



Volume 35, Issue 2 <http://rto.toronto.erorto.org> November, 2012



Thanks to our



Volunteers



RTO/ERO: a service organization for retirees from School Boards, Colleges, Universities and Private Schools welcoming members of AEFO, CUPE, ETFO, OECTA, OSSTF, Administration Associations and other employee groups.



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Dates To Remember

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

December, 2012		Date	
Bridge.....	4	Bridge.....	29
Art/Sketch	7	West End Book Club.....	22
Non-Fiction Book Club.....	11	Travelogue	23
Choristers	11	February, 2013	
Friday Movie.....	14	Bridge.....	5
Monday Matinée Movie.....	17	Art/Sketch	8
Bridge.....	18	Non-Fiction Book Club.....	12
Finance.....	20	Executive Meeting	14
		Friday Movie.....	15
		Monday Matinée Movie.....	18
January, 2013		Date	
Art/Sketch	4	Bridge.....	19
Non-Fiction Book Club.....	8	West End Book Club.....	26
Executive Meeting	10	Travelogue	27
Friday Movie.....	11		
Monday Matinée Movie.....	21		
Finance.....	24		
		Coming Soon	
		AGM/Spring Luncheon in May	

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President's Column ~ Roy Harvey



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

People who make it happen

In the course of our year, there are many tasks to complete, many commitments to honour and questions both to be asked and answered. Much of this happens within your executive of 20 people at our monthly meetings and in between. The rest is carried by our invaluable cadre of activity conveners. It is timely and appropriate that we pause from time to time to express thanks and admiration for those who do so much for our great organization. They toil voluntarily to serve the needs of our membership in Toronto District 16 that now numbers over 4600!

Valerie Mah

has served on the executive for 8 years. She has served as our President, Past President. Currently she is our archivist [her camera travels everywhere] and is entering her second year as Chair of the board of the RTO/ERO Charitable Foundation. Long a community organizer and leader, Valerie brings not only great skill, but a sincere and caring heart in all that she does. We



are indeed fortunate to have her in our midst.

Bill Menagh is the chief architect of this newsletter and has been for 14 years. But this informative document really is just the tip of the proverbial iceberg if we weigh in on all that he does. As our communications guru, he is our web master, conveyer of documents such as *Σ*-zine, and even shops artfully for the various gadgets and handouts given to members at our events. He was a prime mover in the creation of the Toronto Districts Council, RTO/ERO, and currently serves as its treasurer. Bill is a treasure-house of knowledge respecting the history and practices of our organization. His efforts are totally selfless. But more than that, they are indispensable.



Bob Putnam

We call him "Honest Bob". He is our treasurer and is entering his 17th year in that role. He performs an important




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Cover: Our Activity Conveners (l to r):

Row 1: Sharon Goodier, Phyllis Broom Walker, Steve Feldman, Lone Smith;
 Row 2: Tessie Leung, Marie Lynch, Jack DeGroot, Fernanda Freitas;
 Row 3: Ann Ludwigsen, Dick Holyer, Cindy Shore-Beauvais, Marilyn Holyer

Message continued from Page 5
 set of tasks with precision and total reliability. No task is too small or too large for Bob. At every event he prepares participant lists, name tags and adroitly handles the various complications that can, and do, arise. Currently, his talents are shared with the provincial organization as he chairs the provincial audit committee. We must not forget the role of Bob's wife, **Barbara**, who graciously serves at the reception table at our events and helps at home with background work. How lucky are we! **Carmelita Salazar** has served on the executive for 9 years, including the role of secretary. For several years she has been the "go to" person in

coordinating all our social and interest groups as well as helping set new groups in motion. She has always brought her gentle spirit to the table in helping things move along. She has always been an active lady, having served in the past with OWL and more recently in the Rendezvous Club. Like her colleagues old and new, she has been a loyal and supportive member of our executive. Thank you Carmelita for all that you do.

I'll feature more members of the executive in future Newsletters. 



Toronto District 16 was represented at Fall Senate by two Senators: **Roy Harvey, Susan Weinert**; and two Alternates: **Joan Elliott, Lou Manning**. **Bob Putnam** and **Valerie Mah** serve RTO/ERO as Audit Committee Chair and Charitable Foundation Chair, respectively.

High ratio of donations supports goal! - Most administration is volunteer!
 416-962-9463 / 1-800-361-9888x245 / Page 23
www.rtoero.org/charitable-foundation

<http://rto.toronto.ero.org>
www.rtoerotorontodistricts.org

Recreation/Social ~ Carmelita Salazar

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



Contact the respective convenor for more details. We try to provide activities according to member wishes. If you wish to start an activity with like-minded individuals, contact **Carmelita** or any Executive Member and we'll help you start. Possibilities: bowling, billiards, dining (epicurean?) club, photography, dancercise, 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 / jmdlmom@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 with slide/digital presentations with snacks and treats after on the *fourth Wednesday of the month at 1:00pm*. For January's Travelogue, see Page 21. More in our January Newsletter!



West End Book Club ~ Steve Feldman: 416-588-6637 / vsf@sympatico.ca / hosts this book club at Holy Rosary Church, Room 4 (second floor). We meet the 4th Tuesday of each month from 1:30 to 3:30pm. Join us with further book suggestions.



← January 22 ~ *The Reader*
 by Bernhard Schlink

February 26 ~ *The Space Between Us*
 by Thrity Umrigar →



Continued on Page 6 

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

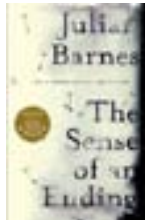
← **December**

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.).



Day Trips ~ are arranged each theatre season by **Jack DeGroot**. See Pages 29/30 for the Spring, 2013 arrangements.



Finances ~ **Lone Smith** (416•234•1969) hosts this group in her home on the *third Thursday of the month* at 4:30pm. The 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, December 20. See Page 26 for the report on the *Wills & Estate Planning Workshop*.



Friday Night Movie ~ meets the *second Friday of the month* for a central theatre's early show (6:00-7:00pm) 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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Our Executive met in September and October and made the following decisions:

- appointed L. Smith, S. Weinert, M. Blake, J. Pennings, J. Bratton and H. Milton to vet STO Applications and make recommendation to the executive;
- agreed to move the district website to the RTO/ERO provincial servers;
- discussed the most appropriate approaches to Toronto District members to encourage their donations to the RTO/ERO Charitable Foundation and that executive-member contributions would be a good example;
- recommended a motion to Fall Senate that RTO/ERO express its support for Malala Yousufzai who was shot by the Taliban for advocating education for girls;
- discussed the appropriateness of RTO/ERO hiring procedures that prevent the disclosure of all contract details;
- heard that 118 members were registered for the New Member Breakfast;
- heard that about 40 members had registered for the Estate Planning Workshop;
- agreed to order 1000 lighted key-fobs for distribution at District events in recognition of the 40th anniversary;
- discussed the Out-of-Country/Province limitations of the RTO/ERO Travel Benefits;
- approved a Wellness Workshop for Spring, 2013;
- received the Treasurers report as of October 9, 2012: Assets/\$85,753.62; Income/\$63,911.45; Expenses/\$40,958.38; 2012 Budget/\$65,738.00.



