



## Volume 34, Issue 5

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

## From Your Editors

The campaign to raise funds for the RTO/ERO Charitable Foundation's first goal (raise \$3,000,000 over three years to finance a U of T Chair in Geriatrics) just got underway in late 2011. We will keep this opportunity before you as an encouragement to each member to participate in whatever amount they can afford. This month's Supplement provides a more concrete rationale for the Chair and Page 10 outlines how this will be done.

From time-to-time we ask for your point-of-view on topics for our Supplement. The September, November, and March Supplements are reserved, respectively, for RTO/ERO services, RTO/ERO Senate business and Toronto District 16's Annual Meeting. Recently we asked if there were any interest in 'end-of-life' issues. We only got one response - a considered point of view but not reflective of the range of views; particularly those brought to the fore in the current Supreme Court case and the 'palliative care' discussions taking place in Québec. We may yet do something on this controversial topic. **16**

## Dates To Remember

Our *Art Friends*, *Bridge*, *Executive* and *Travelogue* activities take place at *Holy Rosary Parish Hall*. Map on bottom of Page 34.

June, 2012	Date	September start-ups and any summer events that may arise. Our next Newsletter should arrive at the end of September.
Art/Sketch.....	1	
Bridge.....	5	
Friday Movie.....	8	
Executive Meeting.....	14	
Monday Matinée Movie.....	18	
Bridge.....	19	
Finance.....	28	

During the summer months our convenors take a break. Their groups will make their own internal arrangements as to when/if they meet. Watch our *Σ*-zine for

## Coming Events

**New Member Breakfast**  
Wednesday, October 17  
*Everyone Welcome*

**Craft Show/Fall Luncheon**  
Wednesday, November 14  
*Buy your Gifts!* **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](mailto:eroy.harvey@sympatico.ca)

Here we are near the end of a year of RTO/ERO activity. In all respects it has been a very good year. It is frankly difficult to adequately express thanks and appreciation to the wonderful convenors of our activities. Likewise, words are not enough to thank the loyal and active members of our executive. We do have one opportunity at our Annual General Meeting in the spring which many of you will have attended. It is a special time to wrap up our business for the year and to show appreciation for the great organization that serves so many needs. We look forward to an exciting and fruitful 2012/2013.

It may well be that meaningful challenges lie ahead for seniors. We have all become aware of measures contemplated by our governments to bring about cuts in services. There have been musings regarding the future of the Canada Pension and Old Age Security Programs. Wherever cuts in services are applied, there will be inevitable impacts on seniors and, indeed, on all citizens. Adjustments in pension schemes may be grandfathered for some but will profoundly affect others over the years. If I may offer an opinion and food for thought at this time, it has been argued that there other ways to deal with government deficits in lieu

of reduced spending that results in diluted services and benefits. Many economists argue that, when facing deficits and high unemployment, governments have a role in providing stimulus and that deep cuts actually exacerbate existing problems in income distribution. These issues may come to the forefront for our provincial organization. If they do, we should want to be engaged and informed. If you have opinions on these matters, I would like to hear from you. With your input now or down the road, your executive can be better informed in representing your views.

We are pleased to announce the winners of the word challenges. The early spring entry from **Marjorie Blake** was chosen for its concise and economical use of the challenge words. In the case of the second challenge, we confess a bit of a trick. "*Absquatulate*" was offered with the "u" missing. **Joyce Ladder** not only submitted a great sentence, but spotted the error, for which she was rewarded. Congratulations to both. It is hoped that space will permit in our next newsletter to print all of the entries. They were all most interesting, clever and made judging a little tough. Thanks to those who participated.

*Continued on Page 4*

**Cover Photo:** RTO/ERO Toronto District President, **Roy Harvey**, makes last minute adjustments to Annual General Meeting agenda.

### President continued from Page 3

We are very proud to note that our submission to the RTO/ERO Service to Others committee has been approved for a grant of \$2,250. Congratulations to the devoted folks behind "Building Blocks Burkina". Next year, these grants of up to \$4,000 will again be available (see Page 14). If you have a candidate organization, watch for application guidelines in the fall.

Earlier this month, our district held its Annual General Meeting



and Spring Luncheon. We took the opportunity to thank **Pat Carson** (left) for her many years of service.

The new 2012/13 Executive was elected effective July 1. **Anne Ludwigen**, a valued Member-at-Large, has left the executive (but will remain involved with District 16). Her gracious assistance with various activities is acknowledged.

We welcome **Heather Talbot** (right) for volunteering to take Anne's place.

For now, your executive will want me to extend, to you and yours, our best wishes for a comfortable and enjoyable summer season.



**Roy Harvey**, President 16

### **New RTO/ERO Toronto Executive: July 1, 2012**

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

### **Teaching After Retirement**

The **Work after Retirement 50-Day** rule goes into effect September 1, 2012 with the provision that one can continue to teach to the end of the month in which the 50th day occurred. If you plan to return to work after retiring, you are encouraged to contact the Ontario Teachers' Pension Plan at:

[www.otpp.com](http://www.otpp.com) / 416•226•2700 / 1•800•668•0105 16



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

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

We take this opportunity to thank our convenors for their service to members in the past year. Without them, our activities' program would be insignificant. Some activities may continue in the summer, but most convenors need the time to recharge their own batteries. If you are unsure, contact the respective convenor. We try to provide activities according to member wishes. In the meantime, other members may wish to consider starting an activity in the fall with a group of like-minded individuals. Contact **Carmelita** or any Executive Member 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 / [jmdlmmom@yahoo.com](mailto:jmdlmmom@yahoo.com)) Like-minded members get together monthly to create and share ideas. Occasional workshops are given by members or invited guest artists. 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*. Watch our September Newsletter for new events.

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



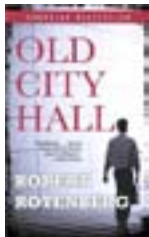
**Book Club** ~ Convenors **Lynne Fitzpatrick**/[lynnejohn@ruralwave.ca](mailto:lynnejohn@ruralwave.ca)) and **Elaine MacIntosh**/416•463•2637 host this activity from 1:00pm to 3:00pm on the *first Monday of the month from the Monday after Labour Day to June*. The group selects one book

*Continued on Page 6* 16



## Social/Recreation continued from Page 5

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.



← **June**  
*Old City Hall*  
by Robert Rotenberg



**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**. Watch our Newsletter for announcements. See Page 28 for upcoming events.



**Finances** ~ **Lone Smith** (416•234•1969) hosts this group in her home on the *third Thursday of the month* at 4:30pm: June 28. Our purpose is to learn about the world of money from each other and guest presenters. Topics covered include RIFFs, RIFPs, stock investments in all forms (ETFs and Bonds). All are welcome and no prior knowledge required. Our next meeting is on Thursday, June 28.



**Friday Night Movie** ~ Another year of Friday Night Movies is coming to an end and I would like to thank everyone for their presence and the support you gave me in my first year “on the job”. June 8 will be our last movie night for the year. We do not meet during the summer. Please come if you enjoy movies and meeting with like-minded movie lovers. I will send you an e-mail with place and time of the movie. After the show we go for coffee and discuss the film. Contact me, **Fernanda Freitas**, at [fridaymovieclub@gmail.com](mailto:fridaymovieclub@gmail.com) or call me at 416•859•6134. Hope to see you for the rest of the year or when we come back on September 14. Have a nice summer.

*Continued on Page 31*

*Watch for our Fall Workshop on Wills and Estates details!*



## RTO/ERO Developments

Additional to regular business, your District Executive:

- received a report on the last RPW held on March 28;
- authorized \$100.00 for the president’s Word Contest winner each time it is held;
- acknowledged Cindy Boisvert’s coordinating a Mah Jong group;
- discussed venue, format, attraction of AGM and Luncheon site (Old Mill);
- authorized full payment of requested funds to RTO/ERO Toronto Districts;
- approved dates for New Member Breakfast and Fall Luncheon/Craft Show (October 17/November 14 respectively);
- discussed other opportunities to offer members, through the Travel Chair;
- finances to April 10: Assets/\$75,360.82; Inc/\$31,902.33; Exp/13,133.54.



Committee Reports to Spring Senate are summarized as follows (all reports are available to order via emailed PDF from our website):

### Auditors (Grant Thornton)

Grant Thornton determined ‘there was an increased emphasis on internal controls and there were no material weaknesses/significant deficiencies which could not be detected by RTO/ERO’s system of internal controls.’

### Executive Director

- RTO/ERO surveys its members every three years to ensure that we align our resources and efforts with the evolving needs and changing demographics of our membership;
- reserves held by the Districts decreased by close to \$57,000 in 2011.
- the average year-end District assets per capita is now \$10.30 (only operating assets) compared with \$11.71 at the end of 2010.

### Executive

- signed a Memorandum of Understanding with Shoppers Drug Mart that could potentially benefit all or most of our members (details to follow);
- selected “*Sleeping Children Around the World*” for the 2012 charitable donation of \$10,000;
- developed a “Transparency” document as a guide for the organization.


