



Volume 35, Issue 4

<http://rto.toronto.ero.to.org>

March, 2013

**We Celebrate!**

**40**

**Years**

**...keeping alive the flames lit by  
McAdam,  
McLeod,  
McIver,  
Sweetman**

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.



CHARITABLE FOUNDATION  
FONDATION DE BIENFAISANCE



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## Dates To Remember

*Art Friends, Bridge, Executive, Travelogue and West Book Club activities take place at Holy Rosary Parish Hall.*

| April, 2013                    | Date        |                                    |             |
|--------------------------------|-------------|------------------------------------|-------------|
| Bridge.....                    | 2           | Non-Fiction Book Club.....         | 14          |
| Art/Sketch .....               | 5           | Monday Matinée Movie.....          | 20          |
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| Bridge.....                    | 16          | <b>June, 2013</b>                  | <b>Date</b> |
| West End Book Club.....        | 23          | Bridge.....                        | 4           |
| Travelogue .....               | 24          | Art/Sketch .....                   | 7           |
| Finance.....                   | 25          | Friday Movie.....                  | 14          |
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| Art/Sketch .....               | 3           | West End Book Club.....            | 25          |
| Bridge.....                    | 7           |                                    |             |
| Executive.....                 | 9           | <b>Coming Soon</b>                 |             |
| Friday Movie.....              | 10          | <b>AGM/Spring Luncheon ~ May 8</b> |             |

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

We live in peculiar and precarious times. There is a pace of change that is both exhilarating and frightening. It is exciting to experience the rapid changes in technology as they affect communications and the various branches of science, including medicine, even if the pace of change is daunting to some of us in the advanced age brackets. The precariousness of our times, alas, is affecting upon younger people seeking employment and raising a family while striving to secure their future in retirement. Their emerging plight has been brought into stark relief as witnessed in recent events.

Consider the course of the recent negotiations between the Ontario government and the teacher federations representing teachers in the public schools. In short, settlement was reached through an act of the Legislature. Terms of employment were laid down, the right to strike was curtailed and significant benefits including sick leave were truncated.

If this were an isolated incident, one might see it as temporary and expedient. But it is not. In my view, it is part of a pattern as seen in the federal government's legislation to

set terms for the workers in Canada Post and Air Canada and in the "take it or leave it" approach to Toronto's municipal workers. In the private sector, the story of workers at Caterpillar in London who were offered a 50% cut in pay followed by a wholesale closing of the locomotive plant is infamous and is not isolated.

Consider secondly the report from the United Way and McMaster University, released in February, that determined that 50% of the people employed in the Toronto/Hamilton urban areas do not have secure employment status or benefits including employer-supported pension plans. Employment is characterized by short term contracts and, in many cases, low wages and a paucity of protections. This reflects a dramatic change that has emerged over the past 10-20 years. It certainly represents a picture that stands in stark contrast with our experience as retired teachers and education workers. The insecurity for many people has, as the report clearly states, serious and lasting implications for personal health, child/family development and social stability. Children will be negatively affected. Too many are relying on

*Continued on Page 4*

**Cover:** Your executive strives to honour the legacy of the founders of RTO/ERO. Our organization did arise from pension and benefits concerns for retirees. With governments feeling they can re-write legislation, there may be a need for members to renew the vigour of our founders.



*Message continued from Page 3* food banks. Too many are suffering from cutbacks in EI and welfare eligibility.

So what does this have to do with us? Should we care about the younger generations following in our footsteps? Should we care about our own situation, or are we sufficiently insulated?

Please consider this proposition. The patterns and trends outlined above do not stand alone. There is a parallel chain of actions and thought that has emerged in recent years that directly impacts existing pension and benefit programs. In many political and media circles the pension plans and benefits now in place for beneficiaries of unions and similar collective achievements are coming under severe scrutiny. Tune in. Our pension program, along with others, is seen as an "entitlement"... meaning it is unearned. It is described as all drained from the taxpayers... overlooking employee contributions and the fact that we too pay taxes. The same attack is made on unions and, particularly, those in the public sector. The rhetoric continues to its logical conclusion; that the solution is to bring the "entitled" few down to some common denominator. The thread that holds this argument together is Pension Envy. People are being persuaded to envy what others have. Is envy not but a short step toward resentment? Does revenge then follow? Or does someone urge that those who have less can be

brought to improved benefits and circumstances in the work place as well as retirement?

**Our AGM is being held May 8, 2013. Jim Leech of our Pension Board will be speaking on the question of Pension Envy.** Your executive has invited him because we think we can all benefit from what he has to say. Jim is knowledgeable and is an effective speaker. Stay for lunch and take the opportunity for dialogue with Jim and your colleagues. See the information on our AGM (Supplement) and registration form on Page 17 of this newsletter.

*A note of thanks...* We extend to **Carmelita Salazar** our sincere thanks and collective appreciation for her long service to Toronto District 16 and particularly, in recent years, as executive representative for social/recreational activities. The number of activities alone indicates the amount of personal effort involved over the years. Carmelita is passing the baton to **Heather Talbot**. We wish Heather every success in her new role and look forward to Carmelita's continued participation on the executive as a Member-at-Large. **Roy Harvey**, President 



## Recreation/Social ~ Heather Talbot

Contact: 416•265•8930 / [heatalb@rogers.com](mailto:heatalb@rogers.com)

*New Activity:* **Toronto Live Theatre Group:** Enjoy the terrific theatre Toronto has to offer! Meet other theatre lovers and take advantage of Group Discount Tickets! Contact **Liz Estall** anytime after April 1 at 416•925•5240 or [eegreenleaf@sympatico.ca](mailto:eegreenleaf@sympatico.ca). We will meet the first week of May - date and place to be determined - to decide on, and reserve, our first play.



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



**Art Friends** - Convenor **Marie Lynch** (416•421•4936 / [jmdlmom@yahoo.com](mailto:jmdlmom@yahoo.com)) 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](mailto:tessiel@sympatico.ca)) encourages everyone including beginners to join. They play on the *first, third, and fifth Tuesdays of the month from September to June* from 12:30pm to 3:30pm. You will enjoy the friendly atmosphere of this group. Tea is served.



**Travelogue** - Convenors **Dick and Marilyn Holyer** (416•929•8512 / [mar.dickholyer@sympatico.ca](mailto:mar.dickholyer@sympatico.ca)) take you around the world with slide/digital presentations with snacks and treats after on the *fourth Wednesday of the month at 1:00pm*. See pages 18, 19, 26 for the *two April Travelogues* and the May Travelogue.




**West End Book Club ~ Steve Feldman:** (416•588•6637 / [vsf@sympatico.ca](mailto:vsf@sympatico.ca)) hosts this book club at Holy Rosary Church, Room 2 (second floor). We meet the *4<sup>th</sup> Tuesday of each month* from 1:30 to 3:30pm. Join us with further book suggestions.

← April 23 ~ *Midnight at the Dragon Cafe* by **Judy Fong Bates**



May 28 ~ *419* by **Will Ferguson** →



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.

← **April:**

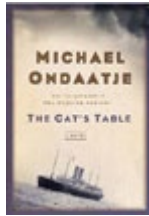
*Havanah Best Friends*  
by **Jose Latour**



**May:**

*Cat's Table*

by **Michael Ondaatje** →



**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 Page 25 for space availability.



June 27.

**Finances** ~ **Lone Smith** (416•234•1969) hosts this group in Lone's home on the *fourth Thursday of the month* at 4:30pm. Thank you to the many who attended our first meeting of the year. As always try to bring something you have learned in the world of money. Next meetings: Thursday: April 25; May 23,



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

Continued on Page 27

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



Executive activities in January and February:

- received the provincial review of the Toronto Constitution; **R. Wilson's** committee will report at the March Executive Meeting;
- recommended to the Provincial STO Committee the Toronto District's selection for the up-to-\$4,000 Service To Others Grant;
- received and approved the Treasurer's proposed budget for 2013 for presentation to the 2013 Annual General Meeting (see Supplement);
- received notice of 2012 Convenors' Reports to be submitted to B. Menagh by April 1 for inclusion in the AGM File-of-Reports.
- set the New Member Breakfast on October 15 or 16 (K. Jeffery to arrange);
- heard that **Richard Harrison** is the new Johnson Inc. Health Services rep replacing **Lori MacDonald-Blundon**;
- discussed Newsletter costs and received historical data pertaining to same;
- named **R. Harvey, L. Smith** as senators, with **R. Wilson, S. Weinert** as observers to Spring Senate;
- agreed to sponsor a Toronto Live Theatre activity with **Liz Estall** as Convenor.



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) has established its Retirement Planning Workshop 2013 schedule: May 4 and November 7. Details and application forms are available on our websites:

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

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



The Provincial activities:

- arranged through Merit Travel a 15% Porter Airlines discount for RTO/ERO members (see Page 12);
- noted that the spring issue of Renaissance will contain Shoppers Drug Mart coupons;
- President Leo Normandeau and Provincial Office senior staff, Harold Brathwaite and Simon Leibovitz, met with provincial government ministry officials to discuss a potential aboriginal project;
- revised the Travel Policy soon to be issued to Districts;
- public relations primer on working with the media;
- reaffirmed RTO/ERO's non-partisan status with respect to political issues;
- The Provincial Executive and PAC will monitor GMO (genetically modified organisms), TPP (Trans-Pacific Partnership) and ELA (Experimental Lakes Area) -related issues closely and welcome District input on all three. 16

## RTO/ERO Charitable Foundation


We received an email from a member asking for more details regarding the Chair in Geriatrics to enable her to 'see the vision'. In trying to strike a balance between using donations for the actual goal (the Chair) and purchasing promotional material (you've seen the 'glossies' distributed by well-financed charities), our Foundation is 'piggy-backing' on RTO/ERO publications and website; plus District volunteers, promotional activities and Newsletters. *Remember, your RTO/ERO Member Fees do not finance the Foundation.* District 16 has provided a number of informational materials in its Newsletter to the extent that space is available. Below we have summarized a number of sources, **all available from our website**, where those inclined may gain additional information regarding the RTO/ERO Charitable Foundation's first goal: raising \$3,000,000 to finance a Chair in Geriatrics at the University of Toronto.

