



Volume 36, Issue 1

September, 2013



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 Page 33.)

October, 2013	Date	
Bridge.....	1	Non-Fiction Book Club.....
Art/Sketch	4	Executive Meeting
Non-Fiction Book Club.....	8	Angel Gala
Executive Meeting	10	Monday Matinée Movie.....
Friday Movie.....	11	Bridge.....
Monday Matinée Movie.....	14	Fall Luncheon/Craft Show ...
Bridge.....	15	Finance
New Member Breakfast.....	16	TEOF Auction.....
West Book Club	22	West Book Club
Travelogue	23	Travelogue
Finance.....	24	December, 2013
Bridge.....	29	Bridge.....
November, 2013	Date	Art/Sketch
Art/Sketch	1	Executive Meeting
Bridge.....	5	Friday Movie.....
Friday Movie.....	8	Monday Matinée Movie.....
		Bridge.....

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

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President's Column ~ Lone Smith

Contact: 416•234•1969 / lonesmith@hotmail.com



As the greens of the fields grow darker and the warm summer wind is replaced with some cooler air, thoughts turn to the fall, the beginning of school and a new year for Retired Teachers.

Driving back and forth to the cottage this summer, I reflected on the privilege to serve as President of our organisation and how lucky we are to have an organization which serves our needs in retirement.

It is with great pleasure that I take on the Presidency of RTO/ERO District 16 Toronto, and I want to thank the membership for voting me in at the Annual General Meeting.

A special thank you goes to our Past President, **Roy Harvey**, who has mentored me over many years. I owe him a deep debt of gratitude for his invaluable insight, support and continued counsel. He has been, and continues to be, a valued support to myself and our organization.

In addition we have a wonderful, strong Executive, which guides, helps, and ensures we remain the successful organization RTO/ERO District 16 Toronto has been over the last 40 years.

We have a reputation as a vibrant organization, which offers many and varied activities for our members: film clubs, book clubs, walking clubs or theater groups, just to mention a few. Our willing convenors dedicate countless hours to organizing and attending the various activities. They seek out events and activities that interest our membership with such care and always respond to suggestions for new activities.

I look forward to working with them over the coming year and thank them for their dedication. As I have attended some of our groups, I have been delighted to meet colleagues I might not have seen in years and discovered new friends with the same interests. Staying involved and active, research tells us, is the secret to happy and healthy aging. I encourage you to participate in our many activities. They cost little or nothing.

Our organization is 40 years young this year and as part of the celebration I want to continue the featuring of a member of our Executive:

David Shanoff was born, and went to school, in Toronto. He has an M. Ed. in applied psychology and holds additional qualifications in History, Guidance and Principal qualifications. He began his teaching career at George Harvey Secondary School and has taught at Bloor Collegiate, Thornlea, Brockton, City Adult learning Centre and Riverdale. I always

Continued on Page 4

Cover: These photos show a number of our district members, along with some guests and entertainers, who participated in our AGM and Spring Luncheon.

President continued from Page 3

wondered why everybody I spoke with knew David and now I know. He liked to teach adults the best, as “one can challenge their beliefs, make them look at an issue from a different point of view”. David taught mostly History, an area that lends itself to a lot of reflection.

In addition to teaching, David was elected as a trustee and served for six years. He tells me he learned a lot about education from a different perspective.

Since David is a multifaceted individual and likes a challenge, he left teaching for a number of years, and went into private industry, where he worked for a dental supply company, a career service and a medical laboratory.

In retirement, David has not slowed down at all. He volunteered for the Toronto Distress Centre for many years and is still active with Meals on Wheels as well as a number of committees for RTO/ERO and other organizations. I am grateful David continues to serve on our Executive and thank him for his willingness to speak with me. What a powerhouse!!!!!! 📧

RTO/ERO's Social Presence

Our provincial organization sponsors a social presence on the ‘web’. Like our *Facebook* page to connect to our diverse community, share photos and stories, ask questions; follow us on *Twitter* for the latest information and resources on seniors’ education and pension-related issues; watch our videos on *YouTube* to learn more about RTO/ERO; view our photos on *Flickr*.

https://twitter.com/rto_ero

<https://www.facebook.com/rto.ero?v=wall>

<http://www.flickr.com/photos/rto-ero/>

<http://www.youtube.com/erorto>

Vendor Displays ~ Anniversary Luncheon

Confirmed vendors at time of print:

- T-Zone Vibration machines;
- Expedia Cruise Centers;
- kinesiology;
- Bayshore Home Care;
- Tapestry Retirement;
- Image For You: event planners;
- Reliable Living (walk in bath tubs, toilets that go up and down, devices for wheelchairs to go down many flights of stairs, etc. in emergencies);
- Red Coats: decluttering, downsizing, moving;
- Home Modification (devices, cupboards built to order to make life easier to remain in the home)
- Christie Gardens Retirement Home

<http://district16.rto-ero.org>

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

Recreation/Social ~ Heather Talbot

Contact: 416•265•8930 / heatalb@rogers.com

We rely heavily on the voluntarism of our members for the breadth of activities available. If you have a special interest and are looking for an outlet, please consider contacting Heather with a proposal. She’ll bring it to the Executive and we’ll place an ad in our Newsletter.

Art, Bridge, Travelogue and West End Book Club meet at Holy Rosary Parish Hall on St. Clair between Spadina and Bathurst:



Art Friends - Marie Lynch (416•421•4936 / jmdlmom@yahoo.com) Calling all Art Friends, old and new!

