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**Supplement:
RTO/ERO Member Services**

Dates To Remember

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

| October, 2012 | Date | |
|------------------------------------|-------------|--------------------------------------|
| Bridge..... | 2 | Executive Meeting..... |
| Art/Sketch..... | 5 | Friday Movie..... |
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| Travelogue..... | 24 | December, 2012 |
| Bridge..... | 30 | Date |
| | | Bridge..... |
| November, 2012 | Date | Art/Sketch..... |
| Art/Sketch..... | 2 | Executive Meeting..... |
| Bridge..... | 6 | Friday Movie..... |
| | | Monday Matinée Movie..... |
| | | Bridge..... |

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

Third-party content is presented for information only and does not necessarily reflect endorsement by your editors or RTO/ERO Toronto. While every effort is made to ensure the accuracy of the information contained in this Newsletter, important decisions should be made only after consulting with the appropriate professional or organization.

President's Column ~ Roy Harvey



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

A new school year begins and with it the traditional startup of RTO activities. How fortunate we are to benefit from the energy and creativity of our many volunteers who arrange a glittering array of activities for our edification and enjoyment. In these pages, you will find the listing of the opportunities available. There is something for everyone. We offer a very special welcome to you if you are a new member to District 16. You are joining over 4,000 colleagues and friends in the largest RTO/ERO district in the province. You have a golden opportunity through our events and activities not only to renew acquaintances but also to make new contacts and new friends. An active senior is a more happy and healthy senior. For new members we offer a special welcoming breakfast at the Old Mill on October 17, 2012. There may not be a free lunch, but for you there is a free breakfast!

For all members, this year marks a significant milestone in the growth of our organization. We are turning 40. [Remember turning 40?]. This year indeed marks the 40th year in the life of our district; something truly worth celebrating. As the year progresses, watch for the special events your executive will prepare to mark the achievements of our leaders and members over the years.

While we look forward to a triumphant year for our retired colleagues, it must be said at this time that those who have followed in our foot steps in teaching are facing difficult and unusual circumstances as the school year begins. As this is written in late August, the Provincial Legislature is meeting to impose a contract on working teachers that contains significant trimming of benefits, which removes the right to strike for two years and which sets down a pay structure for all in the province essentially negating local board/teacher negotiations.

Normally in this column we do not tread on the political turf. We sustain political advocacy provincially and locally to address the needs and concerns of RTO/ERO. However, current circumstances urge me to speak. You may or may not agree with what is conveyed here. I would be pleased to hear from you if you have a reaction or response either way. It is my view that what is transpiring goes beyond teacher negotiations and moves stridently into the larger theatre of labour and its role, whether organized or otherwise in the economy everywhere.

Start with the locomotive assembly plant in London where workers were offered up to a 50% cut in wages. The plant was closed and moved to

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Cover: Anne Fraser was our longest-serving executive member - 25 years. She is pictured surrounded by the names of all executive members through the 40 years.

President continued from Page 5
 the U.S.A. Workers at Air Canada and Canada Post were deprived of negotiation rights by the Federal Government and had conditions arbitrarily imposed. Sanitation workers were removed from their jobs in Toronto through privatization of their service west of Yonge Street. As Linda McQuaig puts it in the Toronto Star, August 28; "Mayor Rob Ford's determination to privatize Toronto's garbage service-even though the real savings are likely to be minimal-suggests the actual goal isn't saving the public money, but attacking unions." In British Columbia and now in Ontario the pattern continues involving education workers this time.


Should we be concerned? I say yes. The income gap between the very rich and the middle class continues to grow. Child poverty is on the rise. Funding for education in most provinces has incrementally fallen short of inflation and real needs for several years. B.C. teachers estimate a shortfall of \$50,000,000 over the past eight years. Even proposals

of zero pay increase by labour are not enough. Union membership as a percentage of the work force is declining, partly by way of the direct actions of governments, whilst part time jobs are increasingly available, often devoid of benefits. Thomas Walkom states in the Toronto Star August 29; "Dalton McGuinty's attack on teachers' trade union rights is ultimately an attack on the middle class. It is misguided and unnecessary... This fight is not just about teachers".

Bottom line: If the assault on the middle class continues, no one will suffer more than children as their prospects for good health, educational opportunity and future prosperity in employment are steadily [and deliberately?] diminished. It has been characterized by some as a race to the bottom. Consider the proposition that we, as retired educators, can and should have an abiding interest in the well-being of families and children as they face the future and hence, an interest in the relevant political manifestations.

Respectfully, **Roy Harvey** 

Rendezvous Club ~ Fall Schedule


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

Monday, October 1: (instead of Mon. Sept. 24): The Sparklettes singing trio;

Monday, October 29: Members craft show

Monday, November 26: The After Dinner Mints Festive Show

Contact: **Kay Jeffery:**

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

Recreation/Social ~ Carmelita Salazar

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



We thank our convenors for their service to members. For details, 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 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, dancercize, photography, swimming, etc. This year a small Mah Jongg group and a west-end book club began.

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



Art Friends - Convenor **Marie Lynch** (416•421•4936 / 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 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) 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) 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*. For October and November, see Pages 16 and 22.

The following meet at varying locations:



Book Club ~ Convenors **Lynne Fitzpatrick**/fitz9284@gmail.com) and **Elaine MacIntosh**/416•463•2637 host this activity from 1:00 to 3:00pm on the *first Monday of the month from the Monday after Labour Day to June*. The group selects one book per month for discussion. Unfortunately, the group is at capacity and not taking new members. We will keep members informed

Continued on Page 6 

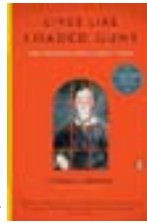
Social/Recreation continued from Page 5

should this situation change and continue to list our selections for those who may be interested.



← October

Queen Elizabeth The Queen Mother
by Marcus Zusak

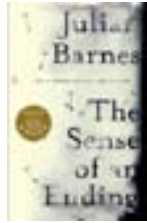


November
Lives Like Loaded Guns
by Lyndall Gordon →

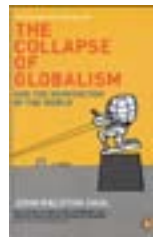


← December

Sarah's Key
by Tatania de Rosnay



January
Sense of an Ending
by Julian Barnes →



Book Club ~ Non-Fiction: Sharon Goodier (416•916•6991/sophietitan47@yahoo.ca) hosts this non-fiction book club on the *second Tuesday of the month* at 2:00pm at the Jazz Café (corner of Roncesvalles & Howard Park - 10 minutes South of Dundas Subway Stn.). October's book: **The Collapse of Globalism** by John Ralston Saul.

Day Trips ~ are arranged each theatre season by **Jack DeGroot**. Watch our Newsletter for announcements.



Finances ~ **Lone Smith** (416•234•1969) hosts this group in her home on the *third Thursday of the month* at 4:30pm. Our purpose is to learn about the world of money from each other and guest presenters. Topics covered include RIFFs, RRSPs, stock investments in all forms. All are welcome and no prior knowledge required. Next meeting: Thursday, October 18. See Page 8 for details of our *Wills & Estate Planning Workshop*.



Friday Night Movie ~ meets the *second Friday of the month* for a central theatre's early show (6-7pm) followed by a discussion at a nearby coffee shop. Our contacts are notified in the second week advising them of details. Attendance is not mandatory. Contact: **Fernanda Freitas**, at fridaymovieclub@gmail.com / 416•859•6134.

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RTO/ERO Developments

Our 2012/13 Executive had its first meeting on September 13. Our Newsletters and E-zines will keep you posted on the business of the district. We remind you of the November 1, 2012 deadline for the 2013 Service-to-Others Awards applications to be submitted to President **Roy Harvey**. Details on Pages 14 and S11.

Your executive and committees endeavour not to work in a vacuum. If you have a question or concern, there are many ways to let us know.

The May Executive Meeting (last meeting of the 2011/12 Executive):

- reviewed the May Annual General Meeting, one of our best attended;
- discussed the appropriateness of a sectarian 'grace' at Luncheons;
- reviewed **Lone Smith's** report on her meeting with the OTPP regarding what is 'teaching' after retirement. This information is available on the OTPP website;
- asked **Susan Weinert** to clarify with the principal of Rose Avenue School the status of retired teachers volunteering on site;
- began discussions of Toronto District 16's 40th Anniversary in 2012/13;
- authorized the operation of a workshop on Estate Planning to be arranged by Lone Smith;
- received a report from **David Shanoff** on the April AGM of the OTPP.



The RTO/ERO Fall Senate (aka Annual General Meeting) takes place October 22, 23, 24. Our November Newsletter will bring you details of how Senate business may affect the membership. The File of Reports will be available on our website in early October.



RTO/ERO Toronto Districts, a voluntary, co-ordinating body where the four RTO/ERO districts in Toronto work together on common programs and offer a series of Retirement Planning Workshops: one in the Fall (see below); two in the Winter/Spring.

Fall Retirement Planning Workshop

Thursday, November 8, 2012

TDSB Etobicoke Centre (and available to TCDSB employees)

1 Civic Centre Court

5:30pm - 8:30pm

Registration / Refreshments start at 4:45pm

Tell your colleagues considering retirement of these opportunities!

Note: this is a one-session workshop. Should an individual wish a more in-depth workshop, a 4-session series of workshops is available through both the TDSB and TCDSB. Both Registration Forms available on our website.

Wills & Estate Planning ~ Lone Smith


Lone Smith, 1st Vice President, has organized this Estate Planning Workshop as follows:

Date: Thursday, October 11, 2012

Time: 1:00pm to 3:00pm

Location: Holy Rosary Parish Hall / St. Clair Ave W at Tweedsmuir **limited parking** - see map on page 33

Presenter: **Mary L. MacGregor**, Dickson Macgregor Appell LLP

Register with: **Lone Smith:** 416•234•1969 / lonesmith@hotmail.com 



RTO/ERO Charitable Foundation ~ A Chair in Geriatrics

It has been a full year that we have encouraged our members to participate in this 3-year endeavour to raise \$3,000,000. The full details of the goals of this effort can be found on both our provincial and local websites. Fully endorsed by your local executive, our approach to fund-raising has been to respect the fact that many support their personal charities. Therefore, our requests for participation have been quite low-key. We hope not so-much-so that thoughts of donation are out of mind.

We leave you with a couple of statistics about our Toronto District 16 and a brief summary of the Foundation's goal. **Donors, donations and pledges, as of June, 2012: \$463,000 from over 680 donors!**

- if only just-fewer-than-half of Toronto District 16's 4,500 members donated \$120/year for the 3-year effort, we would raise more than a quarter of the goal of 3 million dollars. (2,200 members x \$120 x 3 years = \$792,000);
- If 4000 of our over 4,500 members donated \$250/year for the 3-year effort, Toronto District, alone, would raise the full amount of the 3 million dollars. (4,000 members x \$250 x 3 years = \$3,000,000).

What will The RTO/ERO Endowed Chair in Geriatrics do?




CHARITABLE FOUNDATION
FONDATION DE BIENFAISANCE

specialist physician dedicated to research

that impacts seniors' quality of life, and to training health care workers and doctors tending seniors.

- The RTO/ERO Charitable Foundation will establish, maintain and support The RTO/ERO Endowed Chair in Geriatrics at the UofT with an emphasis on the promotion of interdisciplinary training among health care professionals and a focus to improve the quality of life of seniors and of older Canadians.
- An endowed chair is an endowed faculty position which is supported by the annual payout from a privately funded endowment. The endowment may cover the faculty salary, research and travel stipends or other associated costs and continues in perpetuity.

• The Chair in Geriatrics is a **Donate at:**
416•962•9463 / 1•800•361•9888x245
www.rtoero.org/charitable-foundation 

Pension Plan News ~ David Shanoff

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



Editors: In 1989 **Robert Lamb**, an RTO/ERO Scarborough/East York member (right photo), researched the history of RTO/ERO including the development of teacher pensions in Ontario. We use this source for the following summary. The origins of RTO/ERO coincides with pension benefits changes in the 1960s. More history in a future Newsletter.