1. Access RTO/ERO's Charitable Foundation website:  
<https://www.ero-rto.org/rtoero-charitable-foundation>
2. Read RTO/ERO background material on the Foundation's creation
3. Read Spring Senate, 2010 material supporting the Foundation's creation
4. Read articles appearing in RTO/ERO's Renaissance:  
Winter, 2011 \* Spring, 2012 \* Summer, 2012 \* Fall, 2012
5. Read Dr. Naglie's material in support of rationale for a Chair in Geriatrics
6. Read the RTO/ERO and University of Toronto promo presentation
7. Read RTO/ERO Toronto Districts summary of material
8. View video of Dr. Naglie making a supportive presentation  
<https://www.ero-rto.org/campaign-chair-geriatric-medicine>
9. View video of Bill Davis' support for the RTO/ERO Chair
10. Access the RTO/ERO Foundation 2011 Audited Financial Statement
11. Read the complete Donor Bill of Rights and the Association of Fundraising Professionals Code of Ethics
12. Access a list of donors willing to have had their names published

### Contact

**Alanna Jones** CFRE, Director, Philanthropy  
416.962.9463 or 1.800.361.9888 ext. 245  
[foundation@rto-ero.org](mailto:foundation@rto-ero.org) / [ajones@rto-ero.org](mailto:ajones@rto-ero.org)

### Canada Revenue Agency

<http://www.cra-arc.gc.ca>  
BN/Registration Number: 848662110RR0001 

**40-4-40 Foundation Donation Form on Page 23**

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



CHARITABLE FOUNDATION  
FONDATION DE BIENFAISANCE

If you have not yet received your 2012 charitable tax receipt or require a duplicate, please contact Alanna directly.



## Pension/Retirement News ~ David Shanoff

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

### Ontario Teachers Pension Plan Annual Meeting and Webcast



Plan members are invited to the pension plan's annual meeting on Thursday, April 11, 2013. If you wish to attend, please register online by Monday, April 8 at [www.otpp.com](http://www.otpp.com).  
Thursday, April 11 / 5:00pm to 7:00pm.  
The Carlu, 444 Yonge St., 7<sup>th</sup> floor, Toronto M5B 2H4  
located at Yonge St. and College St., above the College subway station.

### Agenda

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

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

Attending the meeting also gives you the opportunity to:

- Meet board members and plan executives
- Consult a specialist about your pension
- Ask the chair or executives a question

### Ontario Municipal Employees Retirement System Spring Information Meeting



Please join us for a presentation of OMERS 2012 financial results. There will also be an update on the Tony Dean OMERS Governance Review Report.

Tuesday, April 23 / Doors open at 10:00am / Meeting begins at 10:30am.  
OMERS, One University Avenue, 16<sup>th</sup> Floor, Toronto

### Questions

To submit questions pertaining to the April 23rd meeting agenda in advance of the meeting, please e-mail [omersspringmeeting@omers.com](mailto:omersspringmeeting@omers.com). Questions submitted will be raised during the Q & A session following the formal presentations.

If you are unable to attend in person, you may listen to a live audio webcast. A recording of the audio webcast and presentation will be available on April 24 from the website [www.omers.com](http://www.omers.com).

**More OTPP information on Page 10** 



## OTPP Inflation Protection ~ February 7, 2013

Source: Funding Update for Pensioners / [www.otpp.com](http://www.otpp.com)

February 7, 2013 — The Ontario Teachers' Federation (OTF) and the Ontario government announced agreement to address the 2012 funding shortfall.

- *If you retired before 2010, the change does not affect you. You will continue to receive 100% inflation protection.*
- *If you retired after 2009, you will receive 50% of the annual increase in the cost of living for the portion of your pension earned after 2009. The change begins in 2014. Inflation protection for the portion of your pension earned before 2010 remains unchanged at 100% of the annual cost-of-living increase.*

### Pensioners who retired after 2009

You received 60% of the annual cost-of-living increase for pension credit earned after 2009 as part of your annual pension adjustment in January 2012 and 2013. In January 2014, the adjustment on your post-2009 credit will change to 50% of the cost-of-living increase. Typically, the difference equates to less than a dollar a month. The 50% level will be in effect at least until a future funding valuation (a financial assessment of the pension plan) is filed with the provincial pension regulator. The next filing is due in 2015.

### How we determine your pension increase

Your annual pension increase depends on three key factors:

1. The base inflation adjustment – This reflects the increase in the cost of living, as measured by changes in Statistics Canada's Consumer Price Index (CPI).
2. When you earned your pension credit – Pension credit earned before 2010 is fully protected against inflation. As a result of an earlier change in the plan's inflation protection provision, pension credit earned after 2009 includes conditional, or variable, inflation protection.
3. The level of conditional inflation protection provided – Inflation increases for pension credit earned from 2010 to 2013 can range from 50% to 100% of the base inflation adjustment, depending on how much the pension plan can afford to provide.

### The bottom line

The difference between 50% of the base inflation adjustment (the level for 2014) and 60% (the level provided this year) for post-2009 credit will probably equal the price of an occasional cup of coffee.

*More OTPP information on Page 11* 

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

## OTPP Changes that affect ONLY WORKING TEACHERS

The agreement to resolve the 2012 funding shortfall included other decisions *that have no effect on current retirees*. These include:

- Inflation protection for pension credit earned after 2013 will range from zero to 100% of the change in the cost of living, depending on the plan's funded status. This change affects only teachers who have not yet retired.
- Working members will be surveyed later this year to identify their preferences for possible changes in benefits should funding shortfalls persist.
- A task force will study factors that contribute to funding shortfalls, including plan demographics, the balance between the average number of years teachers work versus collect a pension, and intergenerational risk.

### *Q: Is my pension secure?*

*A:* Yes, OTF and the Ontario government are committed to the long-term viability of the plan. With \$117.1 billion in assets, the pension plan has enough money to pay pensions for many years. But pension plans are required to look ahead 70 years or more. That's when today's newest teachers and their survivors could still be collecting their pensions.

### *Q: Can my benefits be reduced?*


*A:* Current Ontario legislation protects the value of pension benefits already earned by working and retired members. Only pension benefits not yet earned can be adjusted during a teacher's career.

### *Q: Could the government change the legislation that protects the benefits I've already earned?*

*A:* The government can change legislation, but we cannot speculate on whether that will occur.

### *Q: What's the pension plan's funding outlook?*

*A:* The inflation changes paved the way for the elimination of the \$9.6 billion funding shortfall projected at the beginning of 2012. However, another small funding shortfall is expected in 2013 because the cost of future pensions continues to grow faster than plan assets. Increased life expectancy, longer retirements and low long-term interest rates are increasing future pension costs faster than the expected growth in plan assets, resulting in recurring funding shortfalls.

(Ed. Regarding the third question: Can you think of an Ontario political party that might consider this? Regarding the answer to question 4: The RTO/ERO Charitable Foundation's Chair in Geriatrics will endeavour to determine how to live longer and better so that your retirement resources can maintain independent, healthy living. 

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*OMERS has announced a 2012 return on investments of 10%.*

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15% Porter Airlines Discount for RTO/ERO Members

Merit Travel has negotiated a 15% discount with Porter Airlines for members. Based at Billy Bishop Airport in Toronto, Porter Airlines is a regional airline offering flights to destinations in Eastern Canada and the Eastern United States. The discount is available until December, 2014.

The details are as follows:

- RTO/ERO members must book their Porter flight through Merit Travel to receive the discount.
• The discount is available on all three fare classes, including: Firm, Flexible and Freedom Class fares.
• The discount is applied after taxes, realizing an even greater savings.
• Porter Airlines will honour the 15% discount on almost all fares – including Sale Fares. Exception: members are not eligible for the 15% discount on fares that require a promotional code.
• Most of the often-advertised 40% and 50% off Sale Fares do not require a promotional code, and are therefore eligible for the additional 15% savings for RTO/ERO members.
• Members travelling on the discounted fare must carry their RTO/ERO membership card, and present it if asked, or they may be denied boarding.
• Companions travelling with the RTO/ERO members are also eligible for the discount, but must be booked on the same flight, and appear on the same invoice as the member.

To book your discounted flight on Porter, call Merit Travel (toll-free) at 1•877•872•3826.

For more information about Porter Airlines, visit www.flyporter.com

Editor: Until there is a resolution to the labour situation between Porter and its ground crew, we recommended that this opportunity not be pursued. 16

Anniversary Committee ~ Kay Jeffery
Thanks to those answering our 40th anniversary survey. Your executive has planned a Tuesday, November 19 Gala Event at the Old Mill including an Anniversary Luncheon, special entertainment and other activities. Details in our May Newsletter.
Reminder: our AGM & Spring Luncheon on May 8 marks the “kick off” to our 40th anniversary year. Register early as only 150 places are available for lunch and 90 seats the AGM.

Why is it that at class reunions you feel younger than everyone else looks?

John Borovilos




Many movies never make it into Toronto in time to be included on my annual Top 25 Movies list before the January Newsletter publication deadline. Although they usually appear early in Los Angeles and New York for Oscar considerations, we have to wait (sometimes endlessly in the case of foreign films) until much later in December or January of the following year. At any rate, in addition to the films I recommended in the last issue of the District 16 newsletter, here are more that I would highly recommend as well with some brief (usually in sentence fragments) commentary where it might be useful. The first four are from 2011 and are available now on DVD while the rest are from 2012, many up for Oscars.