### Health Services/Insurance

- recommended to the Provincial Executive new 2012 contracts with Manulife Financial (underwriter of the RTO/ERO Group Health Insurance

*Continued on Page 8*

## RTO/ERO Developments continued from Page 7

- Plans), and for Johnson Inc. (Consultant, Claims Payor and Third Party Administrator for the Plans);
- sent the revised Governance Manual to legal counsel for evaluation;
  - made recommendation for the Dental Plan after consultation with the Ontario Dental Association plus implications for members residing outside of the Province of Ontario - some implementation in 2013;
  - initiated Plans that will maintain and improve our competitive position in the marketplace;
  - reviewed 12 requests for a Benefit Entitlement Review;
  - Health Plans statistics:
    - participation: 51,455 representing 77.1 % of RTO/ERO members;
    - average age of participants in the Plans is 70.7 years;
    - 6,000 Semi-private, 1,631,579 Extended Health and 369,318 Dental claims;
    - growth: Semi-Private 4.2%, Extended Health 4.8% and Dental 5.3% for an average growth of 4.0%;
    - \$28,667,048 in paid claims for Prescription Drugs at an average of \$431.23 per participant;
    - prescription drugs represent about 50% of the claims for Extended Health;
    - Chiropractor, Massage Therapist, and Physiotherapist claims were the top three Paramedical claims of the 15 Paramedical Practitioners covered;
    - average eye examination cost was \$51.47;
    - 32 requests received for Plan enhancements during 2011 for processing in 2012 with selected enhancements becoming effective in 2013;
    - Generic drugs listed on the Ontario Drug Benefit (ODB) formulary dropped from 50% of the price of their brand equivalent to 35%. The final reduction to 25% will occur on April 1, 2013;
    - high claiming drugs (e.g. Lipitor and Norvasc) have come off patent, but newer drugs (e.g. Pradax and Zostavax) offset potential plan savings;
    - the leading cause of Out-of-Province/Country claims continues to be problems with the circulatory system, (almost a quarter of claims paid); injuries account for 9.8% of the Out-of-Province/Country claims;
    - nine Out-of-Province/Country claims were in excess of \$100,000, with the highest at \$499,799.
  - prospective members must enter our Plans from their current Group plans within 60 days. Failure to do so means that they are required to take a medical. *The approval rate for those Late Applicants is only 32.8%.*

*Continued on Page 29* 

## Ontario Teachers' Pension Plan (OTPP) News



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

The OTPP Annual Meeting was held on April 12, 2012. RTO/ERO Toronto was represented by Valerie Mah, Bill Menagh and David Shanoff.



### Report Summary:

**Assets:** \$117.1 billion / **Rate-of-Return:** 11.2% / **Funding Gap:** \$9.6 billion  
**2013:** last year to carry forward 2008 losses / Member Service: 9 of 10 score

### Why the Shortfall:

Market Uncertainty / Low Real Interest Rates / Increased Longevity  
Declining ratio of Working-to-Retired Members

### Should Retirees Worry:

**NO!** By law our defined plan pays what is defined on the day one retires.


**What to Do:** Plan Partners (Ontario Government/Ontario Teachers (OTF)) may: Increase Contributions; Reduce Inflation Protection for those retiring beginning in 2009; Reduce Future Benefits to Active Members or a combination of these three items.

(**Note:** the Ontario Government matches active member contributions in addition to supplying the funding for salaries and benefits. The Ontario Treasurer has mused about cutting pension benefits *in the context of the total funding of teachers' compensation in the current round of negotiations.* (Unless the finances of Ontario reach the unlikely state of those of Greece/Spain/Italy, etc. there is no need for a government to consider applying such a drastic step to current retirees.) Media reports on government negotiations with doctors, nurses, teachers and other public-sector-workers will likely keep this issue in the fore for many months. Watch for the media rhetoric that will attack government defined pension plans.)

### More Information:

[www.otpp.com](http://www.otpp.com) and [www.FundingYourPension.com](http://www.FundingYourPension.com)

### Additional OTPP Statistics:

- The OTPP pays out \$385M per month/\$4.6B per year to its 119,785 pensioners. The average age at retirement is 58-59. Women form 70% of the retirees. Divorced spouses can now access the member's pension before the member retires;
- there are currently 178,000 active teachers: ages <55/157,100, ages 55-60/13,800, ages 60-65/6,100 and ages 65+/1000; *Continued on Page 10* 

- One OTPP recipient receives her pension plus three (3) survivor pensions;
- RTO/ERO Health Plan participants represent 91.8% of the 56,023 OTPP retirees taking a medical deductions from their pensions.
- Pensioners who retired after 2009 will receive 60% of the annual cost of living increase on the portion of their pension earned after 2009.
- The Ontario government and matching employers will make extra contributions to the pension plan equal to the total annual cost of increases that retirees forgo.
- Long-Term Income Protection (LTIP/LTD) Amendments were implemented in 2011 that codify the practice of recognizing settlement payments for LTIP benefits from insurance carriers as pensionable salary in the pension plan. **16**

## RTO/ERO Charitable Foundation

Your RTO/ERO Toronto District 16 Executive fully endorses the RTO/ERO Charitable Foundation and its first goal - an Endowed Chair in Geriatrics at the University of Toronto. District 16 is the largest RTO/ERO District and could supply the funds for a good portion of the initial goal. In fact, we could finance the Chair completely on our own.

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).

If only just-less-than-half of Toronto District 16's 4500 members donated \$120/year for the 3-year effort, we would raise more than a quarter of the goal of 3 million dollars. (2200 members x \$120 x 3 years = \$792,000).

We recognize that this is a tall order, what with all the financial pressures on individuals in these economic times and the competition for charity givings. We rely

completely on our members for seeing the value of this endeavor, and although we will constantly remind you of this opportunity, we will not be in-your-face, nor using monies raised by enticing you with lotteries, magnificent homes, autos or other extravagances.

We believe that the reasons for giving are self-evident, if one is aware of media articles on aging, care of seniors, palliative needs for older citizens, lack of research leading to methodologies, treatments, perhaps even cures, for physical and mental changes in older persons.

Foundation Statistics to December 31, 2011 (shortly after receiving Canada Revenue charity status):

- Goal \$3,000,000 by Dec., 2014;
- Number of Donors: 580;
- RTO/ERO membership 67,000;
- Donations/Pledges Received: \$450,000;
- individual donor gifts range from \$50 to \$30,000;
- corporate donor gifts range from \$5,000 to \$300,000. **16**



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## Health Hints ~ Bill Tajer

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

### Buying a Hearing Aid

Adapted from RTO/ERO *Health Matters*, December, 2011/February, 2012, Volume 12, Issue 9.

For the average person, getting their hearing tested and being told that they need hearing-aids are a lot to absorb at one time. As they embark upon the journey of purchasing hearing aids, most people quickly realize that they don't have much experience or information on this subject. Between sorting through the plethora of advertisements and coming to terms with the unexpectedly high cost of hearing aids, the entire process can be confusing and overwhelming.



In this first edition of Sound Tips, we will provide some guidance and advice so that the consumer hopefully feels better prepared in terms of what to expect.

During the hearing aid consultation visit (often called a hearing aid evaluation), the audiologist should walk you through quite a bit of information. The first thing you must have is a thorough understanding of your audiogram (hearing test). The audiologist should review the audiogram in detail and answer any questions about your overall communication ability. Don't be shy in this first step as understanding the audiogram is an important

foundation to build upon as you pursue hearing aids. You should also come to the appointment with as much basic knowledge as possible. Do whatever homework you can and have a list of key priorities that you want addressed.

It's also a good idea to check in advance about any insurance benefits you may have that would offset the cost of the hearing-aids. Having this information up front will help you set some parameters on pricing.

After explaining your audiogram, the audiologist should next review the various sizes and styles of hearing aids and get a feel for which ones you like the most from a cosmetic point of view. It is important to understand that some decisions will be driven by the amount of hearing loss you have and if you experience any dexterity or visual challenges. You will also be advised if you



should wear one or two hearing-aids and the pros and cons of each scenario. During the process, the audiologist will explain some practicalities of the hearing aid style and size you're leaning towards such as your color preference, the battery, volume control issues, options for using the hearing aid with the telephone, if it comes with a remote control and any other buttons or switches that need to be discussed for ordering purposes.

Continued on Page 12



### Hearing continued from Page 11

At this point, you should be asked specific questions about your communication, lifestyle and what you want the hearing aids to accomplish in terms of your listening needs. Once the audiologist knows your goals, they will let you know what's realistic. Although hearing aids have made significant improvements over the years, they are still an imperfect solution to a complicated problem.

Depending on your overall communication goals, the audiologist will make some recommendations around the level of technology that will be required to suit your needs as best as possible. When I refer to the level of technology, I don't mean the style or size of the hearing aid. Instead, I'm referring to what's inside of the hearing aid. Today, most hearing-aids are digital and have computer chips inside of them which process sounds and speech. Depending on the complexity of the chip, the hearing aid has access to different functions and options to assist in your hearing.

This is when price is usually discussed. In a perfect world, cost wouldn't be an issue but like many other products on the market, hearing-aids have different price points as well. Basically, there are three levels of technology; entry, mid-range and advanced. Based on all of the information you've discussed leading up to this point, the audiologist will advise you on

which level of technology would work best for you. Many people fall into the entry or mid-range device category. However, if you have a particularly busy lifestyle with high demands on communication relating to work, school, recreational or social interactions, then advanced technology may be recommended.

You may feel a little uncomfortable discussing what you can or cannot afford, but you have to be honest and forthcoming with your audiologist so that you're both on the same page.

Having said that, you don't want to buy a hearing aid for a lifestyle you don't have. For instance, if you aren't concerned about Bluetooth connectivity with your hearing aid, say so as this can be an expensive option. Some hearing-aids have the capability to work in synchronicity with each other in that if you adjust the volume on one ear, the hearing aid in the other ear is also automatically adjusted. If this isn't critical to you, then say so! However, if you do pursue advanced hearing aids, then make a commitment to using all the features, programs and options.