The first pension fund for teachers in Ontario (Upper Canada) was known as the **Ryerson Pension Fund** (1853) which provided a sum of 500 pounds sterling (~\$792.00/July, 2012) per annum for the support of "superannuated or worn out Common School Teachers of Upper Canada". This amount was later doubled and then tripled. While this amount was small Ryerson was very proud to state; "It is honourable to Upper Canada to be the first Province or State, in America to which any public provision whatever is made in aid of the support of Common School Teachers, when they shall have become worn out in the service of their Country." To be eligible for pension the teacher had to have contributed a pound per year to the fund and provide proof of inability to continue teaching due to age or loss of health. The allowance could not exceed \$6 annually for each year that the recipient had taught school in Ontario. In 1860 the average pension amounted to \$26.54.

In 1871 every male teacher in a public school was required to pay \$4.00 annually to the Fund with females also eligible on a voluntary basis. The fund was further enlarged by admitting high school teachers who wished to join. Allowances per annum were calculated at \$6.00 times the years of contribution and granted at or after reaching age 60 on presenting proof of age, good moral character and length of service. Teachers who held a First or Second Class provincial teaching certificate or who were principals of a high school were granted calculation based on \$7.00. Disabled teachers under 60 were eligible for pension under the same rules for calculation. Refunds were available to those who retired before pension eligibility to the extent of half the contribution. Spouses or legal representatives of teachers dying in service were entitled to refunds of contributions plus interest at 7%.

The 1871 plan incorporated the ideas of service time, age, disability, refunds and survivor benefits. It is not too long ago however that teaching candidates were required to have certificates of good moral character, and even today a teacher's duty includes being an exemplar of many stated virtues.

This plan was quite an advance at a time when a Minister of Education (in 1881) held that he "was against making pensions compulsory especially for

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women and was also against giving a higher pension to those who remained for more than twenty-five years of service, for fear that teachers who had outlived their usefulness would continue teaching in order to get a larger pension.”

In 1885 the Fund was closed to all except those who were members. No further grants were provided and the plan was phased out. No pension plan was available to new teachers until 1917 unless it were provided by an urban school board under 1904 legislation. These board plans lacked portability.

With the times not being favourable to better pension plans, teachers were largely the authors of their own misfortune in that they wanted better plans, but they were against plans that were compulsory. The Ontario Teachers Association as far back as 1871 voted unanimously against compulsory payments, calling them tyrannical, although it was obvious that benefits were tied to contributions and that these benefits could only be increased by a compulsory feature.

Following the closure of the Ryerson Fund to new entries in 1885, efforts were continued to achieve a better scheme. In 1901 the Ontario Educational Association resolved: “That in the opinion of this Association it would be in the interests of the teachers of Ontario to have established some scheme of superannuation under the control of the Education Department.”

This hope was realized when the Superannuation committee of the Ontario Educational Association reported success in April 1917 saying that the new Act would prove to be “the best on the statute books of any country”. This had followed a delegation of 2 500 teachers marching on the Legislature on March 9, 1917, to present their concerns to the government.

The *Teachers’ and Inspectors’ Superannuation Act* (1917), allowed any person in the Ryerson Fund to remain in that Fund or to transfer to the new Fund. It also abolished, with suitable protections, Funds established under permissive 1904 legislation by school boards which included those of the cities of Ottawa and Toronto. These boards had to continue paying pensions already granted or to provide the Fund with an amount actuarially equivalent to the cost of those pensions. In this way the boards would be out of the pension business for teachers.

The rate of individual contribution was set at 2.5% of salary (in 1936 raised to 3%) which was matched by the Treasurer of Ontario. Allowances were payable on retirement after 40 years of service calculated at 1/60 of the last ten years’ average salary times the years of service. Reduced pensions were payable after 30 years of service and also after 15 years in the case of disability.

For many years the report to Fund contributors identified pensioners by sex and pension costs. Tables showed what is common knowledge i.e. that

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Health Hints ~ Bill Tajer

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

Source: *Heath Matters* - a publication from the RTO/ERO Health Services Committee.

A Message from Johnson Inc.

Can I rely on my provincial health insurance to cover me if I leave the country?

Government health insurance plans (GHIP) provide limited coverage for medical treatment and hospital costs outside of Canada and each provincial government recommends that residents purchase travel coverage. In addition, GHIP will not pay more than the service would have cost in your province or territory of residence. Your portion of the medical bills could amount to many thousands of dollars out of your own pocket.

The RTO/ERO Extended Health Care Plan automatically includes Out-of-Province/Canada travel coverage for any trips of up to 62 days in duration and the Supplemental Travel Plan is available for longer trips. While covered by RTO/ERO, you can rest assured that whether you cross the border for a weekend shopping trip or take an extended holiday, you are covered should an eligible medical emergency arise.

The RTO/ERO travel plans include

the following benefits that are recommended by the Government of Canada to ensure your travel protection:

- Access to a worldwide, 24-hour hotline with multilingual operators, as well as physicians or nurses on staff.
- Covers emergency medical expenses including hospital, physicians and drugs.
- Provides up front and direct payment of bills so you don’t have to be out of pocket.
- Covers emergency transportation, such as ambulance services.
- Provides for medical evacuation to Canada or the nearest location with appropriate medical care.
- Pays for a medical escort (doctor or nurse) to accompany you during evacuation, if necessary.

Know your RTO/ERO Health Plans

Q What is the definition of extended family in trip cancellation/interruption clause?

A Under the Extended Health travel coverage as it refers to trip cancellation/interruption, Extended Family member includes: spouse, child (including step-child, foster child and adopted child), parent (including adoptive parent

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The deadline for the submission of RTO/ERO Benefits Claims is the end of the calendar year following the year in which the expense was incurred. **If you have any claims not submitted for 2011, they must be submitted to Johnson Inc. by December 31, 2012.**

Health continued from Page 11

and foster parent), guardian, step-parent, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother, sister, step-brother, step-sister, aunt, uncle, nephew, niece, brother-in-law or sister-in-law.

Q What is the definition of Medical Emergency?

A Medical Emergency means an emergency service rendered to you for the sudden and unforeseen onset of a medical condition, manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could result in:

- a Permanently placing your health in jeopardy;
- b Serious impairment of bodily functions;
- c Serious impairment and dysfunction of any bodily organ or part; or,
- d Other serious medical consequences.

Q I am currently covered under the School Board Retiree Plan for my benefits. I would like to apply for the RTO/ERO Group Benefits Program. When will my coverage commence?

A Your coverage under the RTO/ERO Group Benefits Program will commence the day after the termination of your previous coverage (your previous coverage can also be your spousal plan or another group insurance plan), provided you apply within 60 days of its termination.

Note, to ensure there is no gap in your coverage, premiums and coverage will be back-dated to the

day following the termination of your other group plan, regardless of when your application is received in the 60 day period.

Media

General health information: Local Health Integration Networks (LHINs):

LHINs are the only organizations in Ontario that bring together health care partners from the following sectors – hospitals, community care, community support services, community mental health and addictions, community health centres and long-term care – to develop innovative, collaborative solutions leading to more timely access to high quality services for the residents of Ontario. www.lhins.on.ca/home.aspx?LangType=4105

Telehealth Ontario:

Free Access to a Registered Nurse – 24 Hours a day, 7 days a Week. You do not need to provide your health insurance number and all information is confidential. You should call Telehealth Ontario when you have a general health question and nowhere to turn. Telehealth Ontario will give you confidential advice about any health-related concerns such as: symptoms that could require medical attention, illness or injury, chronic illnesses, nutrition and healthy lifestyles, teen health and lifestyle issues. 1•866•797•0000; / 1•866•797•0007; www.health.gov.on.ca/en/public/programs/telehealth/

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**TEOF 20th Annual Auction
“Don’t Forget To Feed the Kids”**

TEOF: Toronto Educational Opportunity Fund



Friday, November 23, 2012

5:30pm ~ Viewing

6:30pm Dinner



**Fountainblu Banquet Hall - Toronto’s newest Premier Event Venue
200 Prince’s Blvd, Exhibition Place, 2nd Floor, Queen Elizabeth Bldg**

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

Buffet Dinner, Parking, Catalogue/Door Prizes

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

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

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

Les Birmingham / 416•291•0908, or **Ross Richardson** / 416•397•3911
(For each item donated, please provide an estimated price for consideration. TEOF evaluates all accepted donations and issues income tax receipts.)

Additional Registration Forms available at:

www.rtoerotorontodistricts.org (Toronto District 16 link)

AUCTION TICKET ORDER FORM

Name (please print): _____

Address: _____

City: _____ Prov. _____ Postal Code _____

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

Method of payment:

VISA ___ MasterCard ___ American Express ___ Cheque ___

Credit Card #: _____ Expiry Date: ___/___

Cardholder Signature: _____

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

OR fax to: 416•393•0456

For Office Use Only ~ Date Order Received





Welcome to all new members who have joined RTO/ERO Toronto District 16 this year. Congratulations to all members who have recently celebrated significant milestones, birthdays, anniversaries, new arrivals, accomplishments or rewards.

Our Goodwill program includes a welcome breakfast for new members plus a welcome letter and Newsletter (81 from May to July). Condolence cards are sent to the families of deceased members. Congratulatory letters are sent to those reaching 100 years. Members are remembered in times of sickness or other traumatic events. Seasonal contacts are maintained with those having relocated to other parts of the country. Upon request, we may be able to provide information with regard to Program and Services for Seniors in Ontario. Thank-you cards were received from some of the relatives of deceased persons, as well as from relatives of our centenarians.

Please continue to inform us about members with whom we should keep in touch or who are celebrating a significant milestone.

A special thank you to **Ann Ludwigen** who was one of our contact persons for over two years. If anyone can help in this capacity, please give us a call. With a membership of over 4500, any help with keeping in touch with our members is greatly appreciated.

Contact persons: **Marjorie Blake:** 905•837•0874 / mdblake@sympatico.ca
Valerie Mah: 416•533•0445 / vmah@ican.net

Project – Service To Others (STO) Grants, 2013

2013 STO Application Forms now available from

<http://www.ero-rto.org/project-service-others>

Note also the Toronto-specific routines below!

Project – Service To Others is a Provincial RTO/ERO program providing grants to Districts for initiatives that support the concept of “*Service to Others*” by contributing to a variety of community projects and raising the profile of the RTO/ERO with active teachers and the public by showing that retired teachers care about their communities and public education. These assistance projects can be in any form that supports the goals as outlined in the application. Additional information on Page S11.

Toronto-Specific STO Routines

For 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:

Lone Smith: 416•234•1969 / lonesmith@hotmail.com

Note: any assistance provided does not imply endorsement. Your Toronto District Executive reserves the right to make the final referral, if any.

Using Reusable Grocery Bags and Bins



Many are now shopping with reusable bins, plastic bags and cloth bags to reduce the amount of plastic they are using but it is important to prevent cross-contamination of food with bacteria that can cause foodborne illness.

The following steps can help to prevent cross-contamination:

- Wash cloth bags frequently, especially after carrying fresh produce, meat, poultry or fish. If not machine washable, hand-wash frequently with hot soapy water. Plastic bins should be washed using hot soapy water regularly. Dry well after washing.
- Put fresh or frozen raw meat, poultry and fish in separate bins or bags from fresh produce and other ready-to-eat foods.
- Put fresh/frozen raw meat, poultry or fish in the clear bags found in produce and meat sections to prevent juices from contaminating reusable containers and other foods. Fresh produce should also be put in plastic bags;
- If used to store or transport non-food items, wash before using them for food.

Source: www.hc-sc.gc.ca/fn-an/securit/kitchen-cuisine/reusable-bags-sacs-reutilisable-eng.php

Archival Photos ~ Can You Help?

We have very few photos of past Executive Members, especially those who were the initial builders of our District 16. If you have a potential photo source for the following individuals, please send us:

- a) a digital photo at 300dpi (likely a rare item);
- b) a scan of a photo (scanned at the highest resolution possible and saved at 300dpi);
- c) send a photo to the editor (to be returned as requested).

Contact: **Bill Menagh,** 416•488•3372 / bmenagh@sympatico.ca
674 Oriole Pky, Toronto ON M4R 2C5

Photos we seek (preferably of one near retirement or RTO/ERO involvement):

| | | |
|--------------------|------------------|------------------|
| Allen, Gertrude | Lennox, Mitchell | Reid, Walter |
| Barrett, Dr. Harry | Lindsay, Ruth | Robb, Al |
| Batchelor, Ron | Longmuir, Cecil | Rowney, Jim |
| Clarke, Mattie | McAdam, Arthur | Schissler, Laura |
| Coles, Sidney | McGinn, Bernice | Simons, Shirley |
| Dean, Harold | McIver, Murdoch | Smith, Margaret |
| Hardie, Charlotte | Milloy, Archie | Sweetman, Allan |
| Hayes, George | Moore, Mary | Thomas, Mary |
| Hornick, Phil | Noylander, Mary | Whitley, Harold |

We do have some early photos: back cover and circa 2000. Nevertheless, better quality material is sought to ensure proper archival storage.

