mailto:acludwigsen@rogers.com).

**Editors:** Many of our members live within the same Postal Code area. Perhaps a few would be interested in starting an ad hoc group close to home at a local eatery for coffee, breakfast, mall-walk or whatever. Once established it could develop a life of its own with little 'official' administration by the original organizer.

If you'd like to try organizing a Coffee Cohort of your own, please contact the editor for assistance. <sup>16</sup>

## 'Tis To Laugh!"



**News Item:** Scarborough residents want subways but are unwilling to pay for them. Torontonians want subways but elect a mayor to cut taxes. The leader of the Ontario's official opposition says he wants Ontario to finance Toronto's subways. And... the Prime Minister of the Federal Government, that provides no funds for urban transit, says he prefers subways.

## 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. <sup>16</sup>



## Welcome to New Members

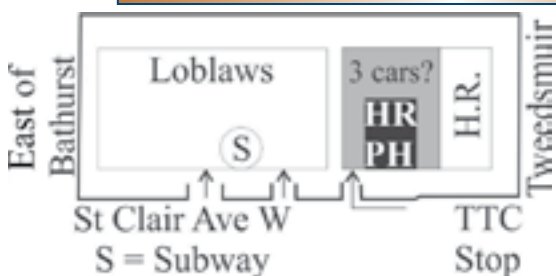
Welcome to those having joined RTO/ERO in December, 2011 and January, 2012. *Occasionally new members join us in error - there are four Districts in Toronto (Etobicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16) and others across Ontario.*



As of February, 2012, our Toronto District membership stood at 4470.

**Bob Neal**, Membership

Denise Acrech	Krystyna Kepka
Claudette Alexandre	Gregg Lamarsh
Donna Ash	Douglas McKenzie
Alma Bajric	Daphne J McMullan
Kathryn Baker	Holly E Mina
Penelope Ballagh	Vera Mysak
Aubrey Bannister	Angela Phillips
Trudy Bodak	Michael A Piper
Elizabeth Carlson	Nina Annelise Pos
Anthony Chester	Deirdre Power
Suzanne Clune-Taylor	Ramesh Rouhani
Irene Cormier	T Sheryl Sands
Susan Evans	June Scandiffio
Joan Farrell	Carol Seljak
Elizabeth A Gough	George Shanta
Nancy Greenwald	Gloria E Szilagyi
Michael Gualtieri	Carole Thompson
John Henderson	John Visano
Marie-Noelle Humbert-Borghese	Helen Yurman
Jen Jolliffe	Michael C Zbihlyj



### Map to Holy Rosary Parish Hall (HRPH)

Streetcar to Tweedsmuir; or, Subway to St. Clair West Stn  
 Parking (limited at church):  
 from East: right off St. Clair  
 10 spots in front on St. Clair  
 8 free spots on Tweedsmuir.

## 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

- Francis P. Burns
- Albert E. Collins
- Leo H. Coneybeare
- Lloyd Dennis
- A. Kent Duncan
- Violet Green
- Jane E. Hare
- Steven Koning
- Marjorie Longmuir
- Harold Lloyd MacTavish
- Viola (Vi) Piccininni
- Diane M. Romualdi
- Agnes M. Ross



- Alexandra Shanta
- H. Marie Smibert
- Laurence Stanley
- Jean I. Wheatley

**Viola (Vi) Piccininni:** Vi was a long-time supporter of and volunteer with RTO/ERO Toronto. She was very much involved with our Travelogues and Newsletter mailings, ensuring refreshments were readily available to her colleagues. We are thankful for her service.

## Who We Are

RTO/ERO is a service organization representing retired education employees ~ typically those receiving pensions from the OTPP or OMERS. We welcome former members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administrators' Associations and other employee groups.

## Use Your District Executive

Members of your Executive can provide service/assistance. Refer to your September or March Newsletter 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.

## Change of Address, Status, District

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

## Newsletter Submissions

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Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to modify or reject any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any of the material contained in this document with appropriate attribution. Third-party submissions **must include all source details**. Content may, or may not reflect the position of RTO/ERO or of RTO/ERO Toronto District 16.

**Submission standards: Electronic TXT file preferred**, (or Word DOC or WordPerfect WPD file) emailed to the editor at [bmenagh@sympatico.ca](mailto:bmenagh@sympatico.ca). If you create your submission in another program, save it as a TXT file. Typed or hand-*printed* copy accepted but earlier submission is requested.

### Editorial Committee:

**Ian Baird, Roy Harvey, Bill Menagh, Mary El Milosh**

### Publication Schedule:

**Submission:** 1<sup>st</sup> day of September, November, January, March, May

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



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RTO/ERO Toronto Newsletter  
c/o Bill Menagh  
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