This group sponsored by the four RTO/ERO Districts in Toronto (22-Etobicoke/City of York, 23/North York, 24/Scarborough-East York, 16/Toronto) held its third and last Retirement Planning Workshop for 2012 on November 8 with over 70 participants.

The 2013 schedule is: February 28, May 4 and November 7. Details and application forms are available on our website:

<http://rto-toronto.erorto.org>



Decisions made at Fall Senate, 2012 (with comment or explanation) - see our Supplement for supporting details:

- Health Matters will be included in Renaissance for 1 year at a cost of \$48,000 from the 2012 surplus;
- increased the RTO/ERO Teacher Strike Fund from \$50,000 to \$75,000 from the 2012 surplus;
- surplus monies in the General Fund from 2012 fiscal year allocated to the


Continued on Page 8

Senate continued from Page 7

Member Services Fund, and any surplus from Group Insurance revenue allocated to the Health Premium Stabilization Fund (these premium-origin funds help keep premiums from changing significantly every year);

- created three Bursaries of \$1,000 granted to Youth-in-Care in Ontario for proceeding to post-secondary education and awarded through the Ontario Association of Children’s Aid Societies to be met from the 2012 surplus;
- expanded RTO/ERO membership to include certified retirees from non-designated private schools and retirees from a Canadian School Board or educational organization;
- increased member fees for surviving spouses from \$1.00 to \$1.25/\$1000.00 of pension income (this is the same as the Full Member Fee);
- widened the scope of programs available for the RTO/ERO Education Scholarships (see Page S15);
- communicated to the Ontario Government, opposition parties, the Affiliates and public-service unions its support for free and fair collective bargaining and the right-to-strike for educational workers in the Province of Ontario and that RTO/ERO copy the Affiliates and public service unions;
- conveyed to Malala Yousufzai its best wishes for her full recovery and its support for the cause and ideals for which she stands (a Toronto motion).

Two motions were placed on record for Spring Senate, 2013 (notices of motion are to be discussed at the district for direction at Senate):

- add a new Committee called “Public Relations”;
- **Senate shall approve the criteria and process for the selection of the Executive Director, and shall appoint the Executive Director.** 



2013 Reunion ~ June 5, 2013
 Watch our January Newsletter for details!
 Arlene Freeman: 416.630.3672 / auntiear@sympatico.ca
 Valerie Mah: 416.533.0445 / vmah@ican.net



CHRISTMAS CONCERT

Tuesday, December 11, 2012 at 7:30pm at Jubilee United Church, 40 Underhill Drive

‘Order Of Good Cheer Concert’

Tuesday, May 7, 2013 at 7:30 p.m. at Jubilee United Church, 40 Underhill Drive

Notice: Annual Spring Concert on Wednesday, May 22 at 7:30pm

Make a charitable donation at year’s end to reduce your tax end-rate?

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www.rtoero.org/charitable-foundation 



Pension/Retirement News ~ David Shanoff

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

Recommended Fact Sheet:

RTO/ERO prepares a number of Fact Sheets of use to members. We bring to your attention *Fact Sheet H3 - Important Documents*. This interactive PDF suggests that ‘important documents should be kept in a safe place, in case of fire or theft. These include: a list of house, cottage and other property contents, receipts of proof of purchase/ownership, and photographs of each room.’ This Fact Sheet is available in the Members’ Centre on the RTO/ERO website as a downloadable PDF; and, from our website as an emailed PDF.

Also available, is our own *Personal Data* document (a May, 2008 Newsletter Supplement) - a PDF directly downloadable from the Newsletter Link on our website.

2013 Pension Adjustment (from the OTPP website: www.otpp.com):
The annual cost-of-living adjustment for 2013 is 1.9% effective January payment.

If you retired after 2009, you will be affected by conditional inflation protection and your annual increase will be based on two components:


- Your pension based on pre-2010 credit receives the full inflation adjustment
- Your pension based on post-2009 credit receives 60% of the full inflation adjustment (1.14%).

If you retired from teaching in 2012, your increase will be prorated. You’ll receive the adjustment for the time you were on pension in 2012.

The increase is based on 100% of the increase in the Consumer Price Index, a weighted basket of goods and services typically purchased by Canadian households each month. The method used to calculate the increase is prescribed in the Teachers’ pension plan and is the same method used by most other major Ontario pension plans, as well as the Canada Pension Plan.

Increase for different pension amounts based on 100% inflation protection:

Annual Pension	2013 Increase	Annual Pension	2013 Increase
\$15,000	\$285	\$40,000	\$760
\$20,000	\$380	\$45,000	\$855
\$25,000	\$475	\$50,000	\$950
\$30,000	\$570	\$55,000	\$1,045
\$35,000	\$665	\$60,000	\$1,140

The impact on your pension can be seen on *iAccess Web*, visit the Inflation page and launch the “My Inflation Increase” presentation. *Continued on Page 10* 

Pension Inflation Details

Conditional Inflation Protection

The Ontario Teachers' Federation (OTF) and Ontario government, pension plan joint sponsors, invoked conditional inflation protection, along with other measures, to help address the 2011 funding shortfall. Starting with the 2012 inflation adjustment, pensioners who retired after 2009 will receive 60% of the annual cost-of-living increase on the portion of their pension credit earned after 2009.

The next funding valuation will be dated no later than Jan. 1, 2014, and the partners can change the rate to anywhere between 50 and 100%.

Retired in 2012

If you retired from teaching in 2012, your increase will be prorated. You'll receive the adjustment for the time you were on pension in 2012.

Variance from reported inflation rates

Many pensioners wonder why their annual increase seldom matches the rate of inflation reported in the media. Sometimes it will be higher and sometimes it will be lower because the media compares the CPI for the current month to the same month a year earlier. We compare the average monthly CPI for the 12-month period ending in September to the 12-month average a year earlier, effectively smoothing the increase from year to year.

Myth ~ Employed Plan Contributors are NOT paying for Retiree Pensions!

Retirees and the provincial government have contributed to teachers' own pensions while they were employed. Those funds were invested by the OTPP to finance the defined pension in place at the time of their retirement. Current contributors are paying for their own pensions as defined on the day they retire and their contributions are invested to their benefit.