Once you have agreed upon the hearing aid, the audiologist should provide you with information about the warranty and trial period. It is mandatory that you receive at least a thirty-day trial period on your new hearing aids. You will need to pay for the hearing-aids before taking them home, but just in case things don't work out as planned, you have

*Continued on Page 25* 

## Project – Service To Others, 2013


**Note:** The Application Forms for this program are under review. It is anticipated that revised forms will be available by the end of May or early June. We will let you know of their availability via our summer E-zines and September Newsletter. **Note, also, the Toronto-specific routines below.**

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

### Goals

- Provide financial assistance to community projects.
- Facilitate member participation in community projects.
- Promote District/Unit participation in local, provincial and overseas community projects.
- Raise the profile of retired teachers and of RTO/ERO.
- Demonstrate to the public that retired teachers continue to serve.
- Demonstrate to potential RTO/ERO members that RTO/ERO is a dynamic organization worth belonging to in retirement.

### How It Works

- Through their Districts, individuals or groups apply to the Provincial Project – Service to Others Committee for funding.
- A project will only be funded once.
- A District, having received funding, must submit an interim report by January 31 of the next year and a final report at the conclusion.
- A District may submit no more than one proposal in any year.
- The maximum grant for a project is \$4000. 

## RTO/ERO Toronto Project - STO Requirements

**F**or your RTO/ERO Toronto Executive to process any *Project - Service to Others* Applications by the Provincial deadline, **applications must be received by our District President by November 1, 2012.**

**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](mailto:susanweinert@hotmail.com)**

**Lone Smith: 416•234•1969 / [lonesmith@hotmail.com](mailto:lonesmith@hotmail.com)** 

2012 Project - Service to Others - Approved Projects		
# District	Approved	Project
4 Sudbury Manitoulin	\$4,000	Anderson Farm Museum
5 Cochrane Timiskaming	\$4,000	Cochrane Scout Troop Service Project
6 Parry Sound	\$4,000	Cyberbullying and Internet Safety Awareness
8 London Middlesex	\$2,600	“Opportunity Barks” Youth Summer Internship Program
9 Huron Perth	\$2,100	Don’t Meth With Us
12 Norfolk	\$4,000	Tumaini Children’s Foundation
13 Hamilton-Wentworth Haldimand	\$4,000	Providing Education Through Sanitation
15 Halton	\$1,170	Big Brothers Big Sisters of Halton Adventure Canada Club
16 Toronto	\$2,250	Building Blocks Burkina
18 Haliburton Kawartha	\$3,500	Children’s Water Festival
19 Hastings/Prince Ed	\$4,000	Physiotherapy Room
20 Lennox Add Fron	\$4,000	Boys & Girls Club
22 Etobicoke/City of York	\$2,300	The Westway Community Youth Choir
23 North York	\$4,000	Soaring Heights
24 Scarborough/East York	\$4,000	Blessings in a Backpack
25 Stormont Dundas Glengarry	\$4,000	Restoration of One-Room Schoolhouse
26 Kenora	\$4,000	Kpad Connection
27 Ottawa-Carleton	\$3,400	Healthy Seniors
30 Northumberland	\$1,000	Marie Dressier Foundation Vintage Film Fest

31 Wellington	\$4,000	Western Ontario Drama League Festival
33 Chatham-Kent	\$4,000	Children’s Water Festival
34 York Region	\$4,000	Library Furniture for School in Uganda
36 Peterborough	\$4,000	School For Young Moms
37 Oxford	\$1,700	All On The Same Page
39 Peel	\$1,000	Mississauga Children’s Choir
40 Brant	\$4,000	Brant Community Hospice
41 Elgin	\$1,780	Dinner at Our House
43 Nipissing	\$3,400	True Self Employment/Training
44 Region du ciel bleu	\$2,800	Parc commémoratif et patrimonial d’East Ferris
47 Vancouver Island	\$4,000	No One Cares Alone Project
48 Leeds and Grenville	\$3,000	Mentoring For Successful Transitions
Total amount Awarded	\$100,000	

Provincial Office Contact	
1•800•361•9888 (toll-free) 416•962•9463 info@rto-ero.org	
<b>Harold Brathwaite, Ex. Dir.</b> ext. 222 hbrathwaite@...	
<b>Simon Leibovitz, Admin</b> ext. 241 sleibovitz@...	
<b>Ewa Romanski, Finance</b> ext. 229 eromanski@...	
<b>Igor Radovanovic, IT</b> ext: 237 iradovanovic@...	
<b>Pauline Duquette-Newman, French Language Services</b> ext. 226 pduquette-newman@...	
<b>Tony Sawinski, Pension/Ben</b> ext. 240 tsawinski@...	
<b>Gail Knox, STO Ctte</b> ext. 233 gknox@...	
<b>Clara Rodriguez, Health</b> ext. 227 crodriguez@...	
<b>Elizabeth Timms, Reception</b> ext. 221 ltimms@...	
<b>Dianne Vezeau, Membership</b> ext. 223 dvezeau@...	
<b>Susannah Maxcy, Advertising and Members’ Centre Log-in</b> ext. 244 smaxcy@...	



## RTO/ERO Toronto 'No-Bell Laureate Luncheon'

This event to celebrate the first day of no school was first held in 2009. Join us again this year. Pre-Register by Friday, August 24 with one of the contacts below giving name, phone and email address.

**Tuesday September 4, 2012**  
**Cost at the door:**  
**\$16.00 ~ age 65 and maturer**  
**\$19.50 ~ under age**  
**Location: The Mandarin**  
*(Yonge & Eglinton)*  
**Time: 11:30am**



### Register with:

**Joan Elliott:** 416•666•4830 / zoriajoan@hotmail.com  
**Valerie Mah:** 416•533•0445 / vmah@ican.net **16**

## Baycrest Request for Volunteers

**Innovative research project linking volunteering to brain health.** So far, we are finding that challenging volunteer roles boost the level of functioning among adults aged 55+. We require 25 additional volunteers and there is some urgency to fill these spots so the study can be completed. Can you help?

## Protect Your Brain Health... Volunteer!



### Join the BRAVO study linking volunteering and brain health

**Eligibility:** age 55+ and not working or volunteering more than 3 hrs/month.  
**Study includes:** 1 year of volunteering at Baycrest (position of your choice for 3 hrs/week), and assessments of your physical, cognitive, and psychosocial health.  
**416 785-2500 x3435 | www.baycrest.org/bravo**

Baycrest

**BRAVO**  
Baycrest Research  
Assessing Volunteering  
Impact on Brain Health

CIHR IRSC

UNIVERSITY OF  
TORONTO

## Consumer Corner



### Best Before and Expiration Dates on Foods - What do they mean?

Health Canada is advising Canadians of what they should know about “best before” date or “expiry date” labels.

Handling or transporting food can also affect the shelf life. For opened packages, manufacturers are required to provide storage instructions on the label when they differ from normal room temperature. Some examples are “refrigerate after opening” or “keep refrigerated,” which are important to follow.

### What is the “best before” date?

The best before date tells you about the freshness and shelf-life of the unopened food. It must appear on almost all pre-packaged foods that will keep fresh for 90 days or less. Some foods show a best before date even if not required to do so. It is important to know that a best before date is only meant to indicate how long a food retains its normal wholesomeness, flavour, and nutritional value when stored under normal conditions. Health Canada recommends that you not consume unopened food products that have passed their best before date. Flavour or texture may have changed. Do not rely on your sight, smell or taste to judge the safety of food. Use your judgement. When in doubt, throw it out.

### If the product has been opened, does the “best before” date still stand?

The best before date only applies to unopened products stored under normal conditions. Once opened, the best before date is no longer valid.

### Does the “best before” date still stand if you freeze foods?

Some foods can be frozen to keep beyond their best before date. If you freeze food, the best before date is no longer valid. The length of time you can freeze items depends on the type of food you are freezing and its ingredients. Advice on how long food can be frozen can be found on the Canadian Partnership for Consumer Food Safety’s website. Consumers can also contact manufacturers for information about freezing and storing their products.

### Where can I find the best before date?

Best before dates must be in both official languages, using the words “best before” and “meilleur avant” with a date in the year-month-day format. The month may be expressed as a numeral or by one of the bilingual abbreviations below. The year is optional, unless it is needed for clarity (i.e., if the shelf life extends into a new calendar year).

*Continued on Page 20*





North York and Provincial Guests

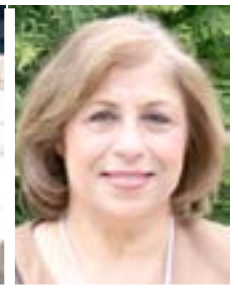


Auditor & Treasurer



Annual General Meeting Photos: Over 80 members attended this event organized by Kay Jeffery (guest speaker, Katherine Barber, 'Canada's Word Lady') We appreciate the these members supporting their district and executive.

Fall Luncheon Photos: Attended by over 140 members and friends, this was a great opportunity to meet former colleagues. We welcomed, as our guests, a number of our members who will turn 75 this year plus representatives from other districts.



Music to Dance and Reminisce



Dancing to the Music



Best before

11 JA 22

Meilleur avant

January: JA	May: MA
February: FE	June: JN
March: MR	July: JL
April: AL	August: AU

September: SE
October: OC
November: NO
December: DE

**What is an “expiration date” and how is it different?**

Some foods, such as meal replacements, nutrition supplements, infant formulas and formulated liquid diets, must carry an expiration date. The expiration date is the date up to which the food maintains its microbiological and physical stability and the nutrient content declared on the label. Foods with an expiration date should not be consumed after the date on the label has passed. When an expiration date has passed, there is no doubt, throw it out.

**Date labelling - pre-packaged foods**

Foods with an anticipated shelf-life greater than 90 days are not required to be labelled with a “best before” date or storage information.

Labelling about dates on pre-packaged food is a valuable source of information. Here are some terms you should be familiar with:

**Durable life** – This indicates the anticipated amount of time an unopened food product will keep its freshness, taste, nutritional value

and other qualities when stored under appropriate conditions. A “best before” date tells you when the “durable life” period ends.