1. A Separation ~ A perceptive, totally engrossing Iranian film that deservedly won Best Foreign Film at the Oscars last year.
2. Monsieur Lazhar ~ Canada’s superb entry in the Best Foreign Film category – a compelling story about how a school, its students and teachers deal with a tragic teacher suicide.
3. Footnote ~ Israel’s entry in the same category about a tense professor son/father relationship, academic fraud, and the devastating effect of egotism and ambition even amongst those whom we think should be more ethical and wise.
4. Iron Lady ~ With the inimitable Meryl Streep winning a third Oscar for her sharp-edged and devastating portrayal of Margaret Thatcher suffering from dementia.
5. Flight ~ Oscar nominated performance by Denzel Washington as an alcoholic and druggie who is at once a hero and a wasted, self-destroying soul.
6. Zero Dark Thirty ~ The complicated, decade-long hunt for Bin Laden rendered in a documentary style, spine-tingling procedural, replete with graphic torture scenes and sudden suicide bombings. Controversial, but magnificent, pulse-beating movie-making.
7. Searching for Sugar Man ~ If you like music, this Oscar-nominated documentary is for you. A film about an unheralded musician from the 70s that fills you with love and hope. Better to see this than the overhyped, badly-staged, badly-sung film version of Les Miserables. You’ll want the soundtrack afterwards.
8. Amour ~ Certainly the Best Foreign Film of the year by the great director, Michael Haneke, about an aging, loving Parisian couple and the devastating effects of old age. Both romantic and disturbing.

Continued on Page 14

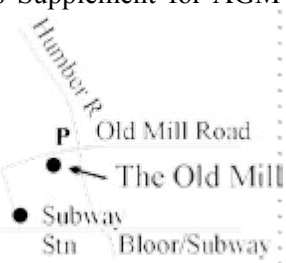
**More Movies continued from Page 13**

9. **The Sessions** ~ A strangely funny, sensitive, and provocative true film about a disabled poet who wants to experience sex for the first time in his life. Amazing performances by John Hawkes, William Macy (as a realistically wise Roman Catholic priest) and Helen Hunt as the professional sex surrogate. Something very special.
10. **The Impossible** ~ About the tragic effect on a family of tourists in the midst and chaos of the real-life Boxing Day tsunami of 2004 on the Thai coast. Naomi Watts is magnificent as the mother trying to keep herself and her son alive while Ewan McGregor as the father tries to find and re-unite the family. Bring Kleenex.
11. **Seven Psychopaths** ~ A post-modern, satirical comedy of a nervous screenwriter (Colin Farrell) writing a script about Seven Psychopaths amidst seven psychopaths. Wickedly funny!
12. **Django Unchained** ~ Not for everyone, but for those who like Quentin Tarantino's brand of gleefully dark, Juvenalian satire and highly stylized violence, this film about slavery and the 1860s Old South is outrageously funny and horrific all at once.
13. **Quartet** ~ Everyone in the Toronto Choristers should see this one, about great singers and musicians now living in a retirement home for English entertainers. Great fun! 

**RTO/ERO Toronto Annual General Meeting**

Our local AGM will be held on Wednesday, May 8 at the Old Mill. If you have motions you wish presented, contact **Roger Wilson** (416-921-5259/rogerapwilson@sympatico.ca) or, would like to volunteer on an executive position, contact **David Shanoff** (416-656-3245/davshan@sympatico.ca). See this issue's Supplement for AGM details and vacant Executive positions. Stay for lunch and enjoy the entertainment. *See Pages 16, 17.*

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



**AGM Guest Speaker**

**Jim Leech ~ President & CEO  
Ontario Teachers Pension Plan**

www.otpp.com

See Page S9

**Seating  
Limited to  
90  
for AGM**

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



**Health Hints ~ Bill Tاجر**

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

**Bill Tاجر**, our District Health Representative (GHR) reports:

- Johnson's Inc. has appointed Senior Consultant, **Richard Harrison** to the RTO/ERO account to replace **Lori MacDonald-Blundon**, now RTO/ERO's Pension and Benefit Officer;
- the study of a possible individual Catastrophic Insurance Plan is under discussion with Manulife;
- a proposal to extend Health Plan membership to the families of adult children is being studied;
- RAMQ (the equivalent of Ontario's OHIP) has confirmed that Quebec members must register for, and be covered by, the Quebec Public Prescription Drug Insurance Plan (PPDIP) since our plans do not meet the eligibility requirements allowing a person to opt out of the RAMQ plans.
- the proposed 2013 Agreement for the Group Benefits Program by Johnson's Inc. has been approved by the HSIC and forwarded to the Provincial Executive for approval.
- the proposed 2013 Manulife Financial Letter of Financial Agreement will require more study before approval.
- **Margit Stymest** of the Ontario Teacher's Pension Plan presented her annual report. Greater than 85% of those persons having deductions for Health Plans are members of RTO/ERO. The average age at retirement is 57.4 years. On average, a person lives 30 years beyond their retirement.

**Health Insurance Claims vs. Canada Revenue Agency (CRA)**

A number of individuals file their income tax electronically. They must retain their documents, including health and charitable donation receipts, in the event that the CRA requests them in the process of implementing a random audit to ensure that all claims are appropriate.

One of our members has been asked by the CRA to submit the appropriate health receipts. After doing this, the CRA noted that in the list of reimbursements provided by Johnson Inc. the item listed as 'acupuncture' was disallowed since 'acupuncturists are not recognized as medical practitioners in the province or territory where you received the services'. A small surcharge for that tax year was requested.

Since this had been unknown to the member, we thought the matter should be brought to your attention for a couple of reasons: a) the CRA does make random audits of electronic filers tax submissions; and, b) some health services covered by RTO/ERO Benefits may not be recognized by the CRA.

We'll try to provide more details in this matter after consulting with the RTO/ERO Benefits Officer.



## RTO/ERO Toronto AGM & Spring Luncheon

Come to EITHER or BOTH on Wednesday, May 8, 2013 at  
*The Old Mill ~ Westminster & Guildhall Rooms*  
To avoid stairs, enter at West, Upper Level Main Door

### AGM with Guest Speaker ~ Westminster Room

Agenda **FREE ~ BUT PLEASE REGISTER**  
May **(Registration aids in planning amenities)**  
Change

**90  
Seats  
Available**

09:15 - Coffee, Light Refreshments, Talk to the Executive  
09:45 - AGM - Part One - Treasurer's Report/Constitution  
10:15 - AGM - Part Two - Elections/New Business  
10:45 - Speaker: **Jim Leech, President and CEO, OTTP**  
11:30 - Adjournment - mingle with the lunch crowd ~ Cash Bar

### Spring Luncheon ~ Guildhall Room You must register ~ \$30.00

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

11:30 - Cash Bar ~ Mingle with AGM Crowd  
12:00 - Luncheon

**150  
Seats  
Available**

**Soup:** Butternut Squash Soup

**Entrée:** Apple Cider Brined Breast of Free Range Ontario Chicken  
in Herb Cream Sauce, Thyme Oven Roasted New Potatoes, Garlic  
Scented Roasted Parsnips, Carrots, Green Beans

**Sweets:** Lemon/Raspberry Mousse, Vanilla Chantilly and Bright Berries  
Variety of Rolls & Butter, Coffee (regular, decaf), Fine Herbal Teas

**Alternate entrée:** Salmon      **Alternate dessert:** Fresh Fruit Cups

#### Special Diet?

Vegetarian Plate with Pasta

Fresh Fruit may be selected in lieu of Mousse

*Substitutions MUST be selected when you register!*

Questions about the Menu? Contact Kay Jeffery at:

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

1:00 - Entertainment ~ **TBA**

*Registration Form on Page 17*

*Parking Pass on Page 22*

Space provided for both events according to past attendance plus 30% ~ Please Registered to avoid disappointment.

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

**Remember!  
The AGM is  
FREE!**

Registration Form for EITHER or BOTH  
AGM and SPRING LUNCHEON

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

WEDNESDAY, MAY 8, 2013  
12:00 Noon

Registration for each event is requested for planning purposes.

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

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

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

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

Instead of Chicken, I select: Salmon  Vegetarian

Instead of Mousse, I select: Fresh Fruit

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

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

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

**RETURN BY MONDAY, APRIL 19, 2013**

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

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

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

## Travelogue Special ~ Wednesday, April 10, 2013, 1:00pm


### ONTARIO DUDE, ED MARTIN, GOES TO THE CANADIAN WILD WEST

Originally Planned for February but Cancelled due to Snow

If you ask Ed Martin what he has been up to since we last had the pleasure of his company, he says (low key, as ever) that he has “experienced a few things he had dreamed of doing for quite a while.” Now that might mean he has found a way to be one of the first to visit Mars as a tourist. But no, it turns out that he is referring to visiting a real working ranch in Alberta, plus adding a train trip through the Rockies on the luxury Rocky Mountaineer to an area that is the holy grail of Canadian tourism. We can hardly wait to see what impact Ed had on that ranch, and whether or not, after his hip operations, he did any bull riding while there. By coincidence, it happens that the Holyers had also long dreamed of that train ride, but upon recovering from some health issues, they are determined to follow in the giant footsteps of our man Ed Martin. He has blazed the trail (in the observation dome and dining car) and documented the pleasures of seeing “the snaggletoothed mountains and epic wildlife” while devouring those Alberta shortribs and exquisite tiger prawns as the train progresses at “Kodak speeds” to accommodate the shutterbugs and the foodies simultaneously. All of this happens in broad daylight, as the train deposits the guests in good hotels at night and reclaims



them for breakfast and another day of awesome splendor in the mountain scenery.

Is this not the most romantic way to travel? Definitely, we say, but it ain't cheap! There are three levels of service and accommodation from which one can choose, but the scenery is all first class along with some optional side trips, as Ed will explain. The nature lover in us will be relieved to read that the private company, which operates the Mountaineer trains, is involved in the Rocky Mountain Caretakers Program to help preserve the natural environment of the regions where they operate through tree-planting, releasing juvenile salmon, reducing fuel consumption, and noise pollution from their trains through new technology. They also claim they donate the leftover gourmet items to food banks in Vancouver, but I doubt there are many leftovers from such a menu. 