Re-employment Fine Points

- You can work to the end of the month in which you exceed the 50-day limit without any interruption to your Teachers' pension. For example, if you exceed the limit on April 21, you can work to the end of April without it affecting your pension.
- If you are working less than full-time, count days in direct proportion to your contract percentage.
- Re-employment days are counted on a school-year basis. In most cases, this means that the calendar is re-set on September 1.

Source: www.otpp.com 



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

2013 Plan Benefits

Benefits Plan Members will receive Renewal Letters including Going Places and the Group Benefits Update will be mailed in November. The RTO/ERO Group Benefits Update, Going Places and Renewal Letter should be stored together with your Insurance Plans Booklet and recent claims information. Now is the perfect time to create a folder with all these documents.

Direct Deposit of Claims

Your RTO/ERO ID card is also your drug card. If you haven't already, provide this card to your pharmacy. Your pharmacist can bill Johnson Inc. directly for your eligible prescription drug expenses under the Extended Health Care plan. You only need to pay the dispensing fee and 15% of the drug ingredient cost – less up-front costs for you.

Your dental office can also submit your dental claims electronically. They will receive a "claim acknowledgement" advising that Johnson Inc. successfully received your dental claim. Please note that

dental payments will be remitted to you. The settlement of your account with your dentist remains your responsibility.


If your claim has been sent electronically to Johnson Inc., you do not need to send a paper copy of the claim.

Johnson Inc. can deposit your claim payments directly to your bank account. If you haven't already enrolled for direct deposit, send in a "void" cheque with your next claims submission. You can receive, by email, a notification that your claim has been paid, including the deposit amount, as well as an explanation of benefits.

Diabetes Signs & Symptoms

If you are developing diabetes or high blood glucose, your body will often show signs. Knowing the signs and symptoms is important because even if you don't have any of the common diabetes risk factors, developing diabetes is still possible. Signs that you may have diabetes or high blood glucose levels include:

- Feeling more thirsty

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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 Plan claims should be submitted to the Johnson Inc. Richmond Hill office. You can mail your claim, or bring your claim to the Richmond Hill office and have it processed while you wait.

Health continued from Page 11

- Frequent urination
- A sudden weight change, either a gain or a loss
- A lack of energy or feeling tired more than usual
- Blurred vision
- Infections that are more frequent or recurring
- Injuries, such as cuts and bruises, that are slow to heal
- Tingling or no feeling in your hands or feet
- Trouble getting or maintaining an erection

Risk Factors

There are many different risk factors involved with diabetes. If you belong to any of the following categories, please contact your health care professional and schedule an appointment.

- Are of Aboriginal, Asian, South Asian or African descent
- Are overweight – especially if you carry most of your weight around your middle
- Have a parent, brother or sister with diabetes
- Have any health complications associated with diabetes, such as eye, nerve or kidney problems
- Gave birth to a baby weighing more than 4 kg (9 lbs)
- Had gestational diabetes while you were pregnant
- Have a history of impaired glucose

- tolerance, impaired fasting glucose or pre-diabetes
- Have high blood pressure
- Have high cholesterol or other high levels of fats in the blood
- Have been diagnosed with any of the following conditions:
 - Polycystic ovary syndrome
 - Acanthosis nigricans (darkened patches of skin)
 - Schizophrenia

Remember: many people who have diabetes show none of these symptoms. So don't just watch for these symptoms — check with your health care provider and know the risk factors for diabetes.

Source: Ontario Ministry of Health and Long-Term Care as found in RTO/ERO Health Matters.



Travel Coverage

Allianz Global Assistance

Members participating in the RTO/ERO Extended Health Care Plan, travelling to other countries, enjoy the peace of mind and security offered through the services of Allianz Global Assistance. While you are no doubt aware that the

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It's almost 2013! Have you made your first year's donation?

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www.rtoero.org/charitable-foundation

The 10 Secrets to Growing Younger

Dr. Elaine Dembe and Passionate Longevity

As reported by **Gayle Manley**, HS&I Committee

At the RTO/ERO District and Unit Health Representative Workshop in June, participants were treated to a dynamic presentation by Dr. Elaine Dembe, a celebrated chiropractor and author of two best-selling books, *Passionate Longevity: The 10 Secrets to Growing Younger* and *Use the Good Dishes - Finding Joy in Everyday Life*.

Dr. Dembe explores ten concepts that she believes are the secrets to passionate longevity using examples from the lives of people she calls Stand-Out-Seniors interviewed in her research for her book. Here are the ten secrets to growing younger with a few brief notes on each one.

1. **Tenacity:** "Tenacity is the hallmark of the optimist—someone who refuses to give up when faced with adversity."
2. **Sociability:** The importance of our relationships with family, friends and our community is emphasized to the extent that Dr. Dembe states, "Relationships that foster a sense of belonging and intimacy seem to play a vital role in maintaining health or surviving serious illnesses."
3. **Productivity:** A strong sense of purpose is important in aging well; working with a passion at something you love is vital, whether it be a second career, gardening, volunteering or travel. Maybe it is all about that "bucket list" of things you always wanted to do.
4. **Unity:** Unity of the mind and body is essential because our thoughts, beliefs and emotions have an impact on our health. How we deal with stress and the importance of sleep are two important aspects of unity of the mind and body.
5. **Mobility:** Exercise is fundamental to increasing longevity and the fitness activity you choose has to be fun and suit your lifestyle.
6. **Vitality:** Dr. Dembe spoke about various foods and the importance of healthy diet which affects our vitality and longevity. For example, quinoa is one of the best protein sources and kale is an excellent source of vitamin A, C, K, manganese, fiber, calcium, B6 and potassium—definitely power foods!
7. **Responsibility:** We have to take responsibility for our health.
8. **Creativity:** "A person's mind must be constantly stimulated." Lifelong learning, creative play, meditation and appreciation of life's small joys all contribute to this stimulation.
9. **Flexibility:** This concept involves recognizing that change is an essential part of life. One of Dr. Dembe's Stand-Out-Seniors put it this way: "Growing old doesn't bother me. I put the emphasis on growing."

Continued on bottom of Page 14 📄



Welcome letters were sent to 51 new members/associate members in September. Sympathy cards were sent to 16 relatives of deceased members. Regina Tait, one of our centenarians, passed away in her 102nd year.

A sympathy card was sent to our treasurer, **Bob Putnam**, on the death of his sister.

A Get Well card was sent to **Anna J. Worrall** after minor surgery.

A Congratulatory card was sent to Valerie Mah, our Past President, Archivist (just two of the many positions that she holds/has held) who recently received the Queen's Golden Jubilee Award.