Like Old Yearbooks, even?


A London Affair: A Unique Addition to the Theatre Scene
presented by Brian Jarvis

Brian, our man who knows Britain so well, has scored another coup with a gem in London's Theatre District as he was putting together a tour of points of interest in Central London referencing the public transit system.

This exciting find was the replica of the original Globe theatre south of the Thames. The surprise is that it does much more than serve the London theatre scene with productions of the Bard's works. As the film Brian obtained will show, the replica is an educational forum for local school children and the much wider world including the universities having an interest in the preparation and authentic presentation of Shakespeare's plays. The film produced for London's Globe Theatre explains just how it came to be built and how it now serves these diverse interests, including the theatre-loving tourists and the actors and musicians who train there. What better time to take a closer loving look at this part of London, one of the world's greatest cities.



So, once again, join Brian in London, an economic and cultural powerhouse with over five dozen theatres and other entertainment venues, good public transit with a dozen underground lines, surface routes served by the double-decker buses and a dozen or so mainline railway termini including St. Pancras International. The restored and refurbished station is an architectural and engineering masterpiece serving as the rail gateway for London, SE England, Paris and Brussels.

Your stop at the wonderful late 20th century replica of the most famous of the many playhouses which existed in the city in the late 16th and 17th century may set you to dreaming of a post Olympic trip to London. It sounds good to me! 

Photos:  **Top:** Globe Theatre replica
Left: dwelling of architect Christopher Wren (1632-1723)



You may know that for a number of years, over 12 now, I have been a neuroendocrine cancer patient. A year ago I had massive surgery which saved my life. I have had a slow recovery, but thanks to my expert medical team, I do not expect to make an exit from this world any time soon. I do need very careful monitoring, however, and diagnostic scans and treatments on an ongoing basis to make sure of this.

I have benefited greatly from the Canadian Cancer Society's Volunteer driver program which helps people like me get to some of the many needed appointments. I am picked up at my door and driven downtown to Toronto General as needed, and brought back home after my appointment. I have been brought back from London, Ontario, where my specialized team is.

Some of my drivers have been retired teachers. The most recent person who drove me to an appointment and back was a retired Senior Superintendent.

The Canadian Cancer Society is currently very short of drivers and they welcome retirees who may have one or two days a week to spare. They do not mind if the volunteer driver is available only for part of the year, and they understand if the volunteer driver checks out for a month here or there. In many ways this is an ideal volunteer experience as the commitment is not a big or a constant one.

There is a lot of satisfaction in 'Giving back', and some of the CCS drivers have family members or dear friends whom they lost to cancer.

There is some training but it is not onerous, especially for a retired teacher. Would you mind sharing some or all of this info with our local retired teachers' group?

My own organization is the Carcinoid Neuroendocrine Tumour Society Canada, (CNETS Canada) but we are too small to do the kinds of things, such as driving patients, that the Canadian Cancer Society does so well. Our Vice President is retired principal **Jim Kormos**, and he is very much out and about on our behalf.


The person at the Canadian Cancer Society to contact if a retiree is interested in being a volunteer driver is **Jane Ewart**, Volunteer Engagement Coordinator, at 416•480•7901 x3406. She would very much love to hear from retired teachers.

Best regards, **Maureen Coleman**

Ed.: As well as being an RTO/ERO Toronto member, Maureen is President of Carcinoid-NeuroEndocrine Tumour Society Canada (CNETS Canada)

4103-3219 Yonge St, Toronto ON M4N 3S1

www.cnetscanada.org

H.416•544•8467 / C.416•788•6879 



NEW MEMBER BREAKFAST

An Opportunity for New and Experienced Retirees to Meet

Wednesday, October 17, 2012

at The Old Mill, Brûlé Room A (1st Floor)

9:30am ~ Meet & Greet/Coffee

10:00am ~ Breakfast Buffet

\$15 for Guests/Current Members

Gratis for New Members as described below.

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

REGISTRATION DETAILS


1 Members joining us *From September 1, 2011 to August 31, 2012* will have received their personal invitation directly.

2 Those who have joined since 2007 *and did not benefit* from past invitations may also attend at no cost *but must register.*

3 Other members, non-members and guests may wish to enjoy the camaraderie and register at the subsidized cost of \$15.00.

Please complete and submit, with appropriate payment, the Registration Form on Page 21 by October 5, 2012 so that we can best use our funds by ordering the proper resources. Register early and remember your Parking Pass!

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

**Come Early to Meet Your 2012/13 Executive & Convenors
Leave When You Want** 

**Pay Parking is in effect weekdays from 6am-2pm for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.
REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P24
(District 16 cannot be responsible for charges arising from failure to use this pass.)**

FALL LUNCHEON, 2012

Wednesday, November 14, 2012

at The Old Mill, Brûlé Room

11:30am ~ Meet & Greet/Bar

12:15pm ~ Buffet Luncheon

\$30 per Person ~ Please Register

Music for Craft Show & Luncheon by Ken Edge

www.edgemusic.ca / kedged@sympatico.ca

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

Registration Form on Page 21/Parking Chit on Page 28

~ LUNCH BUFFET ~


SALADS: Baby Lettuces Compilation, Cherry Tomatoes, Shaved Cucumber, Assorted Dressings, Orzo Pasta, Artichokes, Red Peppers, Swiss Cheese, Shallot Vinaigrette, Wheat Berry, Golden Raisin, Pumpkin Seed & Sunflower Seed Salad, Cider Dressing, Fennel, Carrot, Pear Slaw, Buttermilk, Apple Vinaigrette, Tuscan White Bean Salad, Olives, Sun Dried Tomatoes, Parsley, Lemon Vinaigrette

HOT ENTREES: Bocconcini with Basil, Garlic & Plum Tomato Sauce with Parmesan Cheese, Buttermilk Marinated Ontario Free Range Chicken Breast Panko Crusted, Lemon & Capers Butter, Roasted Mini Potatoes, Vegetable Medley

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

VARIETY OF ROLLS / BUTTER

Coffee (regular, decaffeinated), Fine/Herbal Teas

Please complete and submit, with appropriate payment, the Registration Form on Page 21 by October 29, 2012 so that we can best use our funds by ordering the proper resources. Please register early! 

**Pay Parking is in effect weekdays from 6am-2pm for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.
REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P28
(District 16 cannot be responsible for charges arising from failure to use this pass.)**

RTO/ERO Toronto Annual Craft/Artisan Show ~ 2012

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 **20 participants only**, so please register early. Space will be allocated on a first-come, first-served, basis. Should multiple Registration forms arrive on the same date, post mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out. Photos of previous Craft Shows are available on our website:

www.rtoerotorontodistricts.org

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

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

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.

Registration for New Member Breakfast, 2012

An Opportunity for New and Not-So-New Members to Meet

REGISTRATION FORM

One Must Register for the Breakfast ~ Return by Friday October 5, 2012

Name: _____ Phone: _____
email: _____
(Used for RTO/ERO Toronto purposes only)

Guest: _____

I joined RTO/ERO Toronto from 2007 to 2011 but was not able to attend this event since joining. **No Charge (Please initial)**

Members joining after September 1, 2011 will have received their personal invitation separately via Canada Post.

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

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

NOTE 1: Buffets do not necessarily accommodate special dietary needs

NOTE 2: Event photos may appear in this Newsletter or on our Website

REGISTRATION FOR FALL LUNCHEON, 2012

Come Early to Our Craft & Artisan Show/Sale

REGISTRATION FORM

One Must Register for the Luncheon ~ Return by Monday, October 29, 2012

Name: _____ Phone: _____
email: _____
(Used for RTO/ERO Toronto purposes only)

Guest: _____

NOTE: Buffets may not necessarily accommodate special dietary needs
Event photos may appear in this Newsletter or on our Website

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

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

Nepal: Dads and Daughters Trek and Cultural Journey

Presented by **Janice Coles**

Nepal: the word conjures images of majestic mountain peaks (Everest, Annapurna), the fertile terraced valleys, tribal groups (Sherpas, Gurkhas, Tamangs), cities (Kathmandu, Baktapur, Patan) and transports the mind to this mysterious and unknown land far from the comfort zone of Western luxuries and attitudes.




In March, 2010, **Alan Coles** and **Bill Bedford** joined their daughters, **Sara Coles** and **Sue Bedford**, in Nepal for a 16 day trek along the well-travelled Annapurna Sanctuary trail to the Annapurna Base Camp (12,800 feet). After completing this trek, they traveled to the lowland tropical Chitwan National Park (300 feet altitude) on the Nepal-Indian border where elephants, rhinos, crocodiles and other wildlife can be seen in their natural habitat.

RTO/ERO member, **Janice Coles**, joined this group of intrepid travelers in the capital, Kathmandu, for 10 days of cultural explorations in the Katmandu Valley. UNESCO heritage sites, Hindu and Buddhist temples and shrines and the expansive Himalayan scenes stimulate the mind and spirit.



This presentation includes a 40 minute video of Nepali music. Still photos and video bringing the land of Nepal 'to your doorstep'.

Janice is a retired high school guidance counselor and co-op teacher. Travelling is a favourite way of being a "life long learner" along with keeping up with her 2-year old grand daughter! 




Neil Wilson/TSSAA Golf

The Neil Wilson/TSSAA Tournament Results ~ 2012

Friday, June 29, 2012

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

Following are the results of our tournament of Friday June 29th, 2012

- 1st @ -13:** Team Duncan in memory of Kent Duncan
Brian Gaw, John Lombardi, Dan Dominico, Brian McAlpine
- 2nd @ -11:** Denys Reed, Lou Sialtsis, Chris Broadbent, Steve Dovoston
- 3rd @ -9:** Mark Kannegeisser, John Bonis, Kent Farrow, Lou Poulis
- 4th @ -8:** Ken Leitch, Lorne Buck, Rick Ramsay, Chick Kennedy
- 5th @ -8:** Hugh Rowland, Bob Walton, Dave Johnson, John Kalantzakos
- Closest to the pin- women:** Rosalind Lythorn-Wakefield
- Closest to the pin-men:** Dan Dominico 

RTO/ERO Toronto Craft Show

EARLY CHRISTMAS SHOPPING


WEDNESDAY, NOVEMBER 14 / 10:00am - 2:00pm

with a Noon pause for our Fall Luncheon

The RTO/ERO Toronto District 16 Annual Craft Show is an opportunity for some early Christmas shopping. We hope that many of you will attend even if you are not participating in our Fall Luncheon. If you do plan to attend our Luncheon, consider arriving early so you have the time to support our Crafters. To display, please call **Kay Jeffery: 416-767-8179** / catherine.jeffery067@sympatico.ca and complete the form on Page 20.

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

RTO/ERO Toronto 'No-Bell Laureate Luncheon'

This event, first held in 2009, attracted about 40 members and friends on September 4 ~ the first day of no school this year. Organized by **Joan Elliott** and **Valerie Mah** and hosted at the Mandarin Restaurant (Yonge and Eglinton), the luncheon provided all with great food and enjoyable camaraderie. Photos, compliments of Valerie, can be seen on our website and in our November Newsletter. 



*Always be yourself. Because the people that matter, don't mind.
And the ones that mind, don't matter.*

Parking Pass

54632



EVENT: Retired Teachers of Ontario - Chapter 16

**New Member
Breakfast Only**

VALID: Oct. 17, 2012

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

21 Old Mill Road, Toronto,
Ontario M8X 1G5

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

Please display this pass face up on your dashboard.

This is your Parking Pass for our New Member Breakfast at The Old Mill Inn.