## Travelogue ~ Wednesday, April 24, 2013, 1:00pm

### CHINA BEYOND THE HAN, FURTHER TRAVELS

Peter W Alberti / Photographer, traveller, retired Otolaryngologist

Peter is a retired Professor of Otolaryngology and his visiting scholars from the Peoples Republic of China have made him welcome in their home country. He has travelled widely throughout the country on more than a dozen visits between 1987 and 2012.

China, a diverse nation, has evolved through the ebb and flow of people who have added to, been absorbed by and, at times, taken over the motherland of the Han - the center of eastern China. For many centuries there was regular traffic from central Asia into China, sometimes peaceful, sometimes warlike. Tribes invaded and were rebuffed and on occasion, conquered.

Peoples from the Tibetan plateau were at loggerheads with China for centuries and, on one occasion, conquered the Chinese capital, only to return to their mountain home. Genghis Khan and the Mongols invaded China and it was finally conquered by his grandson, Kublai Khan, who became Emperor and founded the Yuan Dynasty.

The final major conquest was by the Manchu who founded the last Imperial Dynasty, the Qing, overthrown only in 1911, and who maintain their own language. In their earlier days, sufficiently irritated by the constant incursions from the West, they made a series of expeditions to conquer Mongolia, Eastern Turkestan and Tibet to form the China that we know

*Continued bottom of Page 20* 



## Goodwill ~ Marjorie Blake

Welcome letters were sent to 25 new members in January. Sympathy cards were sent to eight families of deceased members. A floral arrangement was sent to our President **Roy Harvey** after a short illness. A Get Well card was sent to our Friday Movie Group Coordinator **Fernanda Freitas** following a short hospital stay. A note of thanks was received from Sister Jeanne Cover of Loretto Abbey on behalf of centenarians **Sr. Ducharme** (deceased) and **Sr. Consolata**.



Thanks again to members who continue to inform us about members/associate members with whom we should keep in touch.

Your input continues to be greatly appreciated.

Contact: **Marjorie Blake** : 905•837•0874/905•837•8453/mdblake@sympatico.ca

**Valerie Mah**: 416•533•0445/vmah@ican.net

**Nadine Mayers**: 416•654•9011

## Continue Fitness With Lawn Bowling



Are you a retired teacher or about to become one? For good health you will need to replace the exercise which was in your previous activities. Lawn bowling is an excellent moderate exercise from May to October known to increase longevity while playing into one's nineties. **The Etobicoke Lawn Bowling Club**, located southeast of Dundas and Islington, has one of the largest facilities in Ontario with games played every day of the week with social events on the weekend all for \$120.00 per year which includes free coaching. Contact:

**Dave Osborne** at 416•259•4078 / davidosborne@rogers.com or,

**Tom Osika** at tom\_osika@hotmail.com

## China Travelogue continued from Page 19

today - slightly smaller now by the ceding of outer Mongolia to the USSR.

Peter will describe his travels in Xinjiang, Gansu, Yunnan, and northern China with special emphasis on the minority groups which reflect the heterogeneous nature of China today. This story will start in Western China, which he entered from Pakistan by the famed Karakorum Highway. It extends to other areas of Xinjiang and its Muslim Uyghur population, to the beginning of the silk road in Dunhuang, Gansu Province, and then to Yunnan and Guangxi provinces. The saga continues to Northern Shanxi province, the 'Autonomous' Tibetan areas of Gansu and Qinghai and finally to the summer palace of the Qing Emperors, where they met the rulers of vassal states in Chengde.

*If you don't have a sense of humour, you probably don't have any sense at all.  
No one ever says 'It's only a game' when their team is winning.*

## 40<sup>th</sup> Anniversary Special Donation Form



*For 2013 Only!  
In Honour of Our  
Fortieth Anniversary  
Please Consider a Special  
\$40 Donation  
to the  
RTO/ERO Charitable Foundation*

We thank all those who have contributed to this effort to date. In honour of our 40<sup>th</sup> Anniversary, your executive is sponsoring this Special Donation Form. Donations from our 4,700 members will help fulfill our Foundation's mission - *to improve the lives of senior citizens*. A number of your executive and others are making this Special Donation over and above their current 3-year commitment or single bequest.

**To Donate: Phone:** 416•962•9463 ext. 245; 1•800•361•9888 ext. 245

**Email:** ajones@rto-ero.org or foundation@rto-ero.org

**Online:** www.ero-rto.org/rtoero-charitable-foundation

**Mail or Fax or In-Person:** Use the form below.

Charitable Tax receipts are sent to you to file with your income tax return.

The RTO/ERO Foundation is a Registered Canadian Charity, Number: 8486621 10RR0001

**Thank You & Happy Anniversary!**

### RTO/ERO Toronto District 16 '40FOR40' Donation Form

Please make donations payable to: **The RTO/ERO Foundation**

Mail to: **The RTO/ERO Charitable Foundation** Fax: 416•962•1061

**300-18 Spadina Road**

**Toronto, Ontario M5R 2S7**



CHARITABLE FOUNDATION  
FONDATION DE BIENFAISANCE

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

Address: \_\_\_\_\_

City, Province, Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Payment Information:

Cheque or Money Order enclosed

Creditcard #  VISA  MasterCard \_\_\_\_\_

Name on Card \_\_\_\_\_

Card # \_\_\_\_\_ Expiry \_\_\_\_/\_\_\_\_

Signature \_\_\_\_\_ Date: \_\_\_\_\_



# Parking Pass

54665

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

**VALID:** May 8, 2013

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

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



21 Old Mill Road, Toronto,  
Ontario M8X 1G5

## Place Face-Up on Your Dashboard

**This is your Parking Pass for our AGM and Spring Luncheon at The Old Mill.**

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



## The Neil Wilson/TSSAA Golf Tournament ~ 2013

**CELEBRATE OUR ELEVENTH ANNIVERSARY**

**Friday, June 28, 2013**

**Bethesda Grange** (formerly Rolling Hills Golf Club)  
~ **The Championship Course (par 72)** ~  
12808 Warden Avenue, Stouffville, Ontario / 905•888•1955  
[http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF\\_COURSE\\_ID=0540](http://en.clublink.ca/golf/golfcourse/overview.cfm?GOLF_COURSE_ID=0540) (Maps Available)

**Times: Golf:** Registration at 11:30am  
Tee Off (shotgun start) at 1:00pm  
Scramble format / Golf carts mandatory  
**Social:** 6:30pm  
Roast Beef Buffet Dinner  
**Cost: Golf and Social:** \$110.00 (includes cart, taxes and service charges)  
**Social only:** \$40.00 (all inclusive)




**Register by June 17, 2013**

*Avoid disappointment, register early ~ we were over-subscribed last year*

For information on how to register, go to our web site:

[www.neilwilson-tssaagolftournament.ca](http://www.neilwilson-tssaagolftournament.ca)

Or, contact **George Shepherd** at 416•231•5738

**Open to all RTO/ERO members** 

## RTO/ERO Tax Tips ~ 2012

As a service to members, each year RTO/ERO commissions its auditors to prepare Tax Tips, a compendium of information related to items of particular interest to seniors when preparing annual tax returns.

Tax topics covered include:

- rental properties and real estate;
- pension income splitting;
- taxation of capital gains;
- RRSPs;
- tax rates;
- tax credits and foreign investments.

For more information, visit [www.ero-rto.org/tax-tips](http://www.ero-rto.org/tax-tips).

Also available via emailed PDF from our Website.

## RTO/ERO Education Scholarships ~ 2013

Annually, RTO/ERO awards up to 25 \$1,000 scholarships. Full details of the application process can be found at:



### English:

<https://www.ero-rto.org/scholarship2013/scholarship-en.php>

### French:

<https://www.ero-rto.org/scholarship2013fr/scholarship-fr.php>

### To be eligible, a student must be:

- enrolled in a full/part-time teaching program (includes child development, educational assistant, early childhood education, sign language interpreter, instructor for blind/visually impaired) in Canada;
- a resident Canadian citizen or a landed immigrant;
- a child, grandchild, niece, nephew, grandniece/nephew, son/daughter-in-law or step-child of an RTO/ERO member.

### Applicants must include the following:

- Proof of enrolment for the 2012-2013 academic year - see below;
- An academic/extra-curricular/co-curricular/leadership letter of reference;
- A current community/volunteer/coordinator/employer letter of reference;
- A minimum 300-word essay;
- A fully completed application.

**Deadline Date:** 4:30pm, Eastern Daylight Time, Monday, July 15, 2013.  
Applications received after the deadline date are late and not considered.

For 2012, two recipients are relatives of Toronto District 16 members:



Recipient: **Julie Farrally Horich**  
Sponsor: **Myroslava Horich**



Recipient: **Claire Powell**  
Sponsor: **Nancy Steele** 

## Theatre Day Trip Space Available

by Jack DeGroot & Linda Grieve



### STRATFORD PRODUCTION



**Friday October 18/2013**

**Stratford Festival Theatre / "Fiddler on the Roof"**

**Cost: \$140.00/person**

**Many good seats are still available for this "must-see" production.**

To order tickets contact **Jack DeGroot** by:

- a) e-mail: [jdegroot\\_38@sympatico.ca](mailto:jdegroot_38@sympatico.ca) OR
- b) telephone (after April 16): 416•691•3046

**REMINDER:** to all who ordered tickets to Stratford or Shaw productions on February 6, please forward your deposit of \$50.00 per ticket payable to "Club 16" and mail to:

**Jack DeGroot, 19 Elmview Drive, Toronto ON M1N 2W3**

Please put production dates on your cheque. 