Thanks to **Darlene Courtney**, **Jean Pitt**, and new member **Patricia Mandle** for offering their help/services to Goodwill.

As well, thanks to members who continue to keep us informed about members who may need Goodwill support.

Archival Photos ~ We Still Need Your Help!

We have very few photos of past Executive Members, but, thanks to **Val Fiedler**, a former executive member who just loves photography, we have been able to add to our collection. 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	Milloy, Archie	Schissler, Laura
Barrett, Dr. Harry	Moore, Mary	Sweetman, Allan
Coles, Sidney	Reid, Walter	Thomas, Mary
Dean, Harold		Whitley, Harold

Younger continued from Page 12

10. **Spirituality:** "Those of us who believe in something, live longer, happier lives." That "something" could be a commitment to organized religion or a strong belief in our interconnectedness with one another and nature or the importance of leaving the world a better place. Dr. Dembe lives what she preaches. Her holistic approach to a healthy life is embedded in her chiropractic practice. At age 64, she has run marathons and climbed Mt. Kilimanjaro. Her engaging presentation exemplifies a passion for health and well-being at any age. More information is available on her website www.elainedembe.com.



Spiders in Toronto

*"Spider Spider what can the matter be
Do reveal your world for all to see
Take away all fright
To reveal your intriguing wonderful
delight"* (anon)

I recently enjoyed a Live Green Toronto Speakers presentation. A Royal Ontario Museum entomologist enlightened the audience about our eight-legged, eight-eyed spider friends in and around Toronto.

Whether you enjoy or are repulsed by spiders, they are found all over our Toronto communities, in basements, in parks and atop the CN Tower. If anything they are hardy and resourceful and secretive.

Toronto is home to over 225 species including 24 introduced species. It has been estimated that spiders here eat 200 kg of insects per hectare or roughly 12 million kilograms of insects per year in the Greater Toronto Area, including those pesky mosquitoes, who transmit the West Nile Virus. Spiders are a favourite food of wrens.

In the historical record there has long been an aversion to spiders such as "Little Miss Muppet". To most of us, spiders are scary and reclusive and maybe repulsive, but in reality they are very helpful to the environment.

You might be surprised how beautiful and agile they are. Spiders are more in fear of us, as we appear as giants to them. If and when they

bite, it very rarely fatal to humans. If cornered, they may bite in self-defence. Fortunately, bites are rarely fatal; however, if you have an allergic reaction to a bite, it is best to receive direct medical attention to be safe.

In Canada we have a wonderful legend about spiders handed down from the Ojibway. They were keen observers of nature and observed how spiders wove their webs. They named spiders "Supp-Kay-Shee" or Net-Maker. Native fishermen patterned their fishing nets on various cobweb designs, which made fishing easier.

Spiders are ancient invertebrates dating back 200 million years or more. So spiders were around in the age of the Dinosaurs.

Nearly all spiders produce natural silk for protecting spider eggs, making cobwebs and for ballooning in the wind. They have no wings and no antennae. The number of eggs varies between species here in the GTA. A female Jumping Spider may only lay 10-20 eggs, while other species may have hundreds of eggs. I remember an Orb Weaver Spider having 50 or more Spiderlings on my sunny clothes line in east-end Toronto a few summers ago. Spiderlings disperse in unique ways depending on the spider species. Ballooning with the assistance of a silk tether is a way to travel from height to the ground. In other species, the parent spider will carry the spiderlings on

Continued on Page 16



Spiders continued

its back and deposit the brood in a safe place away from predators and near food sources. Most Spider eggs survive our cold winters to re-start and renew the spider web of life in the New Year.

Spiders are known to moult. Usually adult spiders have dimorphic shapes and varied colours depending on whether they are male or female. Some female spiders can be 40 times larger than their male companions. The gorgeous Yellow Garden Spider is the unofficial spider of Toronto. You will recognize this spider immediately in your garden or parkland by its distinctive spiral double yellow markings running the length of its back, separated by a black centre.

Both male and female spiders produce silk, a complex protein. Spider silk is used to wrap and immobilize prey, line burrows, protect egg sacs and create webs. Most spiders can tiptoe across their own webs whether sticky or not. Some webs can be as strong as Kevlar or nylon and have inspired scientists, naturalists and chemists over eons. Whenever you have a chance during the right weather conditions, head out into your garden or parkland and try to spot these cobweb designs: Funnel webs, Orb webs, Cobwebs,

Sheet webs and Mesh webs. There are 78 web building species and 64 ambush spider species in the Greater Toronto Region.

We even have a spitting spider species here that paralyses its prey with spider venom and tarantulas have been discovered recently in the Rouge Valley near the Toronto Zoo. Jumping spiders from the ambush family are very common in the city.

Occasionally Black Widow spiders may arrive via fruit crates and trucks from the tropical southwest, but they are not able to survive our winters outdoors. Other Black widow species maybe found outside city limits in old sheds etc., but are very reclusive.

Spiders are really our remarkable 8-legged friends. They clear our gardens and orchards of pests, and are a food source for some birds, snakes and frogs and wasps. They are sensitive, like ants, to storms, tornadoes and earthquakes. With greater understanding and tolerance, we can live and enjoy their place in the web of life within our community.

If you wish to enjoy spiders further, consult: "Spiders of Toronto", a guide to their remarkable world, a City of Toronto biodiversity series available at your local library.

Lou Manning, October, 2012

Your RTO/ERO Toronto District 16 Executive Encourages Donations!

416-962-9463 / 1-800-361-9888x245 / Page 23

www.rtoero.org/charitable-foundation

<http://rto.toronto.erorto.org>
www.rtoerotorontodistricts.org



Options for your RRSP

In the year you turn 71 you **have to** choose one of the following options for your RRSPs:

- withdraw them;
- transfer them to a RRIF;
- use them to purchase an annuity for life; or,
- use them to purchase an annuity spread over a number of years.

When you withdraw funds from your RRSPs, your issuer will withhold some tax. For more information, visit the website (Page 20).

Your RRSP issuer will not withhold tax on amounts that are transferred directly to a RRIF or that are used to purchase an annuity. You may have to pay tax on the income when you start receiving payments from the RRIF. Enter these payments as income on your tax return for the year you receive them.

Receiving income from an RRSP

At any age up to the end of the year you turn 71, you can choose one of the following options for your RRSPs.

- *You can transfer your RRSP funds to a registered retirement income fund (RRIF).*

Starting in the year after you establish a RRIF, you receive a minimum amount each year using a predetermined formula based on the value of the RRIF and your age.

Your RRSP issuer will not withhold

tax on amounts that are transferred directly to a RRIF. You may have to pay tax on the income when you start receiving payments from the RRIF. Enter these payments as income on your return for the year you receive them.