**Best before date** – The “best before” date does not guarantee product safety, but it does give you information about the freshness and potential shelf-life of the unopened food. This must appear on pre-packaged foods that will keep fresh for 90 days or less. Retail-packaged foods may be labelled with either a “best before” date and storage instructions, or the date packaged, along with a “best before” date and storage instructions.

**Use by date** – This may appear instead of “best before” on pre-packaged fresh yeast only.

**Expiration date** – This must appear on formulated liquid diets, foods for use in a very low-energy diet, meal replacements, nutritional supplements and infant formulae. After the expiration date, the food may not have the same nutrient content declared on the label. If the expiration date has passed, throw away the food.

**More information:**

[www.hc-sc.gc.ca/ahc-asc/media/advisories-avis/\\_2012/2012\\_32-eng.php](http://www.hc-sc.gc.ca/ahc-asc/media/advisories-avis/_2012/2012_32-eng.php)  
[www.canfightbac.org/en/](http://www.canfightbac.org/en/)  
[www.canfightbac.org/cpcfse/en/cookwell/charts/](http://www.canfightbac.org/cpcfse/en/cookwell/charts/)  
[www.healthycanadians.gc.ca/init/kids-enfants/food-aliment/labelling-etiquetage/how-comprendre/index-eng.php](http://www.healthycanadians.gc.ca/init/kids-enfants/food-aliment/labelling-etiquetage/how-comprendre/index-eng.php)

**Tips to Help Protect Your Privacy Online**

By **Susannah Maxcy**, RTO/ERO Staff, RTO/ERO *Liaison*, April, 2004

To say that privacy and the internet are important issues is a bit of an understatement. Between Google and Facebook’s ever-changing privacy settings, third-party applications, and shady ‘friend’ requests, it is hard to know what is private and what is public.

Here are a few tips to help you keep your information from getting into the wrong hands.

**1** Use caution when enabling third-party applications. A third-party application is a software program, (e.g. Farmville) created independently of, and integrated with, the original program. Third-party applications may enhance your web experience, but use caution when deciding which applications to enable, as many require access to your personal information to work. Avoid applications that seem suspicious and modify your settings to limit the amount of information the applications can access.

**2** Log out of sites you aren’t actively browsing. Increasingly, websites now have the capability to recognize when you’re logged into a social media website. Often they will have an option for you to share content from their site with your social media networks. To prevent this from happening without your permission, always sign out from sites you are not actively using.

**3** ‘Friend’ only your friends on Facebook. The more people you know, the more people have access to your personal information. A good rule of thumb is if you are not friends with a person in real life do not add him/her as a ‘friend’ on Facebook.

**4** Review a website’s privacy policy. Some sites may share information such as email addresses or user preferences with other parties. If a site’s privacy policy is vague, or does not protect your information, use caution when sharing information with the site.

**5** Look for credentials. Spammers often have no picture and no proper name associated with their profile. At the very least, credible users will always have a photo and name associated with them. Most likely, they will even have a little biography associated with their name telling a little bit about who they are. If a user has none of these and still wants to join your network, chances are you are probably dealing with a spammer.

**6** Do not share anything you wouldn’t be comfortable disclosing to a stranger. Social media sites are, by definition, social. Do not assume that your information is private based on your settings. When posting, be mindful that what you share is public to a varying degree.

*Continued at bottom of Page 22* ➔



## Goodwill ~ Marjorie Blake

Welcome letters were sent to 46 new members in February and March and 25 Sympathy Cards were sent to families of deceased members.

We lost our oldest centenarian, **Harry (Henry) McQueen**, on March 20, 2012. Four Toronto District executive members paid their respects on behalf of the district 16 by attending the memorial service held for him at Morley Bedford Funeral Home on March 25, 2012. In May 2011, we were honoured to have him at our Annual General Meeting/Luncheon. He was thrilled to be in attendance and thoroughly enjoyed the day. A Keeping-in-Touch Card was sent to **Susan Spence** (née McQueen) on the death of her father.

Flowers were sent to **Kay Jeffery**, our Programs Coordinator, after a brief operation. Birthday wishes were sent to two of our centenarians.

Heartfelt thanks to members who continue to notify us about recent happenings. As our membership continues to increase to over 4400 members, we do appreciate if you would continue to let us know more about our members who may need Goodwill support.

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

### Privacy cont'd from Page 21

**7** Protect your phone like your computer. Cell phones, and especially smart phones, contain a lot of personal information. Lost or stolen devices can be used to gather information about you and potentially others. It may be worthwhile to take the time to ensure all the mobile devices have the latest protections.

**8** Install and regularly update your antivirus software. Solid antivirus software goes a long way to protect your personal information, your computer and your sanity from unsavory users and viruses.

**9** Use strong passwords. Your privacy is only as strong as your

lock to protect it. Passwords that include numbers, letters, characters, which are unique to individual sites, make it harder for someone to access your personal information. If you are worried about forgetting your passwords, keep them in a safe place, just in case.

**10** Don't worry. While there are the occasional users out there with bad intentions, most people on social media sites do not pose a threat. Luckily, if you know the warning signs and how to protect yourself, you can surf the web without compromising your online privacy. 16



## TCDSB & TDSB Events

**Brock Public School ~ 125<sup>th</sup> Anniversary** on November 24, 2012. There will be many activities and lots of old friends to see. The day will last from 11:00am to 5:00pm. On the Friday night, November 23, a special dinner/show will be celebrated at Famous People Players Theatre at 343 Evans Ave. (Kipling). Opens at 5:30pm with dinner at 7:00pm. More information available from Leo at [brock125alumni@gmail.com](mailto:brock125alumni@gmail.com). Also check us out on Facebook at: [125BROCKPS@groups.facebook.com](https://www.facebook.com/125BROCKPS@groups.facebook.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)

**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/) 16



## Travelogues: 2011~2012

Thanks to **Dick and Marilyn Holyer** and their presenters for another year of well-attended Travelogues. After hearing from **Gib Goodfellow/Japan; Ed Martin/Italy; Don Mason and Hilary Heath/U.S. Southwest; Dick and Marilyn** themselves/East Coast cruise; **Pat Zuest/Umbria, Tuscany and Rome; Aubrey and Judy Millard/Sailing the East Coast** and, finally this May, **Lorna Pitcher/Uganda**, we eagerly anticipate the 2012~2013 schedule. Watch our September Newsletter. Thanks to all! 16

## Walking Buddies Wanted

I am looking to organize a group of walkers in the Bloor West area to walk 2-3 times a week around the neighbourhood or to High Park or Etienne Brulé, weather permitting, for companionship and exercise. I was thinking we could go about 9:00am in the morning for an hour to an hour and a half and then any one who was interested could go for a coffee after.

Please contact **Leslie Nelson** at [davidandleslie@sympatico.ca](mailto:davidandleslie@sympatico.ca) if you are interested and let me know which days you prefer. We can decide where we will meet. 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 14, 2012 from 10:00am to 2:00pm. Set-up details will be sent to registrants.

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](http://www.rtoerotorontodistricts.org)

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

Carmelita Salazar

\* \* \* \* \*

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](mailto:catherine.jeffery067@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.

## Health continued from Page 12

the option of returning them, less a nominal fee.

The return fee should also be discussed in advance so that there is no misunderstanding at a later date.

In summary, there are three important factors to being successful in buying a hearing-aid. First, as the consumer, you have to be motivated and open to addressing your communication challenges. Secondly, the hearing aid itself has to be the right match with all the appropriate features necessary to address your desired communication outcome. Finally, the audiologist has to be someone you connect with and trust and is truly listening to what you want and has the tools to help you. If all three of these things fall into place, your hearing-aid purchasing experience should run smoothly and set the stage for a positive outcome.

**Article by: Rex Banks M.A.CCC-A, Reg. CASLPO  
Chief Audiologist, The Canadian Hearing Society**

## Heart & Stroke Foundation's Risk Assessment

The Heart&Stroke Risk Assessment helps you find out what is putting you at risk of heart disease and stroke - and how you can take action to live a longer and fuller life.

Just answer some simple questions about your health and lifestyle to get your customized report today. It's free, confidential and takes about 10 minutes to complete. Simply go to [www.heartandstroke.com](http://www.heartandstroke.com)

## Message from Johnson Inc. re Pfizer Continuity of Care RxHelp Program

Upon enrolment, Pfizer will cover the excess cost of the following medications, beyond the generic drug price. RTO/ERO members qualify for this Program.

- Lipitor®
- Norvasc®
- Effexor XR®
- Zoloft®
- Alesse®
- Depo-Provera®
- Xalatan®
- Caduet®
- Cordarone®

This program is currently available in BC, AB, ON, SK and the Atlantic provinces. Norvasc® is not available in SK.

You have the option of registering on line at:

[www.rxhelp.ca/EN/Programs/Program.aspx?ProductID=3](http://www.rxhelp.ca/EN/Programs/Program.aspx?ProductID=3)  
or by phone at 1•866•RxHelp4 (794•3574).

When you enrol online or over the phone you will automatically be registered to receive your Pfizer Continuity of Care Program card.

## Date of departure – from your province of residence

RTO/ERO's Out-of-Province/Canada benefit provides travel coverage automatically for those who participate in the Extended Health Care Plan.

*Continued bottom of Page 26*

## 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/B.Ed 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 4:30pm, Eastern Daylight Time on August 1, 2012. Applications are available to be completed only as an on-line format at the RTO/ERO website: [www.rto-ero.org](http://www.rto-ero.org). **16**

### Health continued from Page 25

The benefit includes coverage for trips of up to 62 days in duration. For those travelling on longer trips, additional coverage is available for purchase under the Supplemental Travel Plan.