### Trio Bravo Concert Series




**Terry Storr/Clarinet**  
**John Selleck/ Piano**  
**Baird Knechtel/ Viola**



**2012-2013 Season Final Concert**


All Saints, Kingsway Anglican Church  
2850 Bloor St. W. (at Prince Edward Dr.) at 2:00pm  
Tickets: \$20 (\$15 Senior/Student) ~ website/door

**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](http://www.triobravo.ca) or,  
contact **Baird Knechtel** at 416•242•2131 / [baird@triobravo.ca](mailto:baird@triobravo.ca) 

### Website Change

Effective July 1, 2013 our new websites will be:  
<http://rto.toronto.erorto.org> (Toronto District 16)  
and

<http://rto-toronto.erorto.org> (Toronto Districts)

Our current site will run simultaneously. In the next few months, if you have an interest, check our new URLs and let us know if you have trouble finding something or find errors on the sites by using the 'Contact' function. 



## Travelogue ~ Wednesday, May 22, 2013, 1:00pm


### A Cruise Along the Mekong and Batang Rjang (Borneo) Rivers

David Kister

On a 3-week riverboat tour of Cambodia, Viet Nam and Borneo, Prue and David began their visit at the temple complex best known for its most prominent example, Angkor Wat. Down the Mekong there were many visits including Buddhist shrines, farm villages and a floating town. Phnom Penh, the capital, presented its brilliantly colourful royal palace in the heart of a modern city which has not forgotten its recent history, including one of the Khmer Rouge's prisons and killing fields. The cruise continued into Viet Nam with tours including markets, fish farms and an introduction to the home and family of a senior Viet Cong officer. Ho Chi Minh City (Saigon) was a mix of an ultra modern city with strong hints of its French colonial past and mementos of the American War, not to mention



the famous VC tunnels. We first flew to Kuala Lumpur, Malaysia, which is a garden paradise of a very modern city, then to Sarawak, a Malaysian province on The Island Of Borneo. Then the second river cruise began. Head hunters, or at least their descendants, shared their history and cuisine (ha-ha). The climax of the cruise was a trip through extensive rapids in the boat's launch,

which finally explained why it had such a powerful engine. It was back to Kuala Lumpur for a flight to Seoul, South Korea and then the return to Toronto. 



## 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 Manulife at Bay and Bloor) on the *third Monday of the month, 12 months a year*. If the movie interests you, join us if you're free, have coffee with us afterwards at Scaccia in the same building. Contact: **Ann Ludwigen** at [acludwigen@rogers.com](mailto:acludwigen@rogers.com) (remember to check your spam folder) 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](mailto: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.'*

### TCDSB & TDSB Events



**Clinton Public School** ~ *125<sup>th</sup> Anniversary on Thursday May 9, 2013 from noon to 7 pm.* Re-establish contact and participate in the year's events.

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

[clinton@tdsb.on.ca](mailto:clinton@tdsb.on.ca) / [www.clintonpublicschool.ca](http://www.clintonpublicschool.ca)



**Malvern Collegiate** ~ *110<sup>th</sup> Anniversary Reunion, May 11-12: Saturday from 9:00am; Sunday 10am.* Preregister at [www.eventbrite.ca](http://www.eventbrite.ca). Facebook: MRBS -Malvern Red and Black Society. Email [redandblack@mavlerncollegiate.com](mailto:redandblack@mavlerncollegiate.com). Phone, leave message at 416•393•8683. 



## Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in December, 2012 and January, 2013. *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 March 1, 2013, our Toronto District membership was 4663.

### Bob Neal, Membership

|                        |                     |                       |
|------------------------|---------------------|-----------------------|
| Silvia Allik           | Aileen Frances Fong | Terrence McNabb       |
| Nancy Beaman           | Marilyn Goldberg    | Carl Mendelsohn       |
| Donna Boyce            | Carol Gordon        | Anne Meszaros         |
| James Brown            | Susan Gordon        | Sue Mohan             |
| Michael Budd           | Carmelina Gray      | Susan Noda            |
| Mary Buxton            | Riesa Grostern      | Gioconda Pasquariello |
| Jane Campbell          | Maria Grunewald     | Carol St Jules        |
| Patricia Carroll       | Janet Hendershot    | Richmond Steel        |
| Vida Chahsavari-Arshad | Carol Lynne Jackson | Phillip N Town        |
| David Clyde            | Veena Jolly         | Kristen Tyndall       |
| William Dart           | Mary Karagianni     | Kenneth Walters       |
| Lynne De Moor          | Linda Chow Kordze   | Dianne Whittall       |
| Ina Elias              | Hilda Leibovitz     | Gertrude Zessner      |
| Tito Faria             | Nola McIntyre       |                       |

## 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 - Yonge & Bloor. Join us when you're free at the **Croissant Tree** on the northeast corner of Church and Charles about 10:30am. We chat over coffee for an hour or so, then we're on our way. For more information, call **Ann Ludwigsen** at 416•324•0909 / acludwigsen@rogers.com.

## Rendezvous Club ~ Celebrating 75 Years

We continue to celebrate our 75th year as a club. Why not join us? More events in our March Newsletter



**April 29: Fashion Show** (Alia, Nygard) featuring Rendezvous members as models

**May 27: George Jardine: "Becoming Me"** a personal history of Etobicoke. George is a professional musician and retired Toronto teacher.

Contact **Kay Jeffery** for additional information:

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

*EGOTIST: Someone who is usually me-deep in conversation.*



## ~ TPSPA 2013 Reunion ~ Wednesday, June 5, 2013

Mandarin Restaurant at Yonge/Eglinton above the subway Station

Cost: \$16.00 for those 65 and over / \$19.50 for those under 65.  
To expedite entry, please have correct change. 100 spaces are reserved but more are available if we are notified in time.

Accordingly, we need definite numbers by **Monday, May 27, 2013**.

Please confirm via one of the following:

**Arlene Freeman** ~ 416.630.3672/ [auntiear@sympatico.ca](mailto:auntiear@sympatico.ca)

**Valerie Mah** ~ 416.533.0445/ [vmah@jcan.net](mailto:vmah@jcan.net)

## From Your Editors

We encourage your attendance at our AGM in May. **Jim Leech** should be an informative speaker.

Our monthly E-zine delivery system is changing. A function of our new website permits the sending of this communication with an option for the recipient to 'Unsubscribe' themselves. There is also a link on the new website where individuals may 'Subscribe' if they are not yet receiving it.

Remember, this Newsletter is also available as a PDF file downloadable from our website. A few members have opted to obtain their Newsletter in this fashion. Additionally, some members entitled to receive multiple copies at the same address have asked that only one copy be mailed to that address. We save about \$10 per unprinted Newsletter annually.

### Newsletter Contact:

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

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



## Annual Spring Concert

Wednesday, May 22 at 7:30pm

Sir John A. MacDonald Collegiate Institute,  
2300 Pharmacy Avenue

Tickets available at the door or from choir members.

## 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.



Maria Bohdanowicz  
Peter Chown  
Sophia Hamelijnc  
Grace MacDonald  
John Moseley



Mary Margaret Pilo  
Constance M. Self  
Judith Maslow  
Walter W. Zessner

## Archival Photos ~ We Still Need Your Help!

We have reduced the number of photos needed of past Executive Members, thanks to several of our members. If you have a source for the following individuals, please let us know.

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

**Harold Whitley** (1976/77) Whitney?      **(Dr.) Harry Barrett** (1977/78)  
**Walter 'Bun' Reid** (1980/81) Wilkinson?      **Mary Moore** (1981/82)  
**Sidney (Sid) Coles** (1982/83) Osler?

## 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,<br>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](http://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/DOCX, WordPerfect WPD, or PDF file) emailed to [bmenagh@sympatico.ca](mailto: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

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

OMERS: 416•369•2400 / 1•800•387•0813 / [www.omers.com](http://www.omers.com)

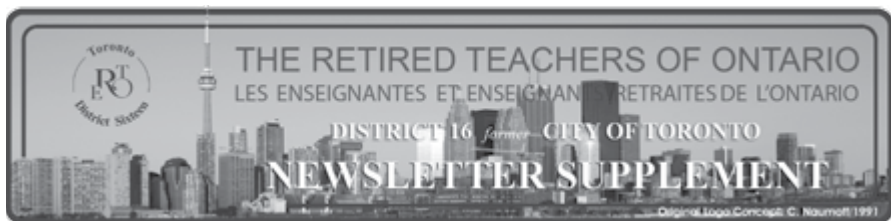


Former Newsletter Editors (upper left, clockwise): **Mattie Clarke, Mary Thomas, Phil Hornick, Mary Noylander, Ruth Lindsay, Paul Rowney.**

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

PM40604030





**Volume 35, Issue 4**

**March, 2013**

**RTO/ERO Toronto District Sixteen  
Annual General Meeting  
The Old Mill ~ Balmoral Room  
Wednesday, May 8, 2013**

Your District Executive attempts to make your Annual General Meetings educative by providing timely information while meeting the constitutional requirements for the District's business. Our March Newsletter informs the membership of decisions to be made. New business may be brought forward at the meeting by any member. We arrange a speaker who will provide timely information. This year, we welcome Jim Leech, President and CEO of the Ontario Teachers Pension Plan.

The following pages contain the items of business to be presented along with some additional material about our District's development and its current status.

Committee Chairs will be available before the meeting for your questions. This will save time during the meeting.