- *You can use your RRSP funds to purchase an annuity.*

Annuities offer a guaranteed income for life or for a specified period. Your RRSP issuer will not withhold tax on amounts that are used to purchase an annuity. You may have to pay tax on the income when you start receiving payments. Enter these payments as income on your return for the year you receive them.

Note - You can claim the pension income amount when you receive annuity income if you were 65 or older on December 31 of the year.

OR
You receive the annuity income due to the death of a spouse or common-law partner.

- *You may have received commutation payments from an RRSP.*

A commutation payment is a fixed or single lump-sum payment from your RRSP annuity that is equal to the current value of all or part of your future annuity payments from the plan.

- *You can withdraw your RRSP funds.*

When you withdraw funds from your RRSPs, your RRSP issuer may withhold some tax.

Continued on Page 20



Over 130 new and current members of District 16 attended our annual New Members' Breakfast at The Old Mill. Thanks to Kay Jeffery for her excellent organization and to Barb and Bob Putnam who handled the registrations.

RTO/ERO Toronto 'No-Bell Laureate Luncheon'

Despite terrible weather and a breakdown of the Yonge Subway, 37 people made the No-Bell Laureate Luncheon. Heinrich walked from Bloor to Eglinton, some waited at bus stops for an hour and some chose alternate routes but they made it. Three people were celebrating their first day of freedom. Helen won the top prize as she had been retired 28 years. She taught at Frankland and has been retired more years than she taught. 16



Photos by Valerie Mah

Consumer continued from Page 17

Tax Rates on RRSP Withdrawals

When you withdraw funds from an RRSP, your financial institution withholds the tax. The rates depend on your residency and the amount you withdraw. For residents of Canada, the rates are:

- 10% (5% in Quebec) on amounts up to \$5,000;
- 20% (10% in Quebec) on amounts over \$5,000 up to including \$15,000; and,
- 30% (15% in Quebec) on amounts over \$15,000.

For funds held in the province of Quebec there will also be provincial tax withheld. For more information on Quebec withholding tax, contact your financial institution or Revenu Québec.

Note: The tax that was withheld may not always be enough to account for the tax you owe at your tax bracket. You may have to pay more tax on the withdrawal when you include the withdrawal on your tax return for that year.

Withdrawing from Your RRSPs

You can withdraw amounts from your RRSP before it starts to pay you a retirement income. If your spouse or common-law partner contributed to your RRSP, check the website.

You can withdraw unused contributions you made to an RRSP based on an approved Form T3012A,

Tax Deduction Waiver on the Refund of Your Unused RRSP Contributions made in ____.

Source: Canada Revenue Agency website containing more detail:

www.cra-arc.gc.ca/tx/ndvdl/s/

Gift Tax Shelter Schemes

The Canada Revenue Agency (CRA) is taking steps to inform and protect taxpayers from gifting tax shelter schemes.

This is the time of year when promoters are heavily marketing their tax schemes to Canadians. The CRA is reminding Canadians that if it seems too good to be true, it probably is. If a tax shelter promoter offers a tax receipt for a larger amount than the donation or payment, it is very likely not a valid donation.

Starting with the 2012 tax year, the CRA will put on hold the assessment of returns for individuals where a taxpayer is claiming a credit by participating in a gifting tax shelter scheme. This will avoid the issuance of invalid refunds and discourage participation in these abusive schemes. Assessments and refunds will not proceed until the completion of the audit of the tax shelter, which may take up to two years. All gifting tax shelter schemes are audited and the CRA has not found any that comply with Canadian tax laws. A taxpayer whose return is on hold will

Continued on Page 30 

High ratio of donations supports final goal! - No mansions to win!

416-962-9463 / 1-800-361-9888x245 / Page 23

www.rtoero.org/charitable-foundation

Travelogue ~ Wednesday, January 23, 2013, 1:00pm

MUGALS AND MONUMENTS OF NORTHERN INDIA

presented by Gib Goodfellow


Gib Goodfellow, with his love of geography, history and the human condition, qualifies as one of our generous D16 regulars, has shared his experience as an enlightened traveler in Turkey, Japan, Haida Gwaii (Queen Charlotte Islands) and now Northern India.

We all know of the Taj Mahal, and most of us know the romantic story of the Emperor, Shah Jahan, who grieved the loss of his beloved wife who died in 1631, and wanted to erect a tomb to contain her remains and represent his love for her. But only those who have visited the heart of the Mogul Empire know that his inspiration was the Itimad-ud-Daulah's Tomb, erected between 1622 and 1628 in the same city, Agra, by the daughter of the Lord Treasurer. A sinister story never revealed in the travel literature tells how Shah Jahan's son imprisoned his father in a room where he could see the Taj Mahal but never visit it.



The term Mughal means Mongol. The conquering family extended their influence over 100-150 million people in an area of over 3 million square kilometers in the subcontinent for 175 years before experiencing a slow decline. They trace their lineage through their mother to Chingiz Khan and through their father to Timur, a Sunni Muslim of great renown in Central Asia. These credentials, in a time when "might was right", were all you needed to have an empire. The Timurids established capitals in Agra, Fathshpur Siki, Lahore and then returned to Agra.

Gib and Phyllis visited other sites of Mughal influence like Delhi, Udaipur, Jodhpur, Jaipur, Gwalior, and Orchha. Please join us on this exotic trip.

He and Phyllis are off to Southern India next month and to the Netherlands in April. Right on, Gib! We can hardly wait. 





CHARITABLE FOUNDATION
FONDATION DE BIENFAISANCE



We are NOT purchasing furniture!
We WANT to IMPROVE YOUR LIFE
by funding a
CHAIR IN GERIATRICS

The Problem:

- those aged 65+ to be 25% of Canadian population in 25 years;
- 1.8% of population with Alzheimers/dementias (2.8% by 2038);
- increasing age related illnesses: heart, diabetes, arthritis, stroke, hearing, hypertension, disabilities, end-of-life care, vision;
- health-care system currently unable to address adequately issues of aging;
- societal prejudice against aging;
- increased 'care' and 'end-of-life-care' requirements;


The Situation:

- Sweden has about nine million people and 500 geriatricians. Canada would require 1800 to match that on a per capita basis.
- Britain has as many geriatricians as cardiologists and their pay is the same.
- Canada has 2372 pediatricians compared to 230 geriatricians. That's about ten to one.
- For every pediatrician there are about 3000 potential patients; for every geriatrician there are about 21,000 potential patients.
- How many geriatricians graduate from all the Canadian universities each year? Answer: about nine!!