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



Health continued from Page 12

In Ontario, three main types of residential settings provide both accommodation and care for seniors:

- 1 Retirement Homes
- 2 Assisted Living Services in Supportive Housing
- 3 Long-Term Care Homes

Each setting offers different types of accommodations and varying levels of service. Assess your personal situation and compare your needs with the amenities and services offered by each setting. www.health.gov.on.ca/en/public/programs/ltc/12_residential_mn.aspx

Macular Degeneration

By Tony Sawinski

The macula is an oval-shaped highly pigmented yellow spot near the centre of the retina of the eye. The macula contains the highest concentration of light-sensitive cells, called cones, which are responsible for sharp, detailed central vision that is used in every day tasks such as driving and reading. Macular degeneration is a group of diseases that affect the macular area of the retina. In macular degeneration, cells in the macula region begin to die which results in blind spots and distorted vision. Age related macular degeneration (AMD) is the leading cause of severe and irreversible vision loss. There are two forms:

Dry Form

The dry form is the most common type. Yellow deposits called drusen are associated with the deterioration

of the macular and death of the photosensitive cells. There are three stages for the dry form:

- 1 Early – several small or a few medium sized drusen. No vision loss or symptoms.
- 2 Intermediate – many medium sized drusen or one or more large drusen. More light may be needed for tasks. A blurry spot may appear in the centre of the visual field.
- 3 Advanced – A large number of drusen deposits including a breakdown of cells. A large blurry spot occurs in the centre of the visual field and if it becomes larger and darker it can lead to complete loss.

Wet Form

Wet macular degeneration usually follows the dry form of the disease. New blood vessels grow near the drusen deposits. These blood vessels are very fragile and can leak fluid and blood resulting in scarring of the macula.

It can happen to anyone even with proper care and diet. An RTO/ERO member recalls: 'I was made aware of the dry condition three years ago so I started taking extra vitamins and greens but the wet condition happened suddenly and shocked the system. There is a panic mode when one eye goes wet and starts creating blurred vision, depth perception issues, and downgraded eye activity on the computer, reading and driving. The result is a slowdown

of concentrated activity; more downtime with a patch and less severe sun time. More time is spent searching

Continued on Page 26

Health continued from Page 25


good sun shades, better foods and vitamins. The largest panic is when, not if, the dry eye will go wet.

Some risk factors of macular degeneration include age (increases with age), family history, ultraviolet exposure (wear your sun glasses), high blood pressure, and poor nutrition. Eye injections may be the best controlled procedure for wet macular degeneration - there is a fear factor but a good ophthalmologist with a good bedside manner does create a tolerable situation. These shots are recommended monthly, maybe for life. Not a pleasant outlook but necessary to contain the bleeding.

High levels of antioxidants and zinc may slow progression. Consult with your optometrist, ophthalmologist or pharmacist regarding which type of multivitamin therapy is appropriate

for you. Wet macular degeneration has been proven to be extremely difficult to treat. Lasers have been used as well as photodynamic therapy. Be prepared for added stress and expense: travel from small communities to larger centres to visit with the ophthalmologist; spending on supplements, diet, and other items to assist in coping with the condition; driving; doing fine hand-work. All require a lot more concentration as the wet eye leaves a distorted picture which could lead to a major accident to the body.

Regular eye examinations

Regular eye examinations with your optometrist or ophthalmologist are important. On your next visit, seek advice on your status for possible treatment and management. 

Angel Foundation for Learning ~ Feed-the-Soul Gala

On Friday, November 9, 2012, our annual Evening to Feed the Soul Gala takes place at the Riviera Parque Banquet Hall in Concord. The theme, *A Night in the Big Apple*, promises to be fun-filled with entertainment, great food and an opportunity to mingle with many of your former colleagues, while supporting a worthy cause!!



The Angel Foundation is the official charity of the Toronto Catholic District School Board disbursing over \$2,000,000 through four programs: Nutrition (over 30,000 TCDSB students receive a nutritious meal daily); School Allocation Fund (schools apply for up to \$500.00/year to offset the cost of excursions); Social Work Emergency (for students facing financial hardship); Bursaries Awards/Funds (administer 18 bursaries, awards and funds).

The Angel Foundation for Learning also offers many volunteer activities for retired educators.

Learn more: website www.angelfoundationforlearning.org or contact **Marisa Celenza**, Executive Director at 416•222•8282. Ext2195 or marisa.celenza@tcdsb.org. 


Pension continued from Page 10

female pensioners outlive males and so are a larger charge on the Fund. The last such regular annual table seems to have been in 1967 with figures available for 1982. Of course, in the earlier days, these larger costs for female pensions were used to counter the argument that the cost of providing pensions to widows would be unfair since such benefits would be provided only to spouses of male pensioners. A type of dependent pension was introduced in 1932 so that three years before going on pension a teacher could elect to take a reduced pension with the reduction being applied to provide an allowance to any designated dependent.

In 1946 an act provided: **1.** "A" Pensions after 36 years of service provided the teacher was 65 if male and at 62 if female. After 40 years of service all teachers qualified without age restriction. The minimum pension was \$500 and the maximum \$1,500 based on entire career average salary; **2.** "B" Pension with reduction factor to teachers having between 30 and 36 years of service. The minimum was \$7.00 per year of service; **3.** "C" Pension in the event of permanent and total disability after 15 years of service; **4.** "CB" Pension in the event of incapacity for further teaching after 15 years of service.; **5.** Provision for refunds of contributions with interest.

In 1949 the new *Teachers' Superannuation Act* provided a \$600 minimum pension and, **1.** "A" Pension changed to 35 years service at age 62 for both sexes; **2.** A new pension after 25-30 years service at age 62; **3.** Improved Disability Allowances; **4.** Allowance based on 1/50 of last 15 years' salary to an upper limit of 70 % of the average subject to a maximum allowance of \$3,000.; **5.** Dependents pensions were introduced for widows and children of male teachers or pensioners of 15 years or more service and for children or wholly dependent widowers of female teachers; **6.** The interest on repayments of refunds was cancelled; **7.** When the payments into the fund in any year are insufficient to make the required payments out of the fund, the deficiency shall be made up out of the Consolidated Revenue Fund".

The maximum limit on pensions was removed in 1953. In the following year the calculation was changed to the best ten years and those pensions granted prior to 1954 were recalculated.

The last vestige of sex discrimination was abolished in 1971 when widowers of pensioners were made eligible on the same basis as widows for dependents allowances. It was only in 1983 that the stopping of such allowances (now called survivor benefits) was abolished when the recipient remarried. 

REMEMBER

Teaching After Retirement Rules Changed September 1, 2012.

Visit the Ontario Teachers Pension Plan website for details:

www.otpp.com

Parking Pass

54631



EVENT: Retired Teachers of Ontario - Chapter 16

Luncheon &
Craft Show Only

VALID: Nov. 14, 2012

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

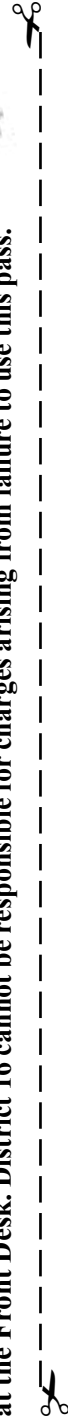
21 Old Mill Road, Toronto,
Ontario M8X 1G5

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

Please display this pass face up on your dashboard.

This is your Parking Pass for our Fall Luncheon/Craft Show at The Old Mill.

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



Retirement Study ~ University of Ottawa

**Study Enrolment
Period Extended**

You are asked, if willing, to participate in the research study below provided you can log-on and **begin by October 31**. It appears that there has been significant interest and recruitment has been such that the deadline has been extended to facilitate RTO/ERO Districts that publish Fall Newsletters. We hope you will join since any data that assists older citizens to live a full life in retirement are valuable to all.

University of Ottawa Faculty of Health Sciences

RETIREMENT STUDY ~ VOLUNTEERS NEEDED

Researchers at the School of Human Kinetics at the University of Ottawa are conducting a study examining life style habits in new retirees. This study does not require any lab visit. There are only 3 online surveys to complete, separated by a 1-month interval.

The whole study should take about 90 minutes of your time.

We are looking for retired adults having been retired 3 years or less.

Participate for your chance to win one of 20 cash prizes of \$100.

Confidentiality is guaranteed.

This study has received a certificate of REB ethics approval from the University of Ottawa Health Sciences and Science Research Ethics Board.

Cette annonce ainsi que tous /es documents re/atifs a/etude sont ega/ement disponib/es en franais.

If you are interested in receiving more information about the study, please contact **Melanie**, the study coordinator at: 613•562•5800 ext3626 or hss-retirees@uottawa.ca

To participate in this study, please visit this web page:

<https://app.fluidsurveys.com/s/newretirees/langeng/>



Downtown Coffee Club



A group of RTO/ERO members and friends meets for coffee every Wednesday and Saturday throughout the year. Some participants come on bus and subway. We have moved closer to Yonge and Bloor:

- 1 Exit the Yonge/Bloor station by the “back door” ~ the south exit, near the elevator, that opens onto Hayden St.
- 2 Walk east on Hayden St. one block to Church St, then
- 3 south on Church one block to Charles St. Cross Church St. at the lights, and you will see the Croissant Tree right on the NE corner of Church and Charles.

Join us when you're free any Wednesday or Saturday about 10:30. We chat over coffee for an hour or so, then we are on our way. For more information, call **Ann Ludwigsen** at 416•324•0909 / acludwigsen@rogers.com.

Trio Bravo Concert Series



Terry Storr: Clarinet
John Selleck: Piano
Baird Knechtel: Viola



2012-2013 season


All Saints, Kingsway Anglican Church
2850 Bloor St. W.
(corner of Prince Edward Dr.)

All concerts are at 2:00pm
Tickets: \$20 (\$15 Senior/Student)
available through the website or at the door

November 4, 2012: Trio In A Major - Carl Reinecke; Trio No.2 - Richard Lane; Trio OP. 38 - L.V. Beethoven

February 10, 2013: Dolly Suite - Gabriel Faure; Pavane - Gabriel Faure; Trio in A Minor - Gordon Jacob; Golliwog's Cakewalk - Claude Debussy

May 5, 2013: Clarinet Quartet - Karl Stamitz; Divertimento in E Flat for String Trio - W.A. Mozart; Piano Quartet in E Flat - Robert Schumann
(Guest artists TBA)


Visit www.triobravo.ca or,
contact **Baird Knechtel** at 416•242•2131 / baird@triobravo.ca 

TCDSB & TDSB Events

Brock Public School ~ 125th Anniversary on November 24, 2012. There will be many activities and lots of old friends to see. The event 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. (at Kipling). Opens at 5:30pm with dinner at 7:00pm. More information available from Leo at brock125alumni@gmail.com. Also check us out on Facebook at: [125BROCKPS@groups.facebook.com](https://www.facebook.com/125BROCKPS@groups).



Duke Of Connaught Public School ~ celebrates its 100th 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 

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.'*

Recreation/Social continued from Page 6

Mah Jongg Group ~ plays American style Mah-Jongg, using the 2012 card from the National Mah Jongg League. Beginning fresh earlier this year, we have a full complement of members (a table of 4 with one alternate). Playing bi-weekly on Mondays in our homes limits the number of players. **Cindy Shore-Beavais** is willing to keep a list of experienced players to serve as alternates. If many experienced players wish to form other groups in their own homes, or perhaps a larger venue, she can put you in contact with each other. Contact: shorbeau@sympatico.ca

Monday Matinée Movie ~ gets together on the 3rd Monday of the month in the Manulife Centre (SE corner of Bay and Bloor). We go to a movie matinée after which, the 20 or so of us may be free to stay and eat together at Scaccia, the Italian restaurant on the concourse level. Our group is notified the Wednesday or Thursday of the previous week. To add your name, contact **Ann Ludwigen**: 416•324•0909 / acludwigen@rogers.com.

Future events: October 15 and November 19.



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



Walking/Talking Group ~ **Phyllis Broom Walker**: llanoka@aol.com / 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. This is a recommended activity for continued health and well-being. Put your name on my email list. As always... thank you. **Phyllis**.

West End Book Club ~ **Steve Feldman**: 415•588•6637 / vsf@sympatico.ca / has volunteered to host an additional book club centred at Holy Rosary Church, Room 4 (second floor). We will meet the 4th Tuesday of each month starting on October 23 from 1:30 to 3:30pm. Please join us with further book suggestions beyond our Fall selections.



← October

American Dervish
by Ayad Akhtar

November
The Cat's Table
by Michael Ondaatje →



Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in May through August, 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 September 1, 2012, our Toronto District membership stood at 4567.