*Travellers, in general, can be caught off guard, not realizing that their trip begins the day they leave their province or territory of residence. This oversight could be detrimental and leave travellers without coverage.*

For example, suppose you plan to travel from your home in Ontario, first to visit relatives in New Brunswick for seven days and then on to your 60 day sightseeing trip in the United States. In this case, your trip is deemed to be 67 consecutive days in duration and under your Extended Health Care Plan, you are covered for the first 62 days. To ensure you are covered for the entire duration of your trip, you would need to purchase an additional five days of coverage under the Supplemental Travel Plan. **16**



### Recent Condo Buying & Selling by Lou Manning

The joys and tribulations of leaving one condo and acquiring a new one can be very enlightening and to some extent troubling.

I acquired my first condo home in December in Scarborough. Years before, the site was a horse farm but now consists a site of low-rise/townhome condominiums and freehold townhomes.

Superficially the layout of the design was very appealing, but underneath I uncovered a number of deficits upon residing there. My furnace was defective, emitting carbon monoxide and, luckily for me, was not properly sealed from the outdoors. Settling issues, window drafts, cracked bathroom tiles and a defective O-ring in the bathroom toilet all followed.

The builder had to be persistently approached to get work orders complete and, in the case of my furnace, was only completed reluctantly over several months in the spring of 2010 "as a courtesy". For some reason, the builder never installed a safety fire-door on the bedroom side of the gas furnace closets, which are found in all suites. The garage door was



## Our Members Write

constantly in disrepair and, to add insult to injury, developer-appointed management was replaced with off-site management which operated by voicemail only.

Frankly, I was surprised that the place operated so well. The caretaker kept the place running as did the Board of Directors. I was co-opted onto the Board for one semester. Even though my suite was very new, persistent and unnecessary legacy defects encouraged me to leave.

A suite at a new location in North York became available through a mutual friend and I jumped at the chance to acquire this condo. It turns out that, for a similar condo monthly fee, I would acquire swimming and exercise facilities with easier access to grocery stores, subway, cultural and religious settings.

In order to sell my previous condo, I acquired a realtor who was familiar with the development.

The first thing I had to do was de-clutter for prospective buyers first impressions. This meant throwing out a lot of "stuff". The realtor staged the condo for presentation and sent a photographer to film a virtual tour for perspective buyers for the internet. The one-page specifications sheet about my unit was reviewed for errors and we agreed on the commission.

*Cont'd Page 28*



## Condo continued from Page 27

Finally, a prospective family indicated that they wanted to buy my home, but first a "Status Certificate" had to be obtained from the management of the building at a cost of \$100. A lawyer was engaged for \$750 to help discharge the sale. The lawyer contacted utility companies and the municipality to discharge my obligations to them while I was responsible for phone, internet and cable. The buyers were permitted one pre-acquisition visit when the family was shown how things worked.

Meantime, I acquired a second lawyer to assist with the purchase of the new North York condo. This involved an "Assignment" process, whereby I purchased the Condo deed and assumed all debts from the original condo purchasers immediately following the interim closing from the developer prior to final closing. In my previous condo purchase, I had bought directly from the condo owner after closing time, so the purchase was far more straight forward.

This was a more complex purchase. Luckily I purchased from the owners directly and saved on large realtor fees! Before signing, I was invited to a Pre-Delivery Inspection with the original owners and a Concord Representative. This gave me the chance to preview any potential defects. I noticed that the Concord condo had better quality control and workmanship, but there were defects

too to be ironed out.

Through my lawyer, I reimbursed the original owners for their down payments to the developer and signed on for monthly occupancy costs that conclude at final closing when I will have to pay the developer for outstanding costs, Tarion warranty fees, HST, Land Transfer Taxes (paid to City of Toronto and the Province of Ontario) plus legal fees.

I was lucky to arrange the final closing of my older condo to coincide with the purchase of my new home. I had to arrange movers at cost and pay an "elevator deposit". Luckily at the Concord Condo, the Move-in Elevator Service was free. Co-ordination of both elevators and movers was essential.

Other tasks followed: change of address and redirection of mail (you can choose a 6-month or one-year term if you wish); change of address notifications to OHIP, MTO, RTO/ERO, banks, insurance companies and the Teachers' Pension Plan.

Orientation will be a growing process: management contacts, work orders, new curtains, shelves and other move-in details.

I will let you all know later on whether the move was worthwhile. Growing into another community will mean lots of adjustment integration and creativity!

Be prepared to do your home work, if you move. Ask friends and family for advice and be patient during your search and re-location. Good luck! **16**

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*Going to church doesn't make you a Christian...  
any more than standing in a garage makes you a car.*

## RTO/ERO Developments continued from Page 8

### Member Services

- the RTO/ERO pocket planners will be received earlier;
- 32 Retirement Planning Workshops have been approved for 2012;
- RTO/ERO is represented at AEFO, OECTA, CPCO, OASBO, ETFO and OPC conferences.

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### Pension/Retirement Concerns

- increased understanding of the OMERS pension plan for our newest members;
- developed an "Aging Successfully Through Wellness" resource document;
- developed a new Fact Sheet on Parkinson's Disease;
- monitored external organizations for issues related to RTO/ERO members: Canadian Pensioners Concerned; National Seniors Council; Advocacy Centre for the Elderly; CPP Investment Board; Gilbrea Centre for Studies in Aging; Canadian Association for Retirement Persons.

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### Pension Adjudication

- there are three pending pension appeals to be heard.

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### Political Advocacy

After reviewing the Comprehensive Economic Trade Agreement (CETA), the committee recommends that assurance be sought from the Federal Government that it will respect the Canadian Constitution and ensure that the CETA does not negatively impact on Principles of the Canadian Health Act; Education; Pensions; Water Rights and Services.

Also recommended is advocacy action by the Provincial Executive on Timely Access to Health Care and Elder Care/Long Term Care.

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### Project - Service to Others

This committee is responsible for the selection of twenty-five \$1,000 Scholarship Winners (announced at Fall Senate with Toronto's 2011 recipient, **Shahram 'Shari' Prymak** introduced to you in our March Newsletter) and the up-to-\$4,000 Project-Service to Others awards (announced at Spring Senate). The latter are published in this Newsletter on Page 14. **16**

### **'Tis To Laugh!'**



So, Toronto now gets a transit system with two routes planned to start about the time of the next Civic Elections. Watch the current mayor get re-elected, stop the construction as before and waste millions more! **16**



## Neil Wilson/TSSAA Golf

### The Neil Wilson/TSSAA Golf Tournament ~ 2012

**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: photos of this event may be posted to our website should they be available. Email them to [bmenagh@sympatico.ca](mailto:bmenagh@sympatico.ca)* **16**

*Recreation/Social continued from Page 6*



**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 a few days before. Friends welcome!

**Future events:** April 16 and May 21. Contact **Ann Ludwigsen:** 416•324•0909 / [acludwigsen@rogers.com](mailto: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](mailto:1lanoka@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. We had such a wonderful time at Allan Gardens and three new 'walkers' joined us after reading the March Newsletter article. As always... thank you. **Till, Phyllis.** **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.'*

### **Toronto Choristers - Can you help!**



The Toronto Choristers are asking the following people to provide a phone number, address or e-mail as soon as possible.

Terri Allen, Christi Barber, Lila Barclay, Helen Baron, Ildiko Chapman, John Clark, Nancy Clewes, Lou Cronsilver, Sonia DePasqua, Mimi Gillies, Ed Gray, Noel Howsh, John LaFlair, Rita MacDonald, Reta McWhinnie, Hazel Ogilvie, Jim Rowney, Ted Sandell, Laraine Sipos, Sarka Spinkova, Jim Stevenson, Allan Titus, Ann Wiggins

Please contact **John Sinclair** at: 416•546•1942 or [jdb Sinclair@gmail.com](mailto:jdb Sinclair@gmail.com) **16**

*I've only got one nerve left, and you're standing on it!  
Life isn't tied with a bow, but it's still a gift.  
I've reached the age where the happy hour is a nap.*

## Theatre Day Trips, Fall 2012



Good seats are still available for the trips listed below. Do not miss your opportunity for a delightful day of great theatre, good food (two meals included) and carefree travel by comfortable motorcoach.

To order, telephone **Jack DeGroot** at 416•691•3046.

When your booking is accepted, kindly forward a deposit of \$50.00 per ticket payable to “Club 16” to Jack DeGroot, 19 Elmview Drive Toronto M1N 2W3.