Solutions:

Personal: physical activity is the greatest reducer of the onset and symptoms of all age-related ailments. **So, get on with your 30-minutes-a-day regimen.**

Research: knowledge about aging is increasing in fields of social work, architecture; medicine, engineering, nursing, physiotherapy, pharmacology, etc. A **Research Chair** in Geriatrics will foster further development and inter-disciplinary communication to the benefit of society as it ages. **So, seriously consider an annual donation for three years to the RTO/ERO Charitable Foundation.**

We've made it easy - just complete the form (we suggest the annual Partner Contribution for the three-year period). Please help attain this goal! 



Thank you for your generous support of The RTO/ERO Charitable Foundation

Please complete and return the form below by faxing to **416.962.1061** or using the envelope on the back cover of this booklet.

Name _____

Address _____

City _____ Province _____ Postal Code _____

Phone _____ Email _____

RTO/ERO District _____ (optional) RTO/ERO Membership # _____ (optional)

YES, I want to support The RTO/ERO Charitable Foundation.

Monthly Donation

- Founders \$960 (\$80/month)
- Leaders \$480 (\$40/month)
- Partners \$240 (\$20/month)
- Friends \$120 (\$10/month)
- Other \$ _____/month

I pledge this amount for:
 1 year 2 years 3 years

Annual Donation

- Founders \$960+
- Leaders \$480
- Partners \$240
- Friends \$120
- Other \$ _____

I pledge this amount for:
 1 year 2 years 3 years

Include my name on your website and in any printed materials as a donor.

I wish for my donation to remain anonymous.

Payment Information

Cheque or _____ post-dated cheques, enclosed

Credit card* VISA MasterCard

Name on Card _____

Card # _____ Expiry _____ / _____

Signature _____ Date _____

Automatic Bank Withdrawal* Please fill out the Pre-authorized Debit (PAD) agreement on the back of this form, and attach a cheque marked "VOID".

*For donations by Pre-authorized Debit (PAD) or Credit card, deductions will commence on the first business day of the month following receipt of this form.

I may stop my authorization at any time, subject to providing 5 days notice. If at any time debts do not comply with this agreement, I have recourse rights by contacting RTO/ERO at 416.962.9463, 1.800.361.9888 or by contacting my financial institution or by visiting www.cashpayco.com

We will not share your personal information with anyone outside of RTO/ERO and its Charitable Foundation.



KEEP ME INFORMED...

Please send me the RTO/ERO Liaison e-newsletter to update me on the progress of the Foundation. I understand that I can opt-out at anytime.

Tax receipts will be sent to you to be filed with your income tax return.
Charitable Number: 848662110RR0001

The RTO/ERO Charitable Foundation / La Fondation de bienfaisance ERO/RTO
18 Spadina Road, Suite 300, Toronto, Ontario M5R 2S7
Telephone: 416.962.9463 or 1.800.361.9888, Fax: 416.962.1061

Pre-authorized Debit (PAD) Agreement

I authorize The RTO/ERO Charitable Foundation to debit the bank account identified below for payment of my donation to The RTO/ERO Charitable Foundation.

The donation amount will be debited to my account at the frequency indicated on my donation form.

I may revoke my authorization at any time, subject to providing notice of at least five (5) business days before the next debit is scheduled, at the address provided below. To obtain a sample cancellation form, or for more information on my right to cancel a PAD Agreement, I may contact my financial institution or visit www.cdnpay.ca.

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution or visit www.cdnpay.ca.

Type of Service: Personal Business

Bank Account Information

Financial Institution No: _____

Branch/Transit No: _____ Account No: _____

Financial Institution Name: _____

Branch Address: _____

Signature of Account Holder _____ Signature of Joint Account Holder (if applicable) _____

Name (please print) _____ Name (please print) _____

Date (dd/mm/yy) _____ Date (dd/mm/yy) _____

We will not share your personal information with anyone outside of RTO/ERO and its Charitable Foundation.

Allianz/Health cont'd from Page 12
travel provisions of the Out-of-Province/Canada coverage include emergency medical expenses, trip cancellation, interruption or delay. A few of the lesser-known travel services available to you are:

Pre-trip assistance

Allianz Global Assistance can provide pertinent travel information prior to departure on vacation: information such as travel advisories for the regions to be visited, required inoculations, and visa requirements.

Emergency assistance to RTO/ERO members

Allianz emergency message centre can provide emergency communications assistance to help keep contact with family or friends in Canada. Allianz can facilitate communication between those stranded in a disaster area with their friends and families at home.

Emergency translation

Travelling in countries where you do not speak the language can be challenging at best, but doubly so when faced with a medical emergency. Allianz provides multilingual response in 17 languages. Allianz's strong global network of providers includes local affiliates worldwide. Their affiliates are on the ground in time of need and available to liaise with health care professionals to ensure

that care is managed appropriately.

For more details, please contact Allianz Global Assistance directly.

Allianz Global Assistance:
P.O. Box 277 Waterloo ON N2J 4A4
1•800•249•6556 Canada and U.S.)
Johnson Inc. ~ additional inquiries:
416•920•7248 / 1•877•406•9007.

Source: Johnson Inc. as reported in RTO/ERO Health Matters.

NOTE: Neither RTO/ERO nor Johnson Inc. nor Allianz will tell you in advance that you are definitely covered under specific circumstances.

Travel Health Notices:

Public Health Agency of Canada
www.publichealth.gc.ca
Protect yourself before you travel. Find out the most updated travel health notices from around the world.
www.phac-aspc.gc.ca/tmp-pmv/pub-eng.php

Well on Your Way - A Canadian's Guide to Healthy Travel Abroad

The Government of Canada has developed this booklet to help you protect your health while travelling or living abroad. It includes essential information on understanding travel health risks; taking preventive measures before, during and after your travel; coping with a health emergency abroad; and accessing consular services in a health emergency.

Continued on Page 26

Health continued from Page 25

Free copies of this publication:
Enquiries Service, Foreign Affairs
and International Trade Canada
125 Sussex Drive
Ottawa ON K1A 0G2
1•800•267•8376 / 613•944•4000
engserv@international.gc.ca
www.phac-aspc.gc.ca/tmp-
pmv/well-way_bon-depart-
eng.php

Vaccines for Travel

Public Health Agency of Canada

When travelling, you may be at risk for a number of illnesses that can be prevented by vaccination. As you age, your vaccine-acquired protection against many illnesses may decrease and risk of certain diseases may also increase. See a health care provider for an assessment before you travel. For a complete list of vaccines recommended for travel check: www.phac-aspc.gc.ca/tmp-pmv/reason_raison4-eng.php

Travel Health Kit Checklist

First aid supplies and medications may not always be readily available in other countries or differ from those available in Canada.

Basic First Aid Items:

It is essential to know how and when to use the first aid supplies in your kit.