**PROGRAM**

(Open to all members ~ ***BUT PLEASE REGISTER*** ~ Page 17)

|  |           |
|--|-----------|
| <b>Pre-meeting (times approximate/order may change)</b>                                      | ~ 9:15am  |
| Refreshments, Questions to Committee Chairs (saves meeting time)                             |           |
| <b>Business: Part One</b>  | ~ 9:45    |
| Welcome, In Memoriam, RTO/ERO Greetings,<br>Approval of Minutes 2012, and Treasurer's Report |           |
| <b>Business: Part Two</b>  | ~ 10:15   |
| Constitutional Changes<br>Elections, New Business  |           |
| <b>Guest Presentation:</b>   |           |
| <b>Guest Speaker:</b>  | ~ 10:45   |
| <b>Jim Leech, President/CEO of the Ontario Teachers Pension Plan</b>                         |           |
| <b>Adjournment</b>   | ~ 11:30   |
| <b>Bar</b>   | ~ 11:30   |
| <b>Spring Luncheon ~ Guildhall Room</b>  | ~ 12:00pm |

**RTO/ERO Toronto Newsletter Supplement:  
March, 2013**

**S1**

## RTO/ERO Toronto Executive Nominees ~ 2013/14

This 2013/14 slate may be amended by the time the AGM occurs. Should you wish to contest a position, or join the executive in one of the vacant positions, please contact **David Shanoff**, Past President, at 416•656•3245 or [davshan@sympatico.ca](mailto:davshan@sympatico.ca). Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AGM. Note: list subject to change by the AGM.

### **POSITION ~ ..... Recommendation**

President ~ ..... Lone Smith  
 Past President ~ ..... Roy Harvey  
 First Vice-President ~ ..... Roger Wilson  
 Second Vice-President ~ ..... **Vacant**  
 Treasurer ~ ..... Bob Putnam  
 Secretary ~ ..... Joan Elliott  
 Archives/Foundation ~ ..... Valerie Mah  
 Communications ~ ..... Bill Menagh  
 Goodwill ~ ..... Marjorie Blake  
 Health Services and Insurance ~ ..... Bill Tajer  
 Membership ~ ..... Bob Neal  
 Political Advocacy ~ ..... Susan Weinert  
 Program ~ ..... Kay Jeffery  
 Retirement/Pension Concerns ~ ..... David Shanoff  
 Social/Recreation ~ ..... Heather Talbot  
 Travel ~ ..... John Bratton  
 Members-at-Large (up to 5): ..... Sashi Makhija, Lou Manning,  
 Helen Milton, Carmelita Salazar,  
**One Vacant 16**

## Who Are RTO/ERO Toronto District 16

According to data available as of 31 December, 2012, RTO/ERO Toronto District 16 numbered 4647 Members. Our longest retired (but not oldest) member retired in 1967. Our members fill the following age brackets:

| Age in:           | 2007        | 2008        | 2009        | 2010        | 2011        | 2012           |
|-------------------|-------------|-------------|-------------|-------------|-------------|----------------|
| 100 years or more | 9           | 5           | 11          | 7           | 7           | 3              |
| 90 - 99 years     | 104         | 106         | 136         | 108         | 123         | 127            |
| 80 - 89 years     | 514         | 537         | 609         | 576         | 614         | 657            |
| 70 - 79 years     | 1098        | 1184        | 1447        | 1444        | 1562        | 1680           |
| 60 - 69 years     | 1775        | 1824        | 1764        | 1940        | 1957        | 2021           |
| 50 - 59 years     | 375         | 315         | 187         | 226         | 179         | 159            |
| <50 years         | 2           | 2           | 1           | 1           | 2           | 0              |
| <b>Total</b>      | <b>3877</b> | <b>3973</b> | <b>4155</b> | <b>4302</b> | <b>4444</b> | <b>4647 16</b> |

## RTO/ERO Toronto Draft Budget ~ 2013

|                              | Budget<br>2012    | Audit<br>2012     | Budget<br>2013    |
|------------------------------|-------------------|-------------------|-------------------|
| <b>Income</b>                |                   |                   |                   |
| 4 Provincial Rebate          | 63,738.24         | 63,736.24         | 65,432.00         |
| 5 Subscriptions              | 50.00             | 20.00             | 20.00             |
| 6 Interest                   | 220.00            | 173.21            | 160.00            |
| 7 From Reserves              |                   |                   | 5,000.00          |
| 8 Donations                  | 0.00              | 0.00              | 0.00              |
| 9 Total Income               | 64,008.24         | 63,929.45         | 70,612.00         |
| <b>Expenses</b>              |                   |                   |                   |
| <b>Administration</b>        |                   |                   |                   |
| 11 Office                    | 500.00            | 500.94            | 500.00            |
| 12 40th Anniversary          |                   |                   | 5,000.00          |
| 13 AGM                       | 1,400.00          | 1,481.23          | 1,500.00          |
| 12 Audit and Legal           | 1.00              | 0.00              | 1.00              |
| 21 Bank Charges              | 25.00             | 20.93             | 25.00             |
| 20 Exec Meetings             | 1,250.00          | 1,142.85          | 1,000.00          |
| 30 Senate/Workshops          | 2,400.00          | 1,167.58          | 2,000.00          |
| 35 Rentals ~ Holy Rosary     | 500.00            | 540.00            | 540.00            |
| 24 Toronto Districts         | 1,560.00          | 1,777.60          | 1,738.40          |
| 31 <b>Goodwill</b>           | 1,200.00          | 1,674.28          | 1,700.00          |
| 21 New Member Breakfast      | 4,000.00          | 4,036.28          | 3,800.00          |
| 34 Service to Others         | 1,200.00          | 1,142.00          | 1,200.00          |
| 26 <b>Membership</b>         | 4,000.00          | 4,526.92          | 4,500.00          |
| 32 <b>Newsletter*</b>        | 34,000.00         | 34,310.89         | 35,000.00         |
| 33 <b>Political Advocacy</b> | 1.00              | 0.00              | 1.00              |
| 14 <b>Social</b>             |                   |                   |                   |
| Golf Tournament              | 1,000.00          | 889.46            | 700.00            |
| 14 Rentals ~ Holy Rosary     | 3,500.00          | 3,270.00          | 3,300.00          |
| 15 Seminars                  | 1,000.00          | 1,383.92          | 1,500.00          |
| 16 Refreshments              | 500.00            | 639.76            | 1,000.00          |
| 17 Equipment                 | 500.00            | 441.04            | 1.00              |
| 18 Contingency               | 1.00              | 0.00              | 1.00              |
| 19 Fall Craft Show           | 1,400.00          | 1,505.16          | 1,500.00          |
| 22 Fall Luncheon             | 2,800.00          | 2,152.56          | 2,200.00          |
| 23 Spring Luncheon           | 4,000.00          | 4,547.44          | 4,500.00          |
| 29 Contingency               | 0.00              | 0.00              | 1.00              |
| <b>Total Expenses</b>        | <b>65,738.00</b>  | <b>67,150.84</b>  | <b>73,208.40</b>  |
| <b>Balance</b>               | <b>(1,729.76)</b> | <b>(3,221.39)</b> | <b>(2,596.40)</b> |

*Continued on Page S4*

|                           |                  |                  |                  |
|---------------------------|------------------|------------------|------------------|
| <b>Reserves</b>           |                  |                  |                  |
| 40 GIC Canada Trust       | 20,000.00        | 20,000.00        | 15,000.00        |
| 41 Trip Operating Capital | 11,469.95        | 14,395.31        | 13,912.69        |
| 42 <b>Total</b>           | <b>31,469.95</b> | <b>34,395.31</b> | <b>28,912.69</b> |



**2012 AUDITOR'S REPORT TO  
RTO/ERO TORONTO DISTRICT 16**

**Balance Sheet As of 31 December 2012**

| Accounts                              | 31 December 2012<br>Balance |
|---------------------------------------|-----------------------------|
| <b>Assets</b>                         |                             |
| Cash and Bank Accounts                |                             |
| Club 16 Trips                         | 13,912.69                   |
| RTO 16                                | 11,651.34                   |
| <b>Total Cash and Bank Accounts</b>   | <b>25,564.03</b>            |
| <b>Investment</b>                     |                             |
| RTO 16 GIC                            | 20,000.00                   |
| <b>Total Assets</b>                   | <b>45,564.03</b>            |
| <b>Liabilities &amp; Equity</b>       |                             |
| Liabilities                           | 0.00                        |
| Equity                                | 45,564.03                   |
| <b>Total Liabilities &amp; Equity</b> | <b>45,564.03</b>            |

We attest that the financial information presented fairly represents the fiscal position of RTO District 16 during the financial year January 01, 2012 to December 31, 2012.

Signed:

**Paul A. Caron**  
Auditor

**Robert G. Putnam**  
Treasurer

**E. Roy Harvey**  
President

**RTO/ERO Toronto Executive to June 30, 2012**

**PRESIDENT**

**Roy Harvey**  
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eroy.harvey@sympatico.ca



**PAST PRESIDENT**

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davshan@sympatico.ca



**1ST VICE PRESIDENT**

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**2ND VICE PRESIDENT**

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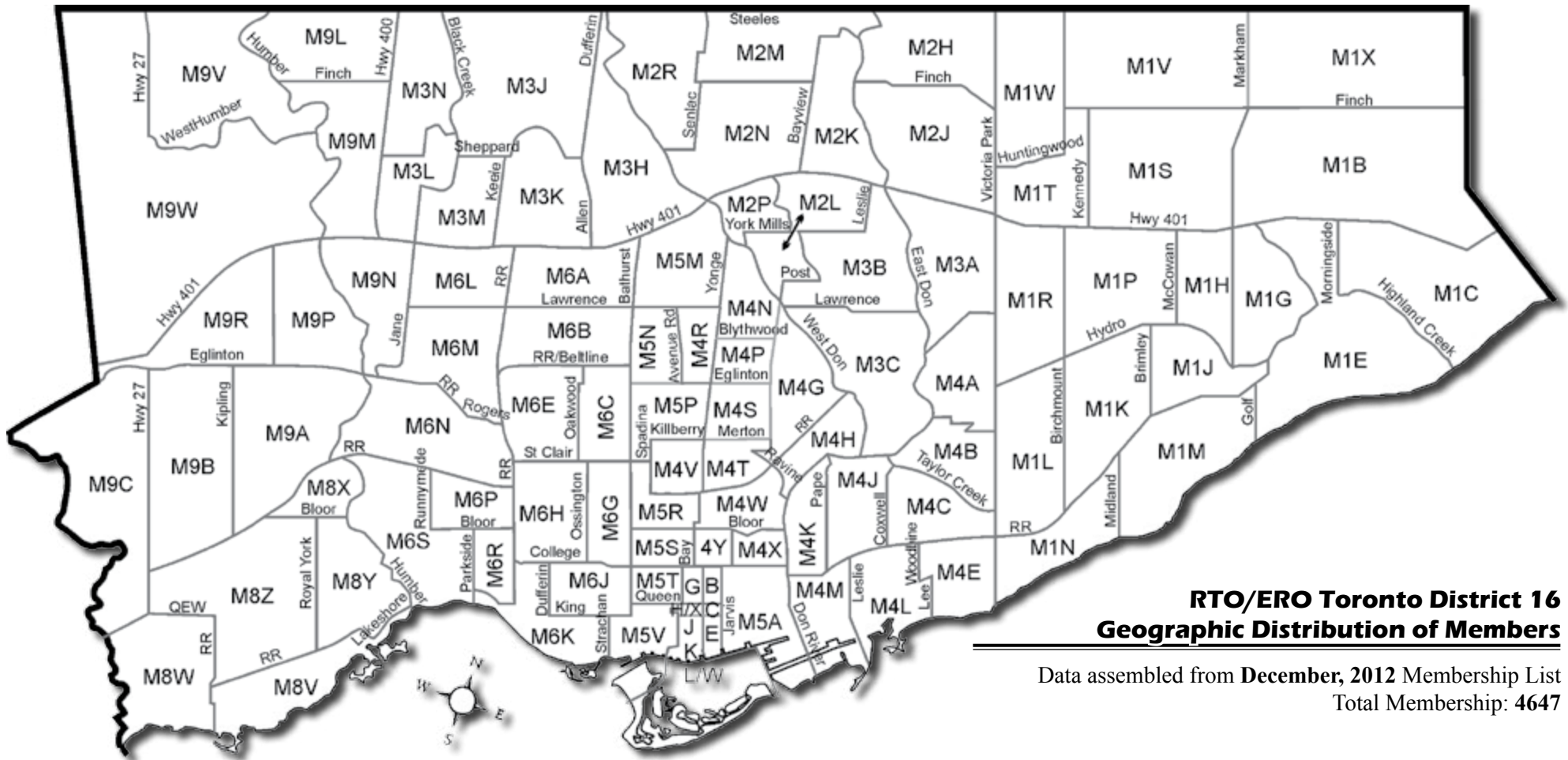


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davshan@sympatico.ca







**RTO/ERO Toronto District 16  
Geographic Distribution of Members**

Data assembled from December, 2012 Membership List  
Total Membership: 4647

|                         |           |     |    |     |     |     |     |     |     |     |     |     |    |                       |             |     |                      |    |
|-------------------------|-----------|-----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|-----------------------|-------------|-----|----------------------|----|
| <b>Postal Code/City</b> | <b>#s</b> | M1R | 16 | M3A | 51  | M4H | 22  | M5A | 45  | M6A | 10  | M8V | 40 | <b>Ontario</b>        | Guelph      | 10  | <b>Canada</b>        |    |
|                         |           | M1S | 18 | M3B | 23  | M4J | 51  | M5B | 17  | M6B | 40  | M8X | 58 | <b>Regions</b>        | Markham     | 42  | Alberta              | 5  |
|                         |           | M1T | 23 | M3C | 41  | M4K | 85  | M5C | 9   | M6C | 52  | M8Y | 31 | L/Central             | Miss'auga   | 141 | B.C.                 | 16 |
| M1B                     | 4         | M1V | 8  | M3H | 24  | M4L | 73  | M5E | 18  | M6E | 22  | M8Z | 31 | K/Eastern             | Newmarket   | 13  | Manitoba             | 5  |
| M1C                     | 24        | M1W | 31 | M3J | 5   | M4M | 29  | M5G | 7   | M6G | 72  |     | 72 | N/Western             | Oakville    | 37  | New Bruns            | 3  |
| M1E                     | 32        |     |    | M3K | 1   | M4N | 73  | M5J | 37  | M6H | 54  | M9A | 62 | P/Northern            | Orillia     | 14  | Nf Id                | 2  |
| M1G                     | 7         | M2H | 25 | M3M | 8   | M4P | 68  | M5M | 138 | M6J | 20  | M9B | 48 |                       | Pickering   | 31  | Nova Scotia          | 23 |
| M1H                     | 8         | M2J | 43 | M3N | 5   | M4R | 54  | M5N | 59  | M6K | 7   | M9C | 57 | <b>Cities =&gt;10</b> | Richm'd Hl  | 41  | PEI                  | 4  |
| M1J                     | 12        | M2K | 33 |     |     | M4S | 131 | M5P | 89  | M6L | 10  | M9M | 6  | Ajax                  | Stouffville | 14  | Quebec               | 19 |
| M1K                     | 17        | M2L | 17 | M4A | 10  | M4T | 59  | M5R | 106 | M6M | 17  | M9N | 14 | Barrie                | Unionville  | 12  | Saskatchewan         | 3  |
| M1L                     | 12        | M2M | 17 | M4B | 27  | M4V | 80  | M5S | 39  | M6N | 34  | M9P | 40 | Brampton              | Thornhill   | 57  | Yukon                | 1  |
| M1M                     | 16        | M2N | 59 | M4C | 43  | M4W | 87  | M5T | 16  | M6P | 123 | M9R | 27 | Burlington            | Whitby      | 15  | <b>Out of Canada</b> |    |
| M1N                     | 50        | M2P | 14 | M4E | 133 | M4X | 21  | M5V | 19  | M6R | 36  | M9V | 5  | Caledon               | Woodbridge  | 26  | USA                  | 7  |
| M1P                     | 10        | M2R | 21 | M4G | 125 | M4Y | 88  |     |     | M6S | 145 | M9W | 5  | Cobourg               |             | 10  | Intern'l             | 10 |

## **RTO/ERO Toronto Executive continued**

### **POLITICAL ADVOCACY**

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### **TRAVEL**

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

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**Heather Talbot**

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416•265•8930

heatalb@rogers.com



## **Jim Leech ~ President & CEO Ontario Teachers Pension Plan**

www.otpp.com

As head of the Ontario Teachers' Pension Plan, Jim Leech oversees the management of the pension fund and the administration of pensions for 300,000 plan members.

Mr. Leech joined Teachers' in 2001 to lead Teachers' Private Capital and was appointed President & CEO in 2007. Under his leadership, the organization became one of the world's leading private equity investors.

Mr. Leech is recognised for his expertise and leadership in the private equity industry and as CEO of several public companies. He has a solid reputation for building businesses and strong management teams.

Mr. Leech holds a B.Sc. (Hons Math and Physics) from the Royal Military College of Canada and an MBA from Queen's University. He is also a graduate of the Institute of Corporate Directors.

Mr. Leech serves on the boards of Toronto General and Western Hospital Foundation, the MasterCard Foundation and was a founding director of Right To Play International. He also chairs the advisory board of the Queen's School of Business and is on the advisory board for The Learning Partnership, the advisory council for the Toronto Region Board of Trade and the Toronto Financial Services Leadership Council.

Mr. Leech was awarded the Queen's Diamond Jubilee medal recognizing his work with the True Patriot Love Foundation. **Source:** OTPP Website

### **RTO/ERO Toronto Proposed Constitution Changes**

The current constitution of RTO/ERO Toronto District 16 is available in PDF format from our website. Proposed changes are **bolded**.

- 2.06/A quorum shall be **a number of members to be determined by the Executive at the first meeting of each year**
- 3.01/The Past President shall chair the Nominating Committee of at least **two** other Executive Members, one of whom may be a Member-at-Large.
- **New:** Duty of the President/**To be a Signing Officer for the District.**
- Treasurer/8.01.07 to present an audited report to the Executive at least one month before the **Spring** AGM;
- Constitution Committee/9.01.03.03 shall be Chaired by the Second Vice President **and be composed of at least two other Executive members.**
- Resolutions Committee/9.01.05.01 chaired by a **Vice-President and shall be composed of the President and the Chair of the Constitution Committee.**
- Social/Recreation Committee - Club 16/**Social Committee**
- **New:** All accounts payable and other disbursements made by the District shall be made by cheque, signed by any two signing officers for those expenses in excess of \$3,000.

*Continued on Page S12*

**RTO/ERO Toronto District 16:** <http://rto.toronto.erorto.org>

**RTO/ERO Toronto Districts:** <http://rto-toronto.erorto.org>

**RTO/ERO 300-18 Spadina Road Toronto ON M5R 2S7**

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**Johnson Inc. ~ Claims:** 905•764•4888 / 1•800•638•4753

[www.johnson.ca](http://www.johnson.ca)

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

**OMERS:** 416•369•2400 / 1•800•387•0813 / [www.omers.com](http://www.omers.com)

## A Brief Glimpse of RTO/ERO Beginnings

from material by **Art McAdam** (1899-1993)

First STO/ERO President, 1968-1969


The Canada Pension Plan (CPP) was introduced to take effect on January 1, 1966. Premier **John Robarts** determined that this pension should not be stacked on top of pensions to which the Ontario Government contributed and which it guaranteed. At a meeting with the Ontario Teachers' Federation (OTF) he proposed that the teachers' contributions to the CPP be paid out of the teachers' 6% contribution to the Teachers' Superannuation Fund (now the Ontario Teachers' Pension Plan). When a teacher retired, that person would receive a pension earned by the combined contribution - in no case would it be less than a regular superannuation pension. If the combined pension were more than a regular pension, the teacher would get the benefit.

At about the same time, the Government voted to compute teacher pensions on the best seven years' salaries [then the best 10]. But when OTF enquired what the Government intended to do for those already on pension because they had contributed the 6% too, the answer was "Nothing".