**On Wednesday, May 16:**  
“*The Sound of Music*” at the Drayton Festival Theatre  
Cost: \$130.00

**On 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.*

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

*If I agreed with you, we’d both be wrong.*

## 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. 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

## Tutor Wanted

The following is provided for individuals to consider as they see fit: Private family in the Vaughan area seeks a retired female teacher for home schooling a bright 12 year old girl in the grades 7 and 8 curriculum to begin in September, 2012. The teacher must be well versed in English. Salary is negotiable; hours are flexible. OCT certification and criminal background check must be provided. Contact Mary at [mcafarelli63@gmail.com](mailto:mcafarelli63@gmail.com). 16



## Welcome to New Members

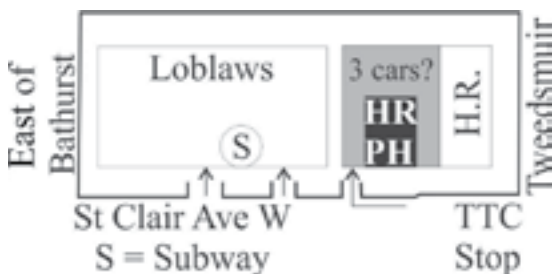
Welcome to those having joined RTO/ERO in February through April, 2012. *Occasionally new members join us in error - there are four Districts in Toronto (Etobicoke/York-22, North York-23, Scarborough/East York-24, Toronto-16) and others across Ontario.*



*As of May 1, 2012, our Toronto District membership stood at 4480.*

**Bob Neal**, Membership

Paul M Andrews	Joan G Kerr
Mary Angelidis	Christiane Koskitalo
Melodie Baldin	Taimo Leps
Sandra Banting	Penelope Martin
Barbara Baxter	Marsha Maxwell
Donna Bobier	Suzette Meloff
G Cameron Bourne	William Morton
Richard Buchanan	Gayle L Owler
Louis Burstein	Giuliana Piccolo-Caruso
Georgina J Clarke	Patricia Regan
Karen Cooling	Andrea Retfalvi
Jon Cowans	Simeon D Santamaria
Norma Davis	Harvey Sokoloff
Elisa Evangelista	Patricia M Somerville
Helene Feld-Lockett	D Ronald Stanford
Marcel Gauthier	Lorraine T Stanley
Joanne Goldberg	Elizabeth Thompson
Moyra Graham	Diane Lynn Tipold
L Lee Harvey	Lynn Turner
David Hopkins	Taimi Voksepp
Agnes Izso	Renate Wegner
S Elizabeth Jones	John Wilson
Anne (Anneli) Kerr	Robert Young



### 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

Marie T. Allen  
 Gladys Annis  
 Ron Batchelor  
 Phyllis T. Brooks  
 Rosemary Burza  
 Isabel Burstein  
 Henry W. Clarke  
 Evelyn Hope Fairley  
 Edward Graham  
 Douglas R. Hilker  
 Reginald Kellam  
 Maureen Kelly  
 Evelyn Kennedy  
 Edwin F. Kerr  
 Gerald H. McGowan  
 Henry (Harry) McQueen  
 J. Bruce Nicholson  
 Leonie Palmer  
 Allan Grant Price



Isabel F. Pilcher  
 Maureen Posner  
 Al Robb  
 Gwendolyn Scott  
 Jean Shilton  
 Joseph Zambri

**Ron Batchelor** was

a former executive member of Toronto District 16. President in 1996/97, Ron served 5 years in various positions from 1993 to 1998.

**Al Robb** served retired educators from 1982 to 1994 occupying the presidency of both Toronto (85/86) and provincial RTO/ERO (88/89). Al also was a member of the provincial Public Relations Committee (90/92).

## 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, OECA, 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  
674 Oriole Pky  
Toronto ON M4R 2C5

PM40604030

Volume 34, Issue 5

May, 2012

**You are Invited to  
PARTICIPATE in the Foundation that seeks  
TO IMPROVE YOUR LIFE**

*“The new RTO-ERO Chair in Geriatric Medicine will help us create the new knowledge we need to improve the quality of care and quality of life of older adults. As well, with the leadership of the RTO-ERO, we will foster a new generation of skilled geriatricians and interdisciplinary health care providers to better meet the challenges of an aging population.”*

**Dr. Gary Naglie**

Associate Professor,  
Division of Geriatric Medicine, University of Toronto  
Chief of Medicine,  
Baycrest Centre for Geriatric Care



*“Seniors are the fastest growing age group in Canada and in many countries worldwide. This dramatic demographic shift in the populations will have profound consequences on health care systems.*

*A further challenge is the lack of geriatricians in Canada, with less than 0.5 for every 10000 people aged 65 and older. The RTO-ERO Chair in Geriatric Medicine will help us to meet the care needs of an older population and support the transformation of the health system. It is only through partnerships like this with the RTOERO that we will be able to focus on strategies to ensure that people can live active, purposeful and independent lives as they age.”*



**Dr. Sharon E. Straus**

Professor of Medicine and  
Division Director for Geriatric Medicine at the  
University of Toronto



## Why A Chair in Geriatrics

Presentation to The Retired Teachers of Ontario (Abridged for inclusion in this Newsletter and used with permission), April 1, 2012. Prepared by **Dr. Gary Naglie**, Mary Trimmer Chair in Geriatric Medicine Chief, Department of Medicine, Baycrest and Associate Professor, Departments of Medicine and Health Policy, Management and Evaluation.

### 1. Health Care Challenges

Health care has not adapted to meeting the needs of an aging population with complex chronic medical and psychosocial problems

#### Demographic Changes

- Canadian population greater than 65 will increase from 14% to more than 25% over next 25 years
- Most rapidly growing segment of population is those 80+  
The “grey tsunami”, The “silver surge” The “health care time bomb”

#### Impact of Dementia on Canadian (www.alzheimer.ca)

- Prevalence of Alzheimer’s and related dementias:
  - 2008 - 480,600 people (1.5% of Canada’s population)
  - 2038 - 1,125,200 people (2.8% of Canada’s population)

#### Burden of Dementia

- Hours of informal care provided annually for people with dementia in Canada
  - 2008 - 231 million hours
  - 2038 - 756 million hours
- Economic burden of dementia:
  - 2008 - \$15 billion
  - 2038 - \$153 billion

*How about this!  
The oldest user of the  
Ontario Teachers’ Pension Plan  
iAccess web-service is 98!  
OTPP AGM April 7, 2012*

**Physical Inactivity:** (Statistics Canada Canadian Community Health Survey, 2003)

AGE GROUP	INACTIVE
65-74	53%
75+	67%

**Obesity:** (Statistics Canada: Canadian Community Health Survey, 2004)  
24% of 75+ are obese vs. 11% in 1978

**Photos:** Pages S1,S12, S13 complements of the U of T. Other photos (RTO/ERO members) by **Hugh Wesley** or **renée I.A. mercuri** for RTO/ERO.

## Health Problems (Statistics Canada General Social Survey, 2002)

Problems	Age 65-74	Age 75-84	Age 85+
Hearing	3%	6%	13%
Vision	2%	6%	17%
Mobility	8%	23%	47%
Memory	29%	32%	39%
Pain	33%	37%	40%

**Congestive Heart Failure (CHF):** Age-specific hospitalization rates per 100,000 adults in Ontario 2006/07 (Data source: Canadian Institute for Health Information Discharge Abstract Database (CIHI-DAD))

Age	Men	Women
25-44	4	8
45-64	55	100
65-79	464	675
80+	2,006	2,330

**Chronic Obstructive Pulmonary Disease (COPD):** (Age-specific hospitalization per 100,000 adults in Ontario 2006/07)

Age	Men	Women
25-44	9	9
45-64	147	136
65-79	805	982
80+	1,399	2,609

**Diabetes:** Age-specific hospitalization rates for per 100,000 adults in Ontario 2006/07

Age	Men	Women
25-44	31	47
45-64	53	87
65-79	130	199
80+	222	322

#### Disability

In a group of 70 year olds who were initially independent and were followed until death, 83% required help from another person in basic activities in their last year of life (TM Gill. NEJM 2010;362:1173-1180).

**Needing Help for Daily Activities** (Statistics Canada: Canadian Community Health Survey, 2003)

- In persons 75+
  - 25% need help with housework
  - 13% need help preparing meals
  - 10% need help with personal care

**Top 10 conditions associated with severe basic activity limitations:**  
OECD, 2007

- |                      |                                      |
|----------------------|--------------------------------------|
| 1. Arthritis         | 6. Vision disorders                  |
| 2. Hearing disorders | 7. Back problems                     |
| 3. Hypertension      | 8. Diabetes                          |
| 4. Heart disease     | 9. Alzheimer's and related dementias |
| 5. Stroke            | 10. Osteoporosis                     |

**Disability** is a common feature at the end of life

- about 4 years for women
- about 2 years for men

### Health Care Goals

- Reduce years living with disability at the end of life and maximize quality of life in those living with disability
- Combat stereotypes, myths about aging and ageism
- Promote healthy lifestyle choices and disease and disability prevention

## 2. Geriatric Medicine

The aim is “to add life to years, not just years to life”. (V. Korenchevsky. BMJ 1946)

- Specialized care for older adults with complex medical and psychosocial needs
- Holistic vs. disease or organ-based approach - help people achieve fullest potential
- Role model for interdisciplinary team care -nurses, physical therapists, occupational therapists, social workers, pharmacists, dieticians, others
- Educate the next generation of health care professionals about how to care for the elderly
- Provide education and support to older adults and family and professional caregivers
- Conduct research to generate new knowledge
- Advocate for health care for the elderly
- Shortage of geriatricians (230 geriatricians in Canada, 500 in Sweden,

1000 in UK)

- Recruitment of trainees is challenging

### Role of Researchers and Academic Institutions

- Help better understand the factors that contribute to disability in old age
- Develop and evaluate innovative technologies and interventions and new, integrated models of care to prevent disability and enhance quality of life in older adults and to support family caregivers
- Rapidly translate new knowledge to best practices
- Educate professional and informal caregivers of the future

## 3. What is a Chair?

- A chair (professorship) is a position permanently paid for by income from an endowment fund established by a gift or gifts from private sources and is made available to a distinguished faculty member in support of her/his teaching, research and service activities.
- Holding a chair is considered to be a major honour in the academic world.

### History of Endowed Chairs

- The earliest “endowed chairs” were those established by the Roman emperor and Stoic philosopher Marcus Aurelius in Athens in AD 176.
- Aurelius created one endowed chair for each of the major schools of philosophy: Platonism, Aristotelianism, Stoicism, and Epicureanism.
- Later, similar endowments were set up in some other major cities of the Empire.
- The practice was adapted to the modern university system beginning in England in 1502.
- Lady Margaret Beaufort, Countess of Richmond and grandmother to the future King Henry VIII, created the first endowed chairs in divinity at the universities of Oxford and Cambridge.
- Private individuals later adopted the practice of endowing professorships.
- Isaac Newton held the Lucasian Chair of Mathematics at Cambridge beginning in 1669.
- The Lucasian Chair was more recently held by the celebrated physicist Stephen Hawking.