Bob Neal, Membership

Barbara Adams
Darlene Agranove
Pearl Atkin
Charles Barker
Nancy Bazinet
Louise Bellissimo
Rochelle Bergeron
Sylvie Biderman
Edward Blackburn
Barbara Boate
Jewel L Bockus
Barbara Botten
Helen Brown
Judith Brown
Carmela Bruno
Marion Burns
Susan-Jane Bynoe
Judith M Campbell
Linda Campbell
Suzanne Cecchini
David Chavel
Richard Chodolak
Paul Dagainis
Paul D Davidson
Geoffrey Dean
James Dellio
Daniel Dominico
Marilyn E Doney
Patricia Doyle
Brian Dunfield
Raymond Fallis
Gail Gasparini
Helen Giddy

Deborah Gladstone
Julie Glazier
Garth Gomez
Barbara Grabowski
Marilyn Grace
Christine Haines
Karen Halpern
Robert Halstead
Elizabeth Hammond
Regina Hanley
Ludmila Havrlant
Sandra Hubley
Mary-Anne Janecke
Mary M Kellam
Maure Kentner
Ronald Kentner
Lindy King
Joyce E Lee
Barbara I Leeves
Beverley Mandel
Mary Maroosis
Aurora Martino
Christina Masters
Yvonne McKenzie
Elizabeth McNair
Marabelle McTavish
Joseph P Mikos
David Miles
Sharon Miller
Ramdaye Mohamed
Jose Molina
Irene Monaco
Joseph Monaco

Carole Montemurro
Wanda Moore
Harry Murphy
Joe Muto
Phyllis Nemers
Terpsichore Paradellis
Barbara a Price
Joseph Redican
Gaye Richards
Carol Robertson
Ronald J Schesnuk
Catherine G Shaw
Lynda J Sogawa
Maureen Solomon
Norman Sparrey

Nancy Steele
Carol B Stevenson
Margaret Stover
Jenny Talik
D'arcy Taylor
Judith Taylor
Susan Tirmacco
Martha Tobe
Virginia Vitale-Abela
Donald Watson
Gordon Whitaker
Lurvey Williams
Heather Willows
Eunice Yantzi
Linda Zorzi

From Your Editors

RTO/ERO Toronto District 16 celebrates its 40th anniversary through 2012/13. [Our Newsletter enters its 35th year.] Your executive will consider special recognition of this landmark at our regular events and, perhaps, some special occasions. Consider joining us at our Luncheons and Annual General Meeting as we celebrate the past and look forward to the future.

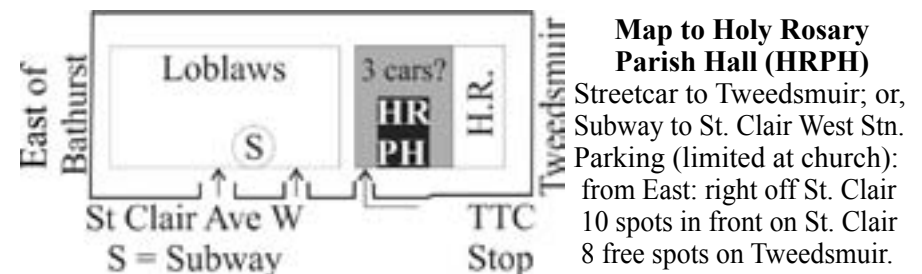
During the year, our Newsletters will bring you some of the history of RTO/ERO so that newer members can appreciate the endeavours and foresight of those who worked so hard for education retirees.

As you may have noticed, the format of our Newsletter has been modified to make better use of the colour cover; put administration items in one place; and, generally tidy up the eye-appeal.

Newsletter Contact:

Editor: **Bill Menagh**, 674 Oriole Pky, Toronto ON M4R 2C5
416•488•3372 / bmenagh@sympatico.ca

President: **Roy Harvey**, E34-288 Mill Road, Toronto ON M9C 4X7
416•626•0787 / eroy.harvey@sympatico.ca



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 ~ Marjorie Blake

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

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.



R. Murray Belway
Marion Brancacchio
Philma M. Dean
Margaret E. Evans
Agnes M. Fisher
Dru Gidwani
Robert E. Lee
Norma C. McAlpine
M. Isabel McLauchlin
Manshad Mohamed
George P. Morgan



Wayne O'Reilly
Ann W. Patterson
Helen Pordage
Allan Price
Marguerite Redman
Marjorie Robertson
Mildred I. Selznick
Donald A. Shields
Lesley A. Taylor
Alvin A. Wallace

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.

RTO/ERO Toronto Executive 2012 ~ 2013

| | |
|--|-------------------------------------|
| 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 | |

Executive Meetings are typically the second Thursday of the month and are open to RTO/ERO Toronto members. Prior notification is appreciated.

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.

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.

Newsletter Submissions

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to reject or modify 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 content in this document with appropriate attribution. Third-party submissions **must include all source details.**

Submission standards: Electronic TXT file preferred, (or Word DOC or WordPerfect WPD file) emailed to the editor at bmenagh@sympatico.ca. Save submissions created in other programs as TXT files. Typed or hand-printed copy accepted but earlier submission is advised.

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

Publication Schedule:

Submissions: First day of September, November, January, March, May

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

RTO/ERO Contact Information

| | | |
|--|---|--|
| RTO/ERO 300-18 Spadina Road 416•962•9463/1•800•361•9888 www.rto-ero.org | Benefits Service / Johnson Inc 416•920•7248 1•877•406•8077 www.johnson.ca | Teachers' Pension 416•226•2700 1•800•668•0105 www.otpp.com |
|--|---|--|



Murdock McIvor
First Toronto President
1973/74

Art McAdam
First RTO/ERO President
1967/68

Cecil Longmuir
Toronto President
1979/80

The pictorial archives of RTO/ERO Toronto District 16 are limited. We feature the earliest we do have. Our goal is to obtain complete a roster of former executive members - especially the presidents. All executive members are listed on our cover. Please help, if you can. Photo specifications inside on Page 15.

Use our QR Code to access our website.



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

PM40604030



Volume 35, Issue 1

September, 2012

RTO/ERO MEMBER SERVICES, 2012/2013

Retain for Reference

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While every effort is made to ensure the accuracy of the information in this Newsletter, important decisions should be made only after consulting with the appropriate body.

Contact Information

RTO/ERO ~ Provincial

300-18 Spadina Rd
Toronto ON M5R 2S7
416•962•9463 or 1•800•361•9888
416•962•1061 (Fax)
www.rto-ero.org

RTO/ERO ~ Toronto District 16

President
Roy Harvey
416•626•0787
eroy.harvey@sympatico.ca
www.rtoerotorontodistricts.org

ONTARIO TEACHERS' PENSION PLAN (OTPP)

5650 Yonge St
Toronto ON M2M 4H5
416•226•2700 or 1•800•668•0105
416•730•7807 or 1•800•949•8208 (Fax)
Email: Member_Inquiry@OTPP.com
Website: www.otpp.com

JOHNSON INC.

Administrator for RTO/ERO Health Plans

Service:

416•920•7248 (local)
1.877•406•9007 (toll free)
416•920•0939 (fax)
www.johnson.ca

Service Address:

Johnson Inc. - Service Dept.
18 Spadina Road, Suite 100A
Toronto, ON M513 2S7

Claims:

905•764•4888 (local)
1•800•638•4753 (toll free)
905•764•4041 (fax)
1•888•895•2209 (toll free fax)

Claims Address:

Johnson Inc. - Claims Dept.
1595 16th Avenue, Suite 600
Richmond Hill, ON L4B 3S5

ALLIANZ GLOBAL ASSISTANCE

Agency for RTO/ERO Benefits while out-of province/country

P.O. Box 277
Waterloo ON N2J 4A4

1•800•249•6556 (North America)
519•742•6683
(from elsewhere - reverse charges)
519•742•8553 (Fax)
www.allianz-assistance.ca

See Page S7 for additional detail regarding Mondial Assistance 

Provincial Committees

RTO/ERO provincial committees guide the organization in developing and maintaining services to members. Members are encouraged to communicate on any matter within their purview. You may do so directly as an individual or you may seek the support of your District. District executive structure parallels that of the provincial committees. **Note:** *the Constitution was changed (2009) to allow the Health Services and Insurance Committee to avoid being responsible to Senate regarding the RTO/ERO Benefits.*

Audit Committee

- oversees RTO/ERO's financial reporting process;
- reviews scope of audit and audit plan with external auditors;
- reviews internal financial controls;
- reviews audited financial statement with the external auditors.

Communications Committee

- recommends the type of communications, including website; advertising and editorial policy; and practices related to publishing letters to the editor;
- assists districts in local communications (newsletters, websites).

Health Services and Insurance Committee


- oversees the operation, administration, interpretation and application of the RTO/ERO Health Insurance Benefits Program;
- appoints insurance carriers, underwriters, administrators, claims payer, consultants, and other professional help;
- oversees the Benefit Entitlement Review process (see Page S5).

Member Services Committee oversees or assists:

- Emergency Assistance (see Page S23);
- District Goodwill Programs
- Travel Programs (operated by Merit Travel, see Page S23);
- Membership Recruitment (includes Retirement Planning Workshops).

Pension and Retirement Concerns Committee

- responds to concerns of retired teachers re pension entitlements;
- recommends amendments to the Teachers' Pension Plan Act benefiting RTO/ERO members and active members of the teaching profession;
- maintains liaison with organizations in the field of gerontology;
- monitors government legislation in the field of pensions, taxes, health, accommodation and social services;
- keeps members informed about significant issues/developments that affect retired teachers through topical Fact Sheets and the development of articles for Newsletters;


Continued on Page S4 

- monitors the operations and investment strategy of the OTPP.


Political Advocacy Committee

- spearheads political action on behalf of seniors and retired educators in anticipation of Federal and Provincial government initiatives;
- liaises with organizations to pursue political action at the provincial and federal levels for seniors and retired educators;
- supports District political actions.

Project - Service to Others (STO) Committee:


- recommends criteria used and the types of Service-to-Others (STO) projects to be approved for grants (see Page S13);
- determines which STO Grants are to be approved and the amounts;
- reviews/recommends Scholarship Applications (see Page S22);
- recommends to Senate any changes to STO Grants and Scholarships. 

Health Benefits Premiums ~ 2012

- Benefits and rates were effective January 1, 2012 (to be revised 01/01/2013);
- The provincial portion of the HST (8% in Ontario) or the provincial PST (9% in Quebec) is added to monthly premium rates.
- See Page S5 for guidance on making suggestions for benefits' change in 2014. (Suggested changes for 2013 are now being costed and those deemed cost-effective will be made known in December, 2012.)
- The deadline for the submission of claims is *the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2011, they must be submitted to Johnson Inc. by December 31, 2012.*
- Booklets are reprinted every three years. The next distribution is scheduled for early 2014. Keep your annual Group Benefits newsletter with your booklet. PDF versions available at www.rto-ero.org (Members' Centre) or by email at www.rtoerotorontodistricts.org. Take a copy of the Travel Booklet with you when you exit your province of residence. 

| Semi-Private Hospital | | Extended Health | | Dental Plan | |
|-----------------------|---------|-----------------|----------|-------------|----------|
| Single | \$17.07 | Single | \$ 78.04 | Single | \$ 54.04 |
| Couple | \$34.11 | Couple | \$156.09 | Couple | \$106.57 |
| Family | \$40.09 | Family | \$187.32 | Family | \$132.89 |

Benefit Medical Tax Credit

Premiums, and the difference between the amounts submitted and amounts reimbursed, may be eligible to claim on your Income Tax. Statements of Premiums and Claims summarizing the premiums paid, along with the total claims submitted and paid in the previous calendar year, are mailed to you in February. Remember to submit these to whomever does your taxes. 

How Our Health Plans Are Developed

RTO/ERO Benefit Entitlement Review

Only the Health Services and Insurance Committee (HS&I) determines the benefits that our health plans provide for the rates paid. Balancing affordable premiums and optimal coverage, the HS&I Committee annually examines the current usage of the plans; receives input from individuals, districts and Senate regarding plan modifications; then determines coverage and rates for the following year. *(In 2009, the Constitutional requirement to report changes in coverage and premiums to Fall Senate for amendment or approval was removed.)* Benefits changes begin January 1. Premium changes are effective the preceding December.