- 0.5% hydrocortisone cream
- Adhesive bandages
- Adhesive tape
- Antibacterial and antifungal
- Antibacterial hand sanitizer

- Antiseptic wipes
- Blister pads or moleskin
- Disposable latex or vinyl gloves
- First-aid quick reference card
- Packets of oral rehydration salts
- Scissors
- Tensor bandage
- Thermometer
- Gauze
- Tweezers

Other Items:

Include these depending on personal preference, destination, and activities:

- Sunscreen (SPF 15 or higher)
- Insect repellent containing DEET
- Ear plugs
- Extra pair of glasses or contacts
- Water purification filter/tablets
- Mosquito net
- Condoms


Medications:

Discuss the use of medications with your health care provider.

- prescriptions or OTC drugs more than duration of your trip
- Allergy medication
- Anti-diarrheal medication
- Cold and flu medication
- Pain and fever medication
- Laxatives
- Antacids

Contact Card: in case of an emergency:

- family member or friend in Canada
- health care provider in Canada
- accommodations at destination(s)
- hospitals/clinics destination(s)
- Canadian Embassy, Consulate or High Commission office
- Proof of your insurance coverage
- Copy of your immunization record

Source: Public Health Agency of Canada 

Seat belts are not as confining as wheelchairs.


Estate Planning Workshop Report & Finance Group

Estate Planning:

On October 11, we benefitted from **Mary MacGregor's** (partner in Dickson MacGregor Appell LLP) presentation to our members on Estate Planning. All aspects of Wills, Powers of Attorney for Property and Personal Care, Duties of Trustees, Asset Allocation and Tax Implications were explored. Her excellent presentation was interactive with many questions from our members. In addition Mary donated her honorarium to the Charitable Foundation to further support older citizens. Many thanks to Mary for her contribution to our knowledge and our Foundation.



Financial Group:

Our Financial Group is now in its 5th year and going strong. We are still learning new aspects of the world of money. Put calls and how to trade these is on the agenda. Our members presented information from the Resource Show and reviewed the book "*Freakonomics*" by Levitt and Dubner. Our meetings for the year are planned as follows: December 20; January 24, February 28, March 21, April 25, May 23 and June 27. All our meetings are from 4:30 to 6:00pm. Location at Lone Smith's house. Call 416•234•1969 for directions. Come, learn and have fun. Everyone welcome. 

Website Change

Pending the official transfer of our website to a new host, take a look at our proposed new websites at:

<http://rto.toronto.erorto.org> and
<http://rto-ero.toronto.erorto.org>

These two sites plus our current site will run simultaneously until July 1, 2013. Because of new creation software, some benefits currently available from our current site may require a few more 'clicks'.. If you have trouble finding something, use the 'Contact' function.

Washington Post neologisms in which readers supply alternative meanings for common words:

- **Flatulence** (n.) emergency vehicle that picks you up after you are run over by a steamroller.
- **Balderdash** (n.), a rapidly receding hairline.
- **Testicle** (n.), a humorous question on an exam.
- **Rectitude** (n.), the formal, dignified bearing adopted by proctologists.
- **Bozone** (n.): The substance surrounding stupid people that stops bright ideas from penetrating. The bozone layer, unfortunately, shows little sign of breaking down in the near future.

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. (at Prince Edward Dr.)


All concerts are at 2:00pm

Tickets: \$20 (\$15 Senior/Student) ~ website/door


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


Visit www.triobravo.ca or,

contact **Baird Knechtel** at 416•242•2131 / baird@triobravo.ca 

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

RTO/ERO & Shoppers Drug Mart Program

IMPORTANT NOTICE

As reported at Senate, the previously announced arrangement between RTO/ERO and Shoppers Drug Mart will not be implemented. Please disregard any previous communications regarding this development.

Donations support final goal! - No high-end prizes! No cigars!

416•962•9463 / 1•800•361•9888x245 / Page 23

www.rtoero.org/charitable-foundation

Theatre Day Trips, Spring 2013

by Jack DeGroot & Linda Grieve



The excellent list of plays for Drayton Entertainment has been announced and the following productions have been scheduled for your enjoyment.

All Trips include: Lunch, Dinner, a Matinée Performance, Transportation by motor coach, *plus* all gratuities and taxes.

Cost: only \$130.00/person

Thursday April 25, 2013 ~ Dunfield Theatre Cambridge

"Mary Poppins" ~ a story of magic, unforgettable songs, breathtaking dance numbers and astounding stagecraft. Don't miss it! This is a new venue.



Thursday May 30, 2013 ~ Drayton Festival Theatre

"A Tribute to Ol' Blue Eyes" ~ 'Come Fly With Me' to the village of Drayton for an incredible salute to The Chairman of the Board. Experience many of Sinatra's soul-stirring hits like "New York-New York", "Strangers in the Night" and many many more.



Thursday June 6, 2013 ~ King's Wharf Theatre

"Oliver" ~ follow the Adventures of a plucky young orphan named Oliver living on the sometimes mean streets of 19th century London. This theatre is in Penetanguishene.



Thursday June 13, 2013 ~ Dunfield Theatre Cambridge


"Big Band Legends" ~ This is a terrific original Drayton Entertainment production that honours the great crooners and songbirds of our time, like Ella Fitzgerald, Bing Crosby, Neil Diamond and many others. Orchestrations and vocal arrangements by Howard Cable.



Thursday November 14, 2013 ~ St. Jacob's Schoolhouse Theatre

"Legends of Harmony" ~ This performance in the "Legends" series pays tribute to the great 'guy groups'. Come and hear the incredible musical revue featuring songs by The Four Lads, The Four Aces, The Platters, etc. Your favourite group from the past will definitely be there. Visit the Farmers Market or shop in the village before your delicious lunch.



More theatre on Page 30 

More Theatre Trips



Friday December 6, 2013 ~ St. Jacob's Country Playhouse

"White Christmas" ~ Make your days merry and bright by warming to this unforgettable musical. It's all about love, about friendship, and about loyalty. Be a step ahead of the season!

To order tickets:

Call the numbers below on Wednesday, December 5 beginning at 8:00am.

1. **Call Jack DeGroot** at 416•691•3046 to book:
"Mary Poppins" / "Tribute to Ol' Blue Eyes" / "Oliver"
2. **Call Linda Grieve** at 416•498•7228 to book:
"Big Band Legends" / "Legends of Harmony" / "White Christmas"



If your booking is confirmed when you call, please forward a deposit of \$50.00 per ticket payable to Club 16. (Note date of production(s) on face of cheque.)

Mail to Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3

Tax/Consumer cont'd from Page 20

be able to have their return assessed if the claims is removed for the gifting tax shelter receipt in question.