### Why are Chairs Important?

- The university can use chairs to attract, recognize and retain top professors who are acknowledged

- by their peers as being pre-eminent in their fields
- Chairs strengthen the training of highly qualified personnel to improve the capacity of universities to generate and apply new knowledge
- Chairs help universities achieve the highest levels of research excellence and to become world-class centres of research

#### Benefits of a Chair

- Provides long term assured funding
- Develops cadre of experts over time
- Most effective way to impact research and education in a specific area

#### Orchestra Analogy

- Private funds to attract a world leading conductor
- World leading conductor attracts new highly skilled members of the orchestra
- Highly skilled conductor and orchestra attract large audience

#### Chairs in Geriatric Medicine

- Only one Chair in Geriatric Medicine at University of Toronto in last 10 years
- Only a handful of Chairs in Geriatric Medicine across the country

#### Impact of RTO/ERO Chair in Geriatric Medicine

- An RTO/ERO Chair will dramatically increase productivity in aging research and education.
- An RTO/ERO Chair will lend academic credibility thereby helping to recruit young people to the field of geriatrics.
- An RTO/ERO Chair would have national and international impact.

The demographic data of RTO/ERO Toronto District 16 Members illustrate, in part, the rationale for RTO/ERO's sponsorship of the Chair in Geriatric Medicine. Our members fill the following age brackets:

Age in:	2007	2008	2009	2010	2011
100 years or more	9	5	11	7	7
90 - 99 years	104	106	136	108	123
80 - 89 years	514	537	609	576	614
70 - 79 years	1098	1184	1447	1444	1562
60 - 69 years	1775	1824	1764	1940	1957
50 - 59 years	375	315	187	226	179
<50 years	2	2	1	1	2
<b>Total</b>	<b>3877</b>	<b>3973</b>	<b>4155</b>	<b>4302</b>	<b>4444</b>

## How the RTO/ERO Chair Operates

The following material has been prepared by RTO/ERO, the RTO/ERO Charitable Foundation and the University of Toronto to describe how the RTO/ERO Chair in Geriatric Medicine will function. It was originally produced after an agreement was reached between all parties and is used with permission. For further information, please contact **Alanna Jones**, CFRE, Director of Advancement & Fundraising, RTO/ERO Charitable Foundation, 1-800-361-9888, or 416-962-9463 ext. 245, or [ajones@ero-rto.org](mailto:ajones@ero-rto.org).

## The Retired Teachers of Ontario Chair in Geriatric Medicine

### Executive Summary

We live in an era of vastly expanding opportunities and increasingly formidable challenges in the fields of health and aging. The tools, technologies and insights of medical science being developed daily at the University of Toronto are rapidly expanding our understanding of human health, revealing the fundamental causes of disease, revolutionizing the delivery of care and educating tomorrow's leaders.

As a result of a dramatic population shift, Canada will face the complex medical needs of an increasingly aging population who are living longer, often with one or more chronic conditions.

Today, about 15% of Canadians are over 65 years old — and this is expected to increase to over 25% in the next 25 years. Furthermore, the most rapidly growing segment of our population is the oldest age group, i.e. those aged 80 and older. This “*silver tsunami*” will pose a set of serious challenges to our health care system.

Unless these challenges are addressed, older Canadians will not enjoy the quality of life all Canadians deserve. To meet this goal, inter-professional education, research and clinical practice focused on enhancing communication and collaboration is essential. We need to train many more geriatrics specialists and we need to dramatically increase research in the field.

The University of Toronto is poised to lead the drive for growth, innovation and hope for the field of geriatrics. Inspired by a legacy of excellence and building on our capacity for outstanding innovation and discovery, the Division of Geriatric Medicine has a bold plan to become a global agent for change in research and





education.

We envision a day when all seniors live in dignity and independence as valued, healthy, functional and engaged citizens. Our research will yield key insights into human aging, redefining our understanding of the long-term health of individuals, societies and the care of older people.

We gratefully thank The Retired Teachers of Ontario/les Enseignantes et Enseignants Retraités de l'Ontario (RTOERO) for their leadership role in helping to maintain the quality and dignity of the lives of older Canadians by committing to establish the Retired Teachers of Ontario Chair in Geriatric Medicine.

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### **The Retired Teachers of Ontario Chair in Geriatric Medicine: A New Vision to Meet the Changing Needs of Older Canadians**

At the heart of one of the strongest health science networks in the world, the University of Toronto is uniquely poised to lead a surge of knowledge and discovery in geriatric medicine, and to bring the benefits of research to people in Ontario, across Canada, and around the world.

Through research, teaching and partnerships with healthcare providers, the University of Toronto directly informs the world's standard of health and the realization of human potential everywhere.

The Division of Geriatric Medicine at the University of Toronto shares the concerns of the members of the RTO-ERO in the areas of health care and education on the issues affecting seniors and older Canadians. We are proud to be the largest training program in geriatric medicine in Canada, The Mary Trimmer Chair in Geriatric Medicine and the George, Margaret and Gary Hunt Family Chair in Geriatric Medicine that currently exist at the University of Toronto, are among only a handful of such chairs in Canada.

With the support of RTO-ERO we plan to further strengthen our position as an international leader in geriatrics research and education — and to transform geriatric practice in Canada by establishing a third chair in Geriatric Medicine. This will allow us to:

- Increase and leverage opportunities to access funding to support ongoing research and education.
- Increase public and research prestige for Chair partners and profile for the field of geriatric medicine in Canada.

Furthermore, the proposed Chair in Geriatric Medicine will serve as a powerful recruiting tool in the University's efforts to attract and retain the best



and brightest internationally regarded practitioners.

Our discoveries, in turn, will lead to new techniques and treatments, and ultimately, to improved quality of life for seniors and older Canadians.

Established through contributions from RTO-ERO totaling \$3,000,000, the endowed Chair will generate annual funds to support areas of excellence in education and research.

This income may be used at the discretion of the Faculty to:

- Ensure long term benefit beyond Toronto and be widely collaborative among health science practitioners and across multiple disciplines.
- Build on the strong research accomplishments of the Division of Geriatric Medicine with a focus on applied research.
- Create evidence-based educational strategies for care of older persons.
- Increase publication of research in relevant, high impact journals.
- Increase peer reviewed funding of research projects.

---

### **The RTO-ERO Chair in Geriatric Medicine: Impact**

The University of Toronto is the fulcrum of one of the most vibrant biomedical research and education centres in the world. Through our partnership with 10 fully affiliated hospitals and research institutes and a network of 20 community-affiliated sites, a diverse, multi-disciplinary community applies its talent to solving some of the most puzzling questions of human health and biology.

The University is a magnet, drawing in the best and brightest students from across Canada and around the world. We are the largest trainer and educator of health care professionals in the country, annually graduating the most new physicians, rehabilitation professionals, biomedical science professionals and specialists—each one expertly trained to deal with an aging, changing population and employing the very latest techniques to improve the health of patients and families.

The Chair in Geriatric Medicine will result in a number of benefits for the RTO-ERO, University of Toronto researchers, clinicians and students — and an improved quality of life for seniors and older Canadians.

For the RTO-ERO stakeholder community, your investment will:

- Recognize academic excellence and create a dramatically increased legacy of applied research, and education.
- Help the RTO-ERO to emerge as a passionate champion cutting across national and cultural differences in the



creation of new knowledge about healthy aging.

For Canadians, your investment will:

- Act as a tangible way to help increase research productivity and education in geriatric medicine for the benefit of all.
- Help ensure more ‘senior friendly’ health care, hospitals and communities.

For the University of Toronto, your investment will:

- Support the creation of new knowledge that will improve the quality of care and foster a new generation of skilled geriatricians and students.

Global health care systems are facing an increasingly aging patient population and as a result, increases in health care demands will threaten capacity and sustainability.

Together, we will advance knowledge about cost-effective and sustainable strategies for promoting the care of older persons, ensuring that seniors can age with dignity, independence and vitality.

---

## Recognition

As a long recognized international leader in education and research, the University of Toronto has an exceptional record of stewardship and accountability.

To help protect against inflation, gifts to the endowed Retired Teachers of Ontario Chair in Geriatric Medicine will be invested and a portion of the annual return reinvested to ensure the value of the capital is preserved.

We would be pleased to offer the RTO-ERO a customized program of recognition that includes:

- Naming of the Retired Teachers of Ontario Chair in Geriatric Medicine in accordance with the University of Toronto policy on naming.
- An announcement of your gift and the establishment of the Chair in targeted media and Faculty publications.
- An opportunity for RTO-ERO to host a member seminar featuring the Chair holder and other researchers as speakers.
- Recognition in the University of Toronto’s annual donor listing and on the website of the Faculty of Medicine.
- An annual report from the Chair holder and an annual report on the performance of your endowment.

The Retired Teachers of Ontario has expressed its commitment to honour the contributions that seniors and older Canadians make to society. With the help of the RTO-ERO and this new Chair in



Geriatric Medicine, we can improve the quality of life of seniors and older Canadians for generations to come.

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## Leadership in Geriatric Medicine: Today and Tomorrow

The Faculty of Medicine is positioned in Canada’s biggest city at the nexus of one of the great biomedical research, education and clinical care centres in the world. The Faculty is the destination of choice for increasing numbers of Canadian and international students looking for a world class medical or health professional educational or training experience. The quality of our programs, faculty, teaching staff and the opportunities for integrated education available to students through our partnership in one of North America’s largest and most productive academic health centres, the Toronto Academic Health Science Network (TAHSN) – are unrivalled in Canada, and ranks us among the best medical faculties in the world.