If an individual member or district wishes to suggest a change in the plans for 2014, it should be presented to the Health Services and Insurance Committee by March, 2013. Present your case to the committee at:

*RTO/ERO Health Services
300-18 Spadina Road,
Toronto, ON M5R 2S7 or,
healthcommittee@rto-ero.org*


Alternatively, one may make a request through our District Health Representative, Bill Tajer or the RTO/ERO Toronto District 16 Executive.

These health plans belong to RTO/ERO, are administered by Johnson Inc. and underwritten by Manulife Financial.

Plan participants who contact RTO/ERO after a claim has been denied will be directed to a claims specialist from Johnson Inc. to discuss the rationale of the decision. If the participant does not agree with the reason from Johnson Inc. and contacts RTO/ERO again, the participant will receive an application letter from RTO/ERO.


This letter describes the process and contains a form that the participant completes and submits to RTO/ERO. *The participant would be required to specifically indicate that the claim should be approved based on the fact that at least one of the three criteria is applicable.* Forms are returned if they do not clearly identify at least one of these criteria.

Upon receiving the form and any other pertinent information, RTO/ERO will keep a copy and send originals to Johnson Inc. Johnson Inc. will do an independent review of the claim with the adjudication of the benefit entitlement measured against the three criteria. Johnson Inc. will notify the member if the denial was upheld or overturned.

Johnson Inc. reports individual reviews/outcomes to the HSIC. If the HSIC determines that a review was not handled as it should have been and that any of the three criteria did apply, then HSIC would provide Johnson Inc. with direction applying to all future claims. 

Travel Insurance Reminders


Caveats


- Point Program Redemptions of any type (e.g. Air Miles) used to purchase travel are not covered.
- Trip Cancellation/Interruption Benefits are subject to the same exclusions and limitations as all other insured benefits plus others (check your *Out-of-Province/Canada Travel Booklet*).
- You must be in your province-of-residence when your trip begins. (Trip cancellation only applies *before you leave your province of residence*.)
- Some medical exclusions apply:
 - a) Any cancer, heart or lung condition for which, in the 90 days prior to your date of departure (date of booking/payment for Trip Cancellation purposes):
 - b) any condition for which you were admitted to a hospital for a period of at least 24 hours in the 90-days prior to the date of your departure (or the date of booking/payment for Trip Cancellation purposes).
 - c) Any condition for which you have been advised by a physician not to travel. 
- You were awaiting or received the outcome of medical tests (except routine monitoring), the results of which show any irregularities, or abnormalities;
- You required future investigation, consultation with any physician, or treatment or surgery recommended by your physician or planned before your trip (except routine monitoring).

Supplementary Travel Insurance Rates

September 1, 2012 to August 31, 2013

| Trip Options | Total Days | Trip Option Premium | | |
|-----------------|------------|---------------------|---------|---------|
| | | Single | Couple | Family |
| 5 Extra Days | 67 Days | \$86 | \$172 | \$190 |
| 15 Extra Days | 77 Days | \$258 | \$516 | \$568 |
| 30 Extra Days | 92 Days | \$516 | \$1,032 | \$1,136 |
| 45 Extra Days | 107 Days | \$696 | \$1,392 | \$1,531 |
| 60 Extra Days | 122 Days | \$911 | \$1,822 | \$2,002 |
| 75 Extra Days | 137 Days | \$1,067 | \$2,134 | \$2,349 |
| 90 Extra Days | 152 Days | \$1,232 | \$2,464 | \$2,711 |
| 105 Extra Days | 167 Days | \$1,417 | \$2,834 | \$3,115 |
| 120 Extra Days | 182 Days | \$1,603 | \$3,206 | \$3,527 |
| 135 Extra Days* | 197 Days | \$1,796 | \$3,592 | \$3,950 |
| 150 Extra Days* | 212 Days | \$1,993 | \$3,986 | \$4,384 |

* Ontario/Newfoundland residents only
 Complete details regarding RTO/ERO
 Supplementary Travel Insurance
 available on our websites. 

In Ontario, the Provincial portion of the HST (8%) is added to premiums. 

Allianz Global Assistance formerly Mondial Assistance Canada

Co-ordinating Agency to access and claim RTO/ERO Health Benefits while out-of-province/country



P.O. Box 277
 Waterloo ON N2J 4A4
 1•800•249•6556 (North America)
 519•742•6683 (from elsewhere - reverse charges)*
 519•742•8553 (Fax)
www.allianz-assistance.ca

*Calling Long-Distance from overseas may sometimes be problematic. To minimize potential difficulties, see our item on Page S8.

See your **Benefits Agreement booklet** or **Going Places** for details. If you have misplaced either copy, they are available at the www.rtoerotorontodistricts.org or www.rtoero.org or www.johnson.ca websites.

While travelling, plan members can call toll-free:


| | |
|---|---------------------|
| in Canada or United States | ~ 1•800•249•6556 |
| from Mexico | ~ 00•1•800•514•3702 |
| from the Dominican Republic | ~ 1•888•751•4403 |
| from other countries participating in <i>Universal International Toll-Free*</i> | ~ 800•9221•9221 |
| from anywhere else | ~ 519•742•6683 |

* Argentina, Australia, Austria, Belgium, Columbia, Costa Rica, Denmark, Finland, France, Germany, Hungary, Ireland, Israel, Italy, Japan, Korea (South), Luxembourg, Macao, Malaysia, Netherlands, New Zealand, Norway, Portugal, Singapore, South Africa, Spain, Sweden, Switzerland, Taiwan, United Kingdom. (This list may change from time-to-time. Call Allianz before you leave!)

NOTE 1: Your Benefits Description Package contains a separate removeable document describing how to access out-of-province/country benefits. Keep that pamphlet with your documents when you travel.

Afraid to lose your original copy? Obtain a PDF version from our website and print applicable pages for each member of your party.

NOTE 2: *You are not insured* should you travel to countries for which the Government of Canada has issued a Travel Advisory. Check the website: www.voyage.gc.ca/dest/ctry/reportpage-en.asp.

NOTE 3: If you have any questions, call Allianz Global Assistance or Johnson Inc. before you travel. 

Calling Canada from Abroad

If you are outside North America, or in a country *that does not participate in Universal International Toll Free*, dialing Canada procedures can differ depending on the country.

Canada's country code is 011. ***In countries where you can dial direct using the Canada code, dial 011•1•915•742•6683***

to reach Allianz Global. Other countries may require dialing other numbers (i.e. 090 or 000).

Procedures also depend on the location from which you dial. Many resorts do not allow dial-direct or use of international calling cards from your room and their per-minute charge can be expensive.

Pay phones may also be restricted in tourist areas.

If travelling in a country not listed in RTO/ERO's booklet, you can contact Mondial Assistance to determine the best way to reach home. Your travel agent should also be able to assist.

Canada Direct


If your home telephone provider (Bell, MTS, Aliant, Sasktel, or Telus) participates in the **CanadaDirect** plan, you can use a separate toll-free number to reach an operator and be connected to your party in Canada. This automated international access service (routed by Teleglobe Inc.) allows you to call home without going through a local operator. With Canada Direct you can:

- Obtain access numbers to Canada;
- Rapidly reach an English or French-speaking Canadian operator;
- Charge calls to your Calling Card or make Collect Calls;
- Pay Canadian international long distance rates instead of the rate of the country you are calling from;
- Avoid potential language problems;
- Be billed in Canadian dollars.
- **Access numbers are updated regularly. Call 1•800•561•8868; check your telephone book; or, www.infocanadadirect.com**

Remember:

- there are time-zone differences;
- it may take 45 seconds or more for an overseas phone to ring;
- overseas rings and busy signals often differ from those in Canada.

Cellphone Usage

Using your cellphone outside of North America (or even Canada) depends on several factors: the phone technology; the cellular provider; whether the region you're in has cellular service; and, the type of contract you have. A cell phone that does not use a particular technology is unusable in Europe no matter which cellular plan you may have. Roaming rates can be several dollars per minute, plus the cost of cellular long distance - and, **turn off your data services.** *A good idea is to contact your cellular provider prior to travel and consider discontinuing (or at least not using) your data-service.* 

Publications

ℳ-zine ~ a *monthly* email communication to members regarding developing issues from the Toronto District 16 Newsletter editor. There are no attachments and recipients may stop the service upon request. Also included, as available, are direct links to *Liaison*, *Health Matters*, *Tax Tips*, *Renaissance*.

FactSheets ~ created for member reference on topical issues. Fact Sheets can be obtained directly from the Members Centre section of the website (www.rto-ero.org), or by contacting **Liz Timms** (416•962•9463) at the Provincial Office, or by emailed PDF from www.rtoerotorontodistricts.org/tdfiles/resource/fsorder.htm. Complete list on Page S20.


Group Benefits Program 20xx ~ an *annual* newsletter distributed in December describing Health Services Committee approved benefits changes sent directly to RTO/ERO members who purchased any of the Plans. Any member may obtain a PDF copy at www.rtoerotorontodistricts.org.

Going Places, Winter 20xx/20xy ~ an *annual* newsletter distributed in December describing helpful travel tips for outside-of-province/country sent directly to RTO/ERO benefits subscribers. It is available to all members in PDF format at www.rtoerotorontodistricts.org.

Health Insurance Plans Booklet ~ *published every three years* (next printing in 2014) and sent directly to all benefits participants. This document is a complete, detailed summary of all RTO/ERO Insurance Benefits. Remember to retain your copy in a safe place. Should you misplace your copy, a PDF version is available through our websites.

Health Matters ~ *published from time-to-time during the year*, this publication is intended to keep RTO/ERO Health Plans participants current with matters considered at Health Services & Insurance Committee (HSIC) meetings and to share items of interest pertaining to Health and Wellness. Districts are encouraged to use any of this information in communications with members at meetings or via local newsletters. Toronto District 16 provides a direct link to this document in its *ℳ-zine* when available.

Liaison ~ a *bi-monthly*, brief review of current developments within RTO/ERO distributed to local executives by email and available in PDF format to all members at our websites. RTO/ERO Toronto District 16 provides a summary of pertinent information in its own Newsletter. A member may also register at the RTO/ERO Members Centre website to have each issue emailed direct.

Continued on Page S10 

Publications continued from Page S11

Out-of-Province/Canada Travel Booklet ~ an adjunct to the Health Insurance Plans Booklet detailing your travel benefits through RTO/ERO. Also published and distributed every three years (next in 2014).

Pocket Planner ~ annually produced and mailed to all members in late Fall (mid-July in 2012). The general format has been used for a number of years with minor modifications as suggested by members. Its design permits ease of use for purse or breast/suit pocket.

Position Papers ~ created for political advocacy by local district members and Political Advocacy Committees. These positions of RTO/ERO, available in PDF or Word format from our websites' Political Advocacy link. There is an emphasis on matters related to older citizens.

Renaissance Magazine ~ a quarterly publication mailed directly to all members; distributed twice/year to all Ontario schools. It is the official Magazine of RTO/ERO now available by subscription through emailed PDF should one wish to conserve the environment.

RTO/ERO District Newsletters ~ published at varying frequencies, all RTO/ERO districts issue newsletters that may be of interest to Toronto members. The other three districts in Toronto (Etobicoke/City of York, North York, Scarborough/East York) can be reached easily through our joint website along with the other 45 district websites from the Links page on our website:
www.rtoerotorontodistricts.org

Senate Materials ~ a few weeks prior to Spring and Fall Senates, committee reports and filed motions are available to RTO/ERO members. Our E-zine will inform you of their availability.

Tax Tips for RTO/ERO Members ~ annually produced to assist those preparing their own Income Tax submissions. It appears in December or January and is available by contacting **Liz Timms** at the RTO/ERO Office (416•962•9463) or the Member Centre or emailed PDF from our website.

From time to time, additional items are prepared by RTO/ERO committees that are useful to members. Your RTO/ERO Toronto Newsletter editors try to keep you informed through our publication of the availability of these additional items. 16

Documents prepared for Members only are made available through a direct link in our E-zine when they become available.

Project STO (Service To Others) Grants

RTO/ERO proudly operates a grant program for its 47 Districts, providing \$100,000 to sponsor local community projects. Through Project – Service to Others (STO), Districts apply for individual projects that support local, national and international programs that often involve children and/or disadvantaged groups, to a maximum of \$4,000 per project.