The CRA has to date denied more than \$5.5 billion in donation claims and reassessed over 167,000 taxpayers who participated in gifting tax shelter schemes. The CRA has revoked the charitable status of 44 charitable organizations that participated in these gifting tax shelter schemes. Since June 2000, the CRA has assessed \$63.5 million in third-party penalties against

promoters and tax preparers.

The CRA urges Canadians who are considering entering into a tax shelter arrangement to obtain independent, professional advice before signing any documents. Independent advice means advice from a tax professional who is not connected to the tax shelter or to the promoter.

For more information on abusive gifting tax shelters and other tax alerts, go to: www.cra-arc.gc.ca/taxshelters.

Source: CRA Website

TCDSB & TDSB Events



Clinton Public School ~ 125th Anniversary on Thursday May 9, 2013 from noon to 7 pm. If you attended Clinton, re-establish contact and participate in the year's events.

Contact: Wendy Hughes, Principal: 416•393•9155

clinton@tdsb.on.ca / www.clintonpublicschool.ca

Social/Recreation continued from Page 6



Mah Jongg Group ~ One of our members, **Cindy Shore-Beauvais**, has established one cadre of players thanks to her request for participants in an earlier Newsletter. **If you are interested in joining a second group of North America Mah Jongg players, contact Lone Smith at 416•234•1969.**



Monday Matinée Movie ~ Like movies but never get there? Join the Monday Movie Club and we'll notify you once a month of an afternoon movie at the Varsity. (The third Monday of the month, 12 months a year.) If the movie interests you, join us at the Varsity, and, if you're free, have coffee with us afterwards at Scaccia in the same building. (The Manulife at Bay and Bloor.)

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



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

Walking/Talking Group ~ **Phyllis Broom Walker**: llanoka@aol.com / 416•653•3521. Our walking group is organized informally. When I see something 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**



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.'*



It is easier to preach ten sermons than it is to live one.

Quit griping about your church; if it was perfect, you couldn't belong.

We are born naked, wet and hungry. Then things get worse.

When asked for an opinion on punctuality, the applicant for an office job assured me it was extremely important: "I use periods, commas, and question marks all the time".

Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in September, and October, 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 November 1, 2012, our Toronto District membership stood at 4634.

Bob Neal, Membership

Maria Adamczyk
Swantje Baer
John Alan Baigent
Francis Bar
Michelle Barraclough
Susan Basiuk
Carol A Bastien
Linda C Batt
Vicki Bismilla
Diana Blake
Anne Bolduc
Zenover Brown
Judith Burt
Mary E Campbell
Nadia Cheluk
Douglas Couke
John Davies
Frank Dileo
Grace Dimillo-Sarra
Diane Donevski
Devra Drysdale
Karen Erle
Grazyna Farmus
Immacolata Feudale
Carla Fink
Jane Freeman
Barbara Gans
Kenneth Gausman
E L Dianne Gibson

Esther Glickman
Richard Glicner
Elizabeth Harvey
Janet Henshall
Lynne Holancin
Herb Hornig
Harvey Houghton
Peggy Karas
Debbie Karatanevski
Madeleine Kasem
Barbara Kent
Jo-anne Klym
Kevin Kobus
Sophie Krausz
Patricia Kreuger
Anna Lee
Raymonde Letourneau
Elaine Low
Marcel Martin
Janet Mather
Iain McIlveen
Jeffrey Mitz
Rochelle Moskowitz
Jeanie Nishimura
Milica O'Brien
Wendy Penhale
Thomas Penney
W F Roger Pethick

Continued on Page 33 📄

Please Donate: a 3-year commitment of \$250/year
by 4000 of Toronto District 16's more-than-4600 members
would more than reach our \$3,000,000 goal!

New Members cont'd from Page 32

J Michael Phillips
John Pickett
Reet Pintson
Maria Pozzobon
Carol Proudlock
Lynn A Purves
Sutapa Raybardhan
Sybil Reburn
Marlene L Reeve-Newson
Ian Robertson
Ian Robinson
Olga Rubino
Jocelyne Salter
Sherry Scholl-Trout
Linda Scott
Lynda Shearer

Valerie Sher
Christine Shewchuk
Sylvia Spielman Davidson
Penelope Stephensen
Gordon Stevenson
Paula Stitt
Patricia Tarbuck
Nicholas Tomiuk
Linda von Richter
Valerie Walsh
Helen White
Elisabeth Wilson
Jo-Anne Wolfe
Marie Wolfs
Lily Yan
Lynn Yeaman
Ileana Zellermayer

From Your Editors

RTO/ERO Toronto District 16 has over 4600 members. All business of the district is accomplished through the efforts of volunteers. There are no paid positions. (Expenses incurred in the carrying out of authorized business is reimbursed). We do have a need to expand our Goodwill activities - especially as it relates to contact with older members who may be in need of some social contact or specific assistance.

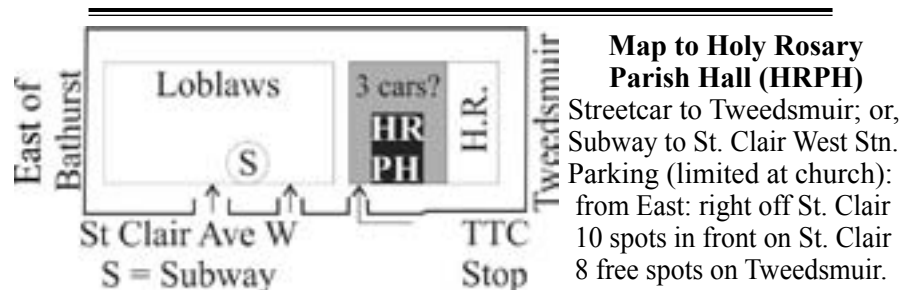
If you think you can offer some assistance, contact **Marjorie Blake** at 905•837•0874.

As to our multiple blurbs encouraging your donation to the Charitable Foundation, we appreciate the contributions made thus far and trust all our members will participate with a three-year commitment.

Newsletter Contact:

Editor: **Bill Menagh**, 674 Oriole Pky, Toronto ON M4R 2C5
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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.



Phyllis Amos
Philip W. Baer
William Buddenhagen
Mike Deineka
Audrey Fernie
Lewis L. Fick
Saul Glickman
Edna Goodwill



Walter G. London
Jeane Z. Morrow
Evelyn Moylan
Helen Pordage
Lillian M. Shepherd
Joan Vale
Myrna Wesley

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

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416•962•9463/1•800•361•9888	1•877•406•8077	1•800•668•0105
www.rto-ero.org	www.johnson.ca	www.otpp.com



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Ian Baird
Roy Harvey
Bill Menagh

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to access
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