Canadians, in common with people of all other industrial nations, are living longer than ever before. Adults 65 years and over now constitute the fastest growing population group in Canada. The gains in longevity are accompanied by increased demand for health services, and also impact the type of services required.

Staying healthy – which requires access to top quality healthcare when needed – is a priority for all ages, but particularly important as we grow older. Our Faculty produces most of the high priority specialists in Ontario and we train the largest proportion of highly specialized and emerging subspecialty trainees in growing areas of demand, such as geriatrics, rheumatology and medical oncology, among others.

In addition, the University of Toronto has the largest Geriatric Medicine specialty training program in Canada with 18 full time and 12 part time Geriatric Medicine faculty. The applied research program is focused on clinical and health services research, involves collaboration with multiple disciplines and has gained national and international recognition.

*“The Division of Medicine is in a very active building phase in Geriatric Medicine with exciting opportunities for recruitment and education of the next generation. The RTO-ERO Chair will be pivotal in deepening our ability to build a cadre of committed physicians and researchers to advance the care of an aging population.”*

**Wendy Levinson, MD, FRCP(C)**

Sir John and Lady Eaton Professor Chair,  
Division of Medicine



The Department of Geriatric Medicine currently has five internationally recognized geriatrician researchers with international grant funding to support research in:

- Optimizing drug prescribing in elderly.
- Older women's health.
- Geriatric oncology.
- Geriatric program development and evaluation, and
- The quality of life in the chronically ill or frail elderly.

In addition, all medical students at the University are exposed to geriatrics teaching as part of the curriculum. Furthermore, every family medicine and general internal medicine trainee is required to do a geriatric medicine training rotation, thereby exposing trainees to the importance of geriatric medicine.

---

### Dr. Gary Naglie

Dr. Gary Naglie has several affiliations with the University of Toronto, including associate professor in the Departments of Medicine and Health Policy, Management and Evaluation; graduate faculty member at the Institute of Medical Science; and member of the Faculty of Medicine.

He brings research leadership in rehabilitation, drug policy and evaluation of programs and interventions for older adults with dementia, Parkinson's disease, end-stage renal failure, prostate cancer and hip fractures. Professor Naglie is strongly focused on the assessment of quality of life in older adults and identifying the most reliable measurements to help inform best treatments.

The first holder of the endowed Mary Trimmer Chair in Geriatric Medicine Research at the University of Toronto, a position he will continue alongside his new role as recently appointed Chief of Medicine at Baycrest Geriatric Care Centre, Dr. Naglie continues to be at the forefront of further integrating clinical, research and educational activities to ensure that the care provided at bedside is the very best it can be.

Dr. Naglie led a recently completed national study, funded by the Canadian Institutes of Health Research (CIHR) and Alzheimer Society of Canada, to assess quality of life for patients with Alzheimer's disease and their caregivers. He is the lead researcher on a CIHR-funded study to identify the most reliable predictors of on-road driving capacity in persons with mild cognitive impairment.

Dr. Naglie holds Fellowships from the Royal College of Physicians and



Surgeons of Canada in internal and geriatric medicine. He was a geriatrician at the University Health Network and the Toronto Rehabilitation Institute (TRI), and a senior scientist with the Toronto General Research Institute and the TRI.

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### Dr. Sharon E. Straus

Dr. Straus is a general internist and geriatrician who received training in clinical epidemiology at the University of Oxford and the University of Toronto. Professor Straus is an internationally recognized expert in knowledge transfer - in particular with the creation and evaluation of innovative models of geriatric care and education and translating this knowledge nationally and internationally.

A Professor in the Department of Medicine at the University of Toronto, she is also a Scientist at the Li Ka Shing Knowledge Institute at St. Michael's Hospital; the Director of Knowledge Translation for the Li Ka Shing Knowledge Institute and the University of Toronto; and the Division Director for Geriatric Medicine at the University of Toronto.

Her research interests include knowledge translation and quality of care, the precision and accuracy of diagnostic tests, and mentorship. Her knowledge transfer research interests include developing, implementing and evaluating interventions to optimize the care of older people.

Professor Straus has authored more than 120 peer reviewed research publications, 40 editorials, and 60 abstracts. She is also the author of 2 textbooks including, 'Evidence-based Medicine: How to practice and teach it' and 'Knowledge Translation in Health Care'. The former has been published in 7 languages and is currently in its 4<sup>th</sup> edition. It has been used in education curricula worldwide including undergraduate, postgraduate and continuing education courses.

Professor Straus was awarded a Tier 1 Canada Research Chair in Knowledge Translation and Quality of Care. In addition, she holds more than \$18 million in peer-reviewed research grants.



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**Donations need to reach \$3,000,000  
to create the RTO/ERO  
Chair in Geriatric Medicine.  
Donation Information on Page S16**



## Why The University of Toronto

There are four basic reasons why the University of Toronto was selected. It:

1. ...has the largest Regional Geriatric Program in Ontario with a network of 28 participating institutions with services spanning hospital and community based care. (Peterborough Civic Hospital and Regional Health Centre; Royal Victoria Hospital in Barrie; Southlake Regional Health Centre in Newmarket; Brampton Memorial; Georgetown; Mississauga, as well in Markham, Ajax, Lakeridge, Oshawa, and Whitby. For full list go to <http://rgp.toronto.on.ca>).



2. ...provides the widest reach to a significant proportion of our members. The population area serviced by the Regional Geriatric Centre of Toronto is over 5 million or 40% of the 12.13 million persons in Ontario (2006 census). Moreover, approximately 34% of RTO/ERO members resident in Ontario live in this geographical region. There are four other Regional Geriatric Centres - Hamilton, Kingston, London, and Ottawa - serving the rest of the province.

3. ...is a research focused university with a wealth of research infrastructure support and an impressive diversity of investigators from multiple disciplines conducting research with a geriatric/aging focus and who are available for collaboration. This provides the best environment to support and ensure the success of the Chair holder with respect to research productivity which will have a global impact, as well as outreach to hospitals, institutions, doctors, and potential e-health networks in the future.



4. ...will permit RTO/ERO to have a say in the general direction to be pursued by the RTO/ERO Endowed Chair of Geriatrics at the University. The medical staff will share its research with other universities across Ontario and Canada to the benefit of seniors.

The University of Toronto is:

- Ranked first in Canada and 17<sup>th</sup> overall on the Times Higher Education's 2010 World University Rankings.
- Top in Canada for publications and citations across all fields by Thomson Reuters.
- Top for publications and third for citations among public universities in North America; when private universities are included, sixth for citations and second only to Harvard for publications.
- Home to one of the strongest health science networks in the world, with 10 fully-affiliated hospitals, 1,500 researchers and 5,000 graduate students and postdoctoral fellows.
- Ranked first in Canada and fifth world-wide in clinical medicine by the Higher Education Evaluation and Accreditation Council of Taiwan (HEEACT) 2011.
- Ranked first in Canada and 12<sup>th</sup> world-wide for clinical, pre-clinical and health-related subjects by Times Higher Education 2010.

## RTO/ERO and Fundraising

### Best Practices:

Registered charities must follow the Canada Revenue Agency (CRA) Income Tax Act Guidelines – there is no exception. CRA in its Guidance on Fundraising sets out a number of best practices that Canadian charities should pay attention to when fundraising. These include prudent planning processes, appropriate procurement processes, good staffing processes, ongoing management and supervision of fundraising practice, adequate evaluation processes, use made of volunteer time and volunteered services or resources and disclosure of fundraising costs, revenues, and practice (including cause-related or social marketing arrangements).

*“Giving begins from the inside of an organization and reaches outward”*

Following CRA's advice on best practices will reduce the likelihood that our fundraising activities will be non-compliant (i.e. not raising money for our mission/vision through our charitable objects/purposes).

**Henry Rosso's Theory of Constituent Development**

All fundraising is done ethically where solicitations on behalf of our Foundation will:

- be truthful; and accurately describe the charity's activities and the intended use of donated funds.
- stipulate that solicitations for donations at this time are for geriatric medicine and research at the Division of Medicine, University of Toronto.

## Donations:

Donation Status to December 31, 2011 (only a couple of months after receiving Canada Revenue Status as a legal Charity) include:

- Foundation Board of Directors ~ 100%
- Honorary Advisory Group ~ 100%
- Provincial Executive and Committees ~ 82%
- RTO/ERO Staff ~ 24%
- Toronto District 16 ~ 1.54%: this within the top ten contributions from individuals in districts.)



## RTO/ERO Toronto District Strategies:

RTO/ERO Toronto District 16 strategies to encourage giving will include, but may not be limited to:

- *focus on contributions over a 3-year period;*
- *make contributions within one's means;*
- maintain confidentiality of contributors (but encourage testimonials);
- encourage Toronto District Executive and Volunteers to contribute;
- avoid 'in-your-face' fund-raising techniques;
- highlight the Foundation and it's benefits to older citizens through the District Newsletter and Website;
- highlight priorities within the community that might benefit from the Foundation's goals;
- keep members informed of donation status reports;
- encourage members to submit first-hand articles in the Newsletter that support personal experiences highlighting the reason for the Foundation;
- identify corporations with which we have a relation that might consider a contribution over the 3-year period;
- include donation form in the Newsletter;
- provide donation forms at all District 16 activities;
- donate net proceeds from third-party events.



## How to Donate

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**Please give today! Consider a three-year commitment to help us reach our \$3,000,000 goal. Donation forms available at RTO/ERO:**

**416•962•9463 or 1•800•361•9888 ext. 245 or**

**[www.ero-rto.org/rtoero-charitable-foundation](http://www.ero-rto.org/rtoero-charitable-foundation)**

**Thank you!**