A provincial committee of RTO/ERO assesses the merit of each Project – STO submission according to established criteria, including level of member and District participation in the project.

Examples of types of projects receiving funding include: local heritage and culture projects, special arts and education programs for children, support for initiatives in developing countries, literacy and numeracy programs, and school day care for the children of single teenage mothers.

Our list of previously approved projects is testament to the value and success of Project – STO, as well as a good resource for ideas on the diverse selection of projects that receive funding.

2012 approved grants are listed on Page S14. More details and an Application Form are available for download from this link:

<http://www.ero-rto.org/project-service-others> 16

RTO/ERO Toronto-Specific Project - STO Requirements

For 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

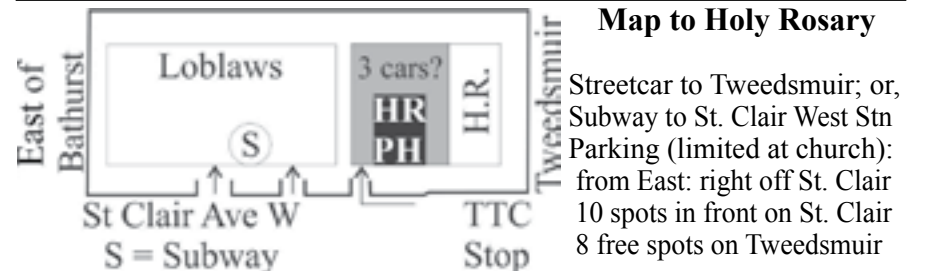
Assistance in completing an application may be sought from:

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

Lone Smith: 416•234•1969 / lonesmith@hotmail.com

Note: any assistance provided does not imply endorsement. Your Toronto District Executive reserves the right to make the final referral, if any. 16

TOO LATE FOR 2013???
Start preparing NOW for 2014 Awards!!!



RTO/ERO Toronto District 16 Executive ~ July 1, 2012 to June 30, 2013

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PLEASE RETAIN THIS PAGE FOR REFERENCE

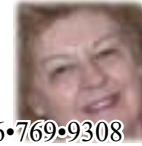
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tico.ca



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Toronto, ON M5M 3W4
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enorjay@rogers.com



**T - Telephone / F - Fax
C - Cel**

MEMBERS-AT-LARGE

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416.265.8930
heatalb@rogers.com



Executive Meetings are held at **Holy Rosary Catholic Church Parish Hall** (St. Clair and Tweedsmuir) on the second Thursday of September, October, November, January, February, March, April and May and are open to all members. Advance notice is suggested. If one wishes to address the executive on a particular matter, please let the president know the topic in advance so that the agenda can allocate the appropriate amount of time and the full executive can be informed before the meeting. Note that some meetings may be cancelled or postponed during holiday times or other disruptions.

Project STO ~ 2012 Approved Funding

| # District | Amt | Project |
|------------------|------------------|---|
| 4 Sudbury | \$4,000 | Anderson Farm Museum |
| 5 Cochrane | \$4,000 | Cochrane Scout Troop Service Project |
| 6 Parry Sound | \$4,000 | Cyberbullying and Internet Safety Awareness |
| 8 London | \$2,600 | “Opportunity Barks” Youth Summer Intern Prog |
| 9 Huron Perth | \$2,100 | Don’t Meth With Us |
| 12 Norfolk | \$4,000 | Tumaini Children’s Foundation |
| 13 Hamilton | \$4,000 | Providing Education Through Sanitation |
| 15 Halton | \$1,170 | Big Brothers/Sisters of Halton Adventure Canada |
| 16 Toronto | \$2,250 | Building Blocks Burkina |
| 18 Haliburton | \$3,500 | Children’s Water Festival |
| 19 Hastings | \$4,000 | Physiotherapy Room |
| 20 Lennox | \$4,000 | Boys & Girls Club |
| 22 Etobicoke | \$2,300 | The Westway Community Youth Choir |
| 23 North York | \$4,000 | Soaring Heights |
| 24 Scarboro’ | \$4,000 | Blessings in a Backpack |
| 25 Stormont | \$4,000 | Restoration of One-Room Schoolhouse |
| 26 Kenora | \$4,000 | Kpad Connection |
| 27 Ottawa | \$3,400 | Healthy Seniors |
| 30 Northumber’d | \$1,000 | Marie Dressler Foundation Vintage Film Fest |
| 31 Wellington | \$4,000 | Western Ontario Drama League Festival |
| 33 Chatham | \$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 Ciel bleu | \$2,800 | Parc commemoratif et patrimonial d’East Ferris |
| 47 Vancouver | \$4,000 | No One Cares Alone Project |
| 48 Leeds/Grenv’l | \$3,000 | Mentoring For Successful Transitions |
| Total | \$100,000 | |

Did You Know? STO = Service-to-Others = Superannuated Teachers of Ontario - RTO/ERO’s original name.

Web-based Services

RTO/ERO, RTO/ERO Toronto District 16, RTO/ERO Toronto Districts (the latter hosted by and giving access to the four districts in Toronto), Johnson Inc. (the RTO/ERO Benefit Plans Administrator) and Allianz Global Assistance operate websites of value to potential and current members. We highlight here those items on each site that may be of particular interest.

Provincial Site ~ www.rto-ero.org

Toronto Districts Site ~ www.rtoerotorontodistricts.org

Toronto Email Address ~ info@rtoerotorontodistricts.org

Johnson Inc. Site ~ www.johnson.ca

Allianz ~ www.allianz-assistance.ca/

Provincial Site: www.rto-ero.org

You will be able to (some items require use of Member Number and Password):

- download PDF versions of *Year-End Tax Tips* and *Fact Sheets*, *Senate Reports*, *Position Papers*, *Liaison*, *Health Matters*, committee publications and governance materials;
- see what’s going on in other districts via links to their websites; (join a District near home and access Toronto District 16 through its website);
- participate in the *RTO/ERO Business/Volunteer web-page* where members and non-members are welcome to list volunteer and job opportunities they feel would be of interest to RTO/ERO members. Members are also welcome to reply to these listings, if interested in pursuing one of the volunteer or business/job opportunities. Share your thoughts about issues and events concerning RTO/ERO and its members. (RTO/ERO provides the service for information only and accepts no responsibility for content.);
- access RTO/ERO Benefits comparisons with competitor plans;
- access RTO/ERO Benefits description details (if you have misplaced your hard copy reprinted every three years);
- obtain Senate File of Reports to learn about business that determine how RTO/ERO develops as an organization and governs itself;
- register for email delivery of the *RTO/ERO Liaison* and *Renaissance*;
- update your personal information in RTO/ERO records;
- change the RTO/ERO District to which you affiliate.

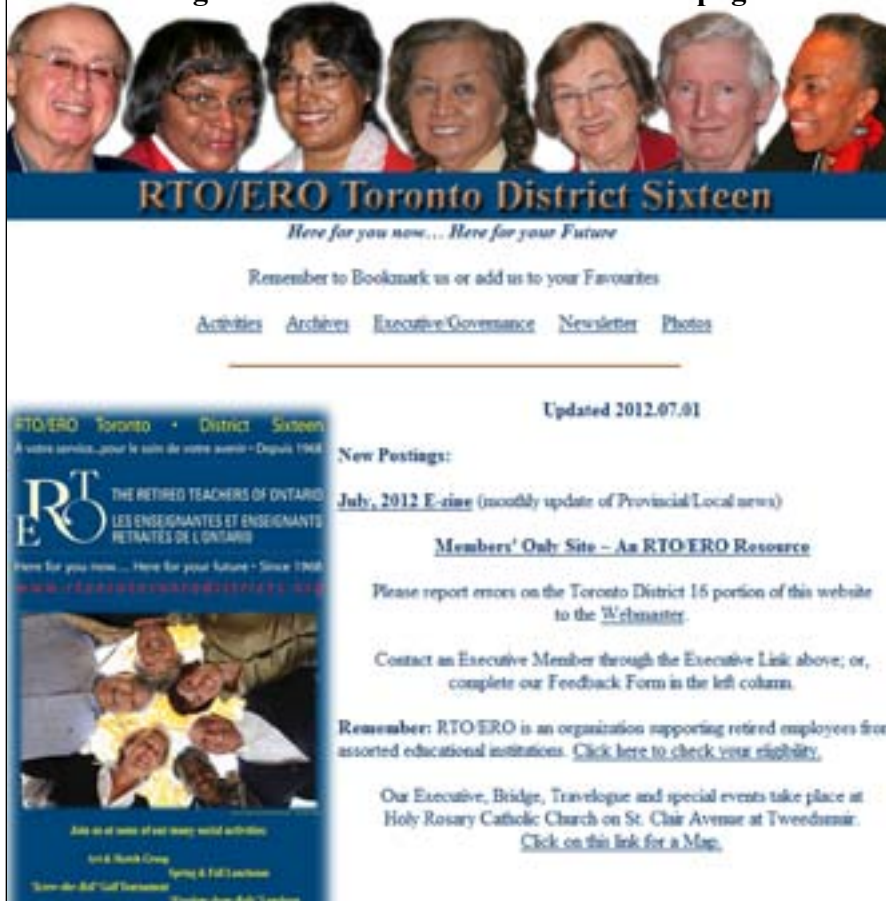
Toronto Districts Site: www.rtoerotorontodistricts.org

This site provides similar material to that of the provincial organization but also provides specific information regarding the four RTO/ERO Districts in Toronto:

- Etobicoke/City of York ~ District 22
- North York ~ District 23
- Scarborough/East York ~ District 24
- Toronto ~ District 16

Continued on Page S16 

Image of Toronto District 16's Main Webpage



Web Services continued from Page 15

- order and receive by email the *Year-End Tax Tips, Fact Sheets, Liaison, Benefits Plans details, Senate Files of Report* in PDF format;
- access the four districts' current *Newsletters* in HTML and PDF format;
- view records of executive and general meetings (including photos);
- access other RTO/ERO districts in Toronto, across the province and B.C.

Toronto District 16 E-Zine Service:

Over 1650 RTO/ERO Toronto members benefit from this service. Recipients are informed about updates to our website and emergent issues. Members choose to get that information if so interested. No attachments are ever sent. **Addresses are confidential for District 16 purposes only** (see our **Privacy Policy** on Page S23). Contact the webmaster at info@rtoerotorontodistricts.org.

Web-Services continued bottom Page S17

Registering at the Member Centre Website

To register for the first time you will need the email address you originally gave RTO/ERO when you applied for membership. Accept Cookies!*

1. Go to www.rto-ero.org and click on 'Members' Centre'.
2. Select '*Forgot Your Password?*'
3. Enter the Email Address currently on record with RTO/ERO.
4. Select the '*Password*' button.
5. Click on '*Submit*'.

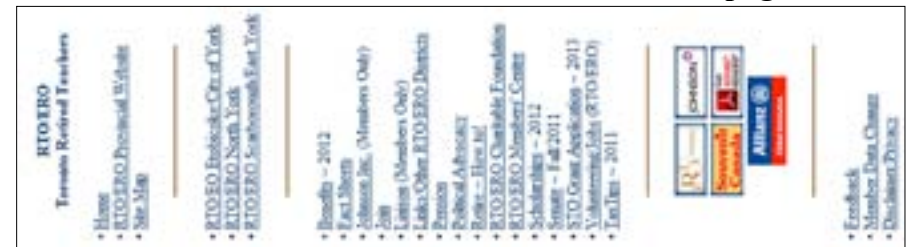
* or the email address currently on record with RTO/ERO

If you try with **unregistered email address** you will get the message:

"You have not registered with this [some@that.com] Email address, if you have any question please contact us by phone."

In that case, call the provincial office to register your email or get your initial password configured (416•962•9463 / 1•800•361•9888).

Links from Toronto District 16's Main Webpage



Johnson Inc.: www.johnson.ca

To access your secure personal Benefits information on this site, you will need to complete a form to receive your username and password. You have access to all details regarding your Benefits coverage both current and historical. Members have access to the Group Benefits Program and other Plans offered to RTO/ERO members through our Plan Administrator, Johnson Inc. The coverage and claims information on the website is in real-time.

RTO/ERO Travel Opportunities: www.rtotravel.ca

Also see Page S23.