**Nora Hodgins**, then Secretary of OTF and for 20 years responsible for the welfare of retirees, was concerned that the superannuated teachers were not organized. If they were, their numbers and expertise could be combined with OTF and maybe the Government could be persuaded to do something for those who had taught on low salaries and had low pensions.

By motion of the OTF Executive, **Art McAdam** was instructed to form a committee and proceed to organize the superannuated teachers. A committee of ten was formed with OTF covering expenses and providing facilities.

OTF drafted a letter to all superannuated teachers (about 4,000) stating our purpose with a proposed constitution and objectives for such an organization. The letter also asked each person to submit the name of a retired teacher who had been a member of that person's former affiliate and who would consent to be nominated for election to an organization of retired teachers.

Nominations were sorted by affiliate of OTF. The six names most nominated in each group were put on a ballot. The Teachers' Superannuation Commission sent the ballot to every superannuated teacher and requested that the person vote for any four nominees. The four names in each group receiving the most votes were declared elected. This made a Senate of 20 members elected by all of the superannuated teachers. When all were assembled an executive was elected: President **Art McAdam**; Vice-President **Norman McLeod**; and, Secretary-Treasurer **Marion Tyrrell**. 

*Current Constitution available on our website*

## RTO/ERO Toronto Executive ~ Years of Service

Surname order with first and last term Executive Service

**Bolded** ~ current Executive

† ~ past president

| Name                   | Terms        |                        |              |
|------------------------|--------------|------------------------|--------------|
| Aberle, Gerald         | 1991/94 (3)  | Fiedler, Val           | 1994/04 (10) |
| Allen, Gertrude        | 1978/80 (2)  | Fraser, Anne           | 1980/05 (25) |
| Assad, June            | 1986/88 (2)  | Freeman, Arlene†       | 1993/09 (16) |
| Baird, Ian             | 1993/09 (16) | Friesen, Wally         | 2005/08 (3)  |
| Ball, John             | 1973/77 (3)  | Gang, Israel           | 1981/94 (13) |
| Barrett, Harry†        | 1976/79 (3)  | Gang, Lillian          | 2001/02 (1)  |
| Batchelor, Ron†        | 1993/98 (5)  | Gartley, John          | 1975/76 (1)  |
| Birrell, Jenny         | 1998/99 (1)  | Grieve, Linda          | 2004/10 (6)  |
| <b>Blake, Marjorie</b> | 2002/13 (11) | Halford, Ron           | 1995/99 (5)  |
| Booker, Susan          | 1995/10 (15) | Hardie, Charlotte†     | 1986/95 (9)  |
| Boone, Geraldine       | 1981/86 (5)  | <b>Harvey, Roy</b>     | 2008/13 (5)  |
| Boucher, Joyce         | 1994/98 (3)  | Hayes, George†         | 1986/01 (15) |
| <b>Bratton, John†</b>  | 1999/13 (14) | Heard, Norton          | 1980/86 (6)  |
| Brooks, Wilson         | 1987/89 (2)  | Henderson, Torry       | 1993/00 (7)  |
| Bussey, Art            | 1994/99 (5)  | Hornick, Phil          | 1985/88 (3)  |
| Bustamante, Rosalina   | 2002/10 (8)  | <b>Jeffery, Kay</b>    | 1994/13 (19) |
| Carr, Charles          | 1996/05 (9)  | Kennedy, Margaret      | 1973/75 (2)  |
| Carson, Pat†           | 1995/11 (16) | Kennedy, Vince         | 1990/91 (1)  |
| Caster, Tom            | 2007/08 (1)  | Kerr, Ed               | 1990/93 (3)  |
| Chandorkar, Betty      | 1988/96 (8)  | Ketcheson, Bill        | 1985/94 (9)  |
| Chole, Natalie         | 1988/93 (5)  | Lehane, Mary           | 1975/77 (2)  |
| Clark, Mattie          | 1977/82 (5)  | Lennox, Mitchell†      | 1983/96 (13) |
| Coles, Sidney†         | 1979/88 (8)  | Lindsay, Ruth†         | 1988/98 (10) |
| Cooper, Donald         | 1987/96 (9)  | Longmuir, Cecil†       | 1978/81 (3)  |
| Darbyshire, Bill       | 1973/77 (4)  | Ludwigsen, Ann         | 2010/12 (2)  |
| De Groot, Jack         | 1994/05 (11) | Lunney, Esther         | 1977/80 (3)  |
| Dean, Harold†          | 1980/85 (5)  | Lyons, Tom             | 2008/10 (2)  |
| DeGraaf, John          | 1994/95 (1)  | Machin, Bea            | 1977/81 (4)  |
| Devine, Ken            | 2005/06 (1)  | <b>Mah, Valerie</b>    | 2004/13 (9)  |
| Dineen, Cecilia        | 1982/95 (12) | <b>Makhija, Shashi</b> | 2007/13 (6)  |
| Dobson, Murray         | 1975/77 (2)  | <b>Manning, Lou</b>    | 2010/13 (3)  |
| Downard, Gord          | 1992/93 (1)  | Martin, Fionnuala      | 1988/89 (1)  |
| Edmondson, Phyllis     | 1998/99 (1)  | Matuszkiewicz, Wanda   | 1997/98 (1)  |
| Edmondson, Roseanne    | 1976/78 (2)  | McCaig, Jean           | 1986/88 (2)  |
| Elliott, Joan          | 2011/12 (1)  | McEachern, Jean        | 1981/83 (2)  |
| Fedchak, Mary Ann      | 2002/08 (6)  | McGillivray, Robert    | 1988/91 (3)  |
| Fick, Lew              | 1985/86 (1)  | McGinn, Bernice†       | 1985/94 (9)  |
| Fiedler, Dennis†       | 1989/99 (10) | McGregor, Patricia     | 2008/09 (1)  |
|                        |              | McIver, Murdoch†       | 1973/75 (2)  |



|                      |              |                           |              |
|----------------------|--------------|---------------------------|--------------|
| McLean, Enid         | 1988/90 (2)  | Rowney, Paul              | 1996/05 (9)  |
| McLean, Mel          | 1988/90 (2)  | Rudd, Norm                | 2006/07 (1)  |
| McNabb, Vicki        | 1973/76 (3)  | <b>Salazar, Carmelita</b> | 2004/13 (9)  |
| McPherson, Catherine | 1975/77 (2)  | Schissler, Laura†         | 1976/82 (6)  |
| McVicker, Kathleen   | 1995/98 (3)  | <b>Shanoff, David</b>     | 2002/13 (11) |
| <b>Menagh, Bill†</b> | 1998/13 (15) | Shaver, Bill              | 1989/01 (12) |
| Milloy, Archie†      | 1974/77 (3)  | Simons, Shirley†          | 1991/00 (9)  |
| Milosh, Mary El      | 2005/10 (5)  | <b>Smith, Lone</b>        | 2009/12 (3)  |
| <b>Milton, Helen</b> | 2009/13 (4)  | Smith, Margaret†          | 1978/98 (19) |
| Moore, Ed            | 1990/92 (2)  | Smith, Warren             | 1993/00 (3)  |
| Moore, Mary†         | 1979/88 (9)  | Sparks, Doug              | 1987/91 (4)  |
| Morris, Peter        | 2000/04 (4)  | Strangway, Kenneth        | 1979/86 (7)  |
| Nagawe, Sacci        | 1996/97 (1)  | Stubbs, Ted*              | 1973/78 (5)  |
| Naumoff, Carl        | 1989/90 (8)  | Sweetman, Allan†          | 1973/76 (3)  |
| <b>Neal, Bob†</b>    | 1998/13 (15) | <b>Tajer, Bill†</b>       | 1995/13 (18) |
| Neufeld, Roy         | 1993/94 (1)  | <b>Talbot, Heather</b>    | 2012/13 (1)  |
| Noylander, Mary      | 1988/00 (12) | Targett, Lloyd            | 1991/97 (6)  |
| Parliament, Loeland  | 2002/04 (1)  | Terry, John               | 1991/97 (6)  |
| Patterson, Elizabeth | 1980/88 (8)  | Thomas, Mary†             | 1980/90 (10) |
| Pavkovic, Fran       | 2010/11 (1)  | Tufts, Harold             | 1973/75 (2)  |
| Pennings, Joan       | 2011/12 (1)  | Warren, Laura             | 1989/00 (11) |
| Petch, Rhena         | 1992/99 (7)  | Watson, Jean              | 1983/87 (4)  |
| <b>Putnam, Bob</b>   | 1995/13 (18) | <b>Weinert, Susan</b>     | 2010/13 (3)  |
| Quinn, Bill          | 1987/90 (3)  | Whitehouse, William       | 1977/87 (10) |
| Reid, Walter†        | 1978/86 (7)  | Whitley, Harold†          | 1974/78 (4)  |
| Roach, Veronica      | 1977/79 (2)  | <b>Wilson, Roger</b>      | 2010/13 (3)  |
| Robb, Al†            | 1982/94 (12) | Young, Shirley            | 2002/08 (5)  |
| Rowney, Jim†         | 1992/96 (4)  | Zettler, Nanette          | 2008/10 (2)  |

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### *Constitution Changes continued from Page S9*

- 10.05 **The signing officers for all District accounts shall be: President, First Vice-President, and Treasurer.**
- That current Preamble be deleted.
- That the name of the District shall be RTO/ERO Toronto District 16. **(New)**
- That the current Objectives be replaced with those of the RTO/ERO Model District Constitution.
- That the new Objective 1 read: To promote the interests of persons receiving pensions **from OTPP and OMERS.**
- That the geographical area of RTO/ERO Toronto District 16 is defined by the former City of Toronto **(1997).**
- That the District 16 Constitution be reformatted according to the structure of the RTO/ERO Model District Constitution;
- That the reformatted District 16 Constitution become the District 16 Constitution upon being vetted by the District Executive.