Donate at:


416•962•9463 / 1•800•361•9888x245
www.rtoero.org/charitable-foundation

Scholarships

A system of Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in the *Renaissance* Winter Issue. The procedure may be amended for 2013 by Senate decision. We will inform you of any revisions to the process in the RTO/ERO Toronto Newsletter.

When announced, the *Electronic Application Forms only* are available from the Provincial Website at www.rto-ero.org. Contact **Gail Knox**, Administrative Assistant, Research, at 416•962•9463 / 1•800•361•9888 ext. 233 for more information. No hard copies are mailed or available by email.


Twenty-five \$1,000 scholarships available

Applications are reviewed anonymously by the Scholarship Committee on or before September 30. Successful applicants are typically notified on or before October 31. 

Membership

Most of our members are retired teachers from Ontario Public, Catholic and Designated Private Schools *receiving a pension from the OTPP*.

However, the following are also potential Full or Associate members:

- *retired non-educator employees of an Ontario School Board or educational organization (e.g. CUPE, employee associations, etc.)*.
 - individuals not retired and eligible to be Full/Associate members on retirement;
 - retired educators receiving a pension from a non-designated Ontario Private School;
 - retired teachers who opted for a deferred pension from the OTPP;
 - retired teachers who opted for the commuted value of his/her contributions to the OTPP;
 - surviving spouses of Full/Associate members;
 - retired educators receiving a pension from the Ontario Public Service or the equivalent from a Canadian jurisdiction outside Ontario;
 - retired educators receiving a pension from a University or College in Canada (administrators/faculty/staff of Colleges and Universities);
 - retired teachers receiving a pension from a teachers' pension fund outside Ontario
 - non-educator divorced spouses of Full or Associate members;
- * The Ontario Government now permits teaching beyond age 65. Since they may need medical coverage they will be permitted to join RTO/ERO. Also, should they wish to participate in our Long-Term Care Plan, premium rates are lower for those contributing longer. 

Code of Ethics

The Code of Ethics expresses The Retired Teachers of Ontario's principles guiding the conduct of staff and others acting on behalf of RTO/ERO.

Integrity/Accountability

- Demonstrate integrity when acting on behalf of the organization.
- Model the principles of equity, trust, fairness, and respect.
- Recognize the importance and value of RTO/ERO members and employees.
- Respect the time, energy and effort of the many volunteers who work on behalf of the organization.

Governance

- Uphold the Constitution, Policies and Procedures established by the organization.
- Support the governance structures (Senate, Executive, Committees, Districts and Units) to ensure the organization's democratic strength.
- Manage time, expectations, costs and resources responsibly and effectively.

Communication

- Demonstrate open, honest communication with staff, Members, other professional groups and the community.
- Share information in a timely manner, using a variety of methods


to enhance our philosophy of Service to Others'.

- Value use of both official languages.

'Whistleblower' Policy

RTO/ERO's auditors recommended and the Executive approved a new "Whistleblower Policy and Procedures" that applies to all employees; Officers/Executive of RTO/ERO; members of Standing Committees, and **members of District Executives**, and pertains to **alleged wrongdoing in the performance of RTO/ERO business or that of a local District**.


Conditions of Executive/Committee Membership

The following item is a required stipulation for those seeking election/appointment to the provincial executive and provincial committees: *'I declare that neither I, nor any member of my immediate family, has any material interest nor is liable to any financial or other gain as a result of my participation in the business of the RTO/ERO for which I am applying. Further, I will declare immediately any such interest should it arise subsequent to my appointment/election.'* 

Privacy Code

RTO/ERO values its relationship with its members and is committed to respecting your privacy. We protect this privacy by maintaining personal information in the strictest confidence and securing it using appropriate safeguards. RTO/ERO does not share members' information with other

organizations without your consent.

Questions/concerns can be directed to RTO/ERO's Privacy Officer, Executive Director, **Harold Brathwaite**, or Information Officer, **Simon Leibovitz**, at privacy@rto-ero.org or 416•962•9463 / 1•800•361•9888. 

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* number indicates year of issue 

You can find a complete list of eligible tax-deductible Medical expenses on the Canada Revenue Agency website at www.cra.gc.ca.

Toronto Newsletter Editorial Policy

Your District 16 Newsletter Editorial Committee is guided by:

Policy Statement:

- Content, including complete source data, is submitted by the writer;
- Our general editorial policy is to be informative regarding the governance of RTO/ERO; and, informative to retired persons regarding life issues;
- Although published by the district, operations are maintained at 'arm's length'.

Content Criteria (see also the back page of this Newsletter): In addition to our regular columns we may include:


- Community Service requests for volunteers and activities that must be community or education oriented and non-profit. Space limitations may necessitate the editing of submitted material;
- Submissions from members that may be of interest to other members: travels, events, life milestones, etc.;
- Member advertisements that provide services to RTO/ERO Toronto members.

Note: RTO/ERO Toronto District 16's responsibility for any advertisements is limited to providing space only. No endorsement of any product or service is made or implied. Transactions entered into as a result of contacts made through this service are between the parties involved in that transaction only. 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.

Advertising: The position of RTO/ERO Toronto District 16 on advertising shall be that of RTO/ERO and subject to space availability:

The content of all advertising is subject to the approval of RTO/ERO. We accept no material that may be considered advertising from political parties, religious groups, financial planners/advisers, investment firms and the like.

Caveat: Opinions expressed in RTO/ERO Toronto District 16 Newsletters do not necessarily reflect the position of RTO/ERO or RTO/ERO Toronto District 16.

Third-party content is presented for information only and does not necessarily reflect endorsement by your editors or RTO/ERO Toronto. While every effort is made to ensure the accuracy of the information contained in these Newsletters, important decisions should be made only after consulting with the appropriate professional or organization. 

Districts/Units

RTO/ERO Members may join the District/Unit of their choice as listed below. We suggest that multiple retirees in a family join separate districts to maximize benefits for their fees. *Remember, if you do change districts, you still have access to RTO/ERO Toronto District 16 through our website, email service and Newsletter Subscription.*

| District Name | # | District Name | # |
|---|----|--|----|
| Algoma | 3 | Muskoka | 46 |
| Alliston, South Simcoe | 17 | Niagara | 14 |
| Atikokan | 1 | Norfolk | 12 |
| Barrie, Central Simcoe | 17 | North Bay | 43 |
| Brant | 40 | North York | 23 |
| Bruce | 10 | Northumberland | 30 |
| Chatham-Kent | 33 | Orillia, North Simcoe | 17 |
| Cochrane | 5a | Ottawa-Carleton (<i>bi-lingual</i>) | 27 |
| Collingwood, West Simcoe | 17 | Oxford | 37 |
| Dryden | 35 | Parry Sound | 6 |
| Dufferin | 10 | Peel | 39 |
| Durham, Region of | 28 | Perth | 9 |
| Elgin | 41 | Peterborough | 36 |
| EstaRiO (Prescott-Russell) <i>a French-Language District</i> | 45 | Prescott-Russell | 32 |
| Etobicoke & City of York | 22 | Rainy River | 1 |
| Frontenac | 20 | Red Lake | 35 |
| Grey | 10 | Région du ciel bleu (North Bay) <i>a French-Language District</i> | 44 |
| Haldimand | 13 | Renfrew - North | 21 |
| Haliburton | 18 | Renfrew - South | 21 |
| Halton | 15 | Scarborough & East York | 24 |
| Hamilton-Wentworth | 13 | Stormont, Dundas & Glengarry | 25 |
| Hastings & Prince Edward | 19 | Sudbury | 4 |
| Huron | 9 | Thunder Bay | 2 |
| Kawartha Lakes | 18 | Timiskaming | 5 |
| Kenora | 26 | Toronto | 16 |
| Lambton | 38 | Vancouver Mainland | 42 |
| Lanark | 29 | Vancouver Island | 47 |
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| Lennox & Addington | 20 | Wellington | 31 |
| London-Middlesex | 8 | Windsor-Essex | 7 |
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Lost your Membership Card? Call RTO/ERO at 416•962•9463

The RTO/ERO travel experts are pleased to assist. You may contact any branch for general information and special offers are published in *Renaissance* and at www.rtotravel.ca. Individual member may use our toll free number to speak with one of our dedicated RTO/ERO agents: 877•872•3826.

Merit Travel
145 King Street West, Suite 2020
Toronto, ON, M5H 1J8
416•364•3775

Merit Travel - Patricia Cooney
14-17205 Leslie St.
Newmarket, ON, L3Y 8E4
905•895•3331 x3229

Merit Travel - Karen Jawdek
501-201 City Centre Dr.
Mississauga, ON, L5B 2T4
905•890•8890 x2527

Merit Travel - Christina Pattison
2-10480 Islington Ave.
Kleinburg, ON, L0J 1C0
905•893•1126 x7116

RTO/ERO Toronto Districts

The four districts in the City of Toronto have established a voluntary entity called '*RTO/ERO Toronto Districts*'. It acts as the recruitment arm for the four districts established to contact common sources of new members: **Toronto Catholic District School Board, Toronto District School Board, Conseil scolaire de district catholique Centre-Sud, Conseil Scolaire de District du Centre-Sud-Ouest**. Contact is made with the **Elementary Teachers of Toronto** and the **Ontario English Catholic Teachers' Association's Toronto Secondary and Elementary Units** and the local **Ontario Secondary School Teachers' Federation** and **administrators' professional organizations** and **CUPE Locals 1280, 1328 and 4400**. A number of **Designated Private Schools, other private schools** as well as **administrators/faculty/staff of Colleges and Universities** in retirement are also in our 'catchment area'. The four districts produce a variety of promotional materials, sponsor Retirement Planning Workshops, attend Union activities and host a joint website, www.rtoerotorontodistricts.org, containing material useful to both potential and current members.

On occasion, a district may have space available on one of their excursions. If so we try to let our email participants know of the opportunity.

The 2012/13 district representatives, referred to as 'Council', are:

| | |
|---|--|
| District 22~Etobicoke/City of York | District 23~North York |
| President: Gary Parkinson | President: Mary Valtellini |
| First Vice-President: Sheila Tait | First Vice-President: Margaret Lato |
| District 24~Scarborough/East York | District 16~Toronto |
| President: George Denny | President: Roy Harvey |
| First Vice-President: Carol Nelson | First Vice-President: Lone Smith |

Toronto District 16 Standard Dates

HR ~ meetings at Holy Rosary Catholic Church (Map on Page 11)

| | |
|-------------------------------|---|
| Annual General Meeting: ... | mid-May |
| Art/Sketch (HR): | 1 st Friday; September to June |
| Book Club: | 1 st Monday; September to June |
| Bridge (HR): | 1 st , 3 rd & 5 th Tuesdays; September to June |
| Craft Show: | mid-November |
| Day Trips: | as announced in Spring and Fall |
| Executive Meeting (HR): ... | 2 nd Thursday/Sep. Oct. Nov. Jan. Feb. Mar. Apr. May |
| Fall Luncheon: | mid-Nov. |
| Friday Evening Movie: | 2 nd Friday; September to June |
| Golf: | seasonal as arranged |
| Investments: | late month; September to June |
| Monday Matinée: | 3 rd Monday; all year |
| New Member Breakfast: | mid-October |
| Newsletter Submissions: | 1 st Day / Sept., Nov., Jan., Mar., May |
| Newsletter Delivery: | end of Sept., Nov., Jan, Mar, May |
| Non-Fiction Book Club: ... | 2 nd Tuesday; September to June |
| RTO/ERO Fall Senate: | mid-October |
| RTO/ERO Spring Senate: .. | mid-May |
| Spring Luncheon: | mid/May |
| Travelogue (HR): | 4 th Wednesday/Oct. Nov. Jan., Feb. Mar. Apr. May |
| West End Book Club..... | 4th Tuesday |

Change of Address, Status, District

To limit confusion regarding a *change in address* or other contact information, the **ONLY contact is Dianne Vezeau** (Provincial Office ~ 416•962•9463 or 1•800•361•9888).

Access is available through the RTO/ERO website's Members' Centre to make your own changes to your RTO/ERO data.

To change your District:

Either call Dianne as above or:

a) log on to http://www.ero-rto.org/members_center

(You will need your 9-digit Membership Number)

b) select '**Change of Address Form**' found under '**Member Resources**'.

There are over 40 RTO/ERO Districts in Ontario. See list on Page S22.

You still can access Toronto District via the internet while developing new relationships. 