Our first session in the Fall will be on Friday October 4. I am hoping Sandra Winter, a local artist, will be on hand to demonstrate her technique in acrylics. Bring along whatever you’ve been working on and, as always, we’ll have ourselves a fine time! We meet, sketch and paint on the *first Friday of the month* from 10:00am to 12:00N.



Bridge - 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 - Dick and Marilyn Holyer (416•929•8512 / mar.dickholyer@sympatico.ca) take you around the world with slide/digital presentations with snacks and treats on the *fourth Wednesday of the month at 1:00pm* from October to May. See Pages 21 and 22 for our Fall Series.



West End Book Club ~ Steve Feldman: (416•588•6637 / vsf@sympatico.ca) hosts this book club at Holy Rosary Church, Room 2 (second floor). We meet the *4th Tuesday of each month, October to June* (not December) from 1:30 to 3:30pm. Join us with further book suggestions.



← June 22 ~ *Love, Anthony* by Lisa Genova

November 26 ~ *The Headmaster's Wager* by Vincent Lam

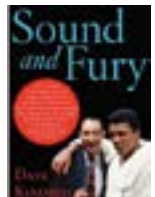


→ *Continued on Page 6* 📧

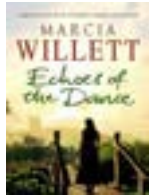
The following activities meet at varying locations:



Book Club ~ Lynne Fitzpatrick/fitz9284@gmail.com) and Elaine MacIntosh/416•463•2637 host this activity. The group selects one book per month for discussion. This popular group is at capacity at this time. We will keep you informed should this situation change and will list their selections for those interested.



← October: *The Sound And Fury* by William Faulkner



November: *Echoes Of The Dance* by Marcia Willot →



← December: *Madam De Pompadour, Mistress Of France* by Christine Petit Algrant



OR

December: *Madam De Pompadour* by Evelyn Lever →



Day Trips ~ Jack DeGroot arranges unique, all-inclusive, excursions each Autumn and Spring theatre season. Full details are printed in our Newsletter regarding schedule and registration process when arranged.



Finances ~ Lone Smith (416•234•1969) hosts this group in her home on the *fourth Thursday of the month* at 4:30pm. Every person brings one item they have learned about. Some of the topics for the coming year: further info on conversions on trust and tax implications; ETFs coming out this fall and how to trade them; Short/Long trading and how to execute the trades. Next meetings: October 24 (not All Hallows' Evening); November 28.



FridayNightMovie~Fernanda Freitas(fridaymovieclub@gmail.com / 416•859•6134) hosts this activity the *second Friday of the month* at a central theatre's early show (6:00-7:00pm) followed by discussion at a nearby coffee shop. Contacts are notified of details. Add your name to the list!

Continued on Page 30



At its May meeting, your Executive: received a report on the AGM: 88 attendees, motions of Constitution change approved, 2013/14 budget approved, auditor's 2012/13 report received, new executive elected;

- discussed RTO/ERO's representation on the OTF Pension Committee and procedures for setting policy to guide the representative - to be pursued at Fall Senate;
- approved a Wellness Seminar for Spring, 2014;
- reviewed and approved 40th Anniversary celebration activities and the New Member Breakfast;
- discussed the need for and the goals of a possible Joint Executive Meeting with the executives of District 22, 23, 24 in the Fall of 2013.



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

2014 Pocket Planner availability and date corrections

Purchase additional Pocket Planners

The Pocket Planners were delivered to members with the summer Renaissance. Noted in that issue, the budget for the production of these annual calendars allows for one per member. Members requesting a replacement will be charged a nominal fee.

Based on requests from members over the past few years to purchase additional copies, RTO/ERO Pocket Planners are now available for sale, directly from Souvenir Canada, RTO/ERO's provider of promotional items.

The cost for an additional or replacement Pocket Planner is \$2 (includes shipping). Since this is the first year for this new offer and process, a limited quantity of 250 is available. Depending on demand, we will review quantities available for sale in future years.

To contact **Souvenir Canada**, please call 416•253•8038 or, toll-free, 1•800•259-9641, or email scanada@on.aibn.com.

Date corrections:

Due to unreliable sources, there were a few errors in the Pocket Planner in the religious holidays and festivals section. The Provincial Office has found a reliable source for future reference.

Purim: March 16 / *Sukkot:* October 9 – 15 / *Shemini Atzeret:* October 16
Simchat Torah: October 17 / *Chanukah:* December 16 – 24

Christmas Shopping

EARLY CHRISTMAS SHOPPING

TUESDAY, NOVEMBER 19 / 10:00am - 2:045pm
with a Noon pause for our ANNIVERSARY LUNCHEON

The RTO/ERO Toronto District 40th Anniversary Craft Show is an opportunity for some early Christmas shopping. We hope that many of you will attend even if you are not participating in our Fall Luncheon. If you do plan to attend our Luncheon, consider arriving early so you have the time to support our Crafters.

To display, please call **Kay Jeffery**: 416•767•8179 / catherine.jeffery067@sympatico.ca and complete the form on Page 26.

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

RTO/ERO Travel ~ www.rtotravel.ca

Travel Tools And Tips At Your Fingertips By Merit Travel

Are you about to travel somewhere? Did you know there is a section on our travel homepage called Travel Tools & Tips? Check out this webpage prior to departing for your trip. You will find valuable, practical information to help prepare you for your travels. It features information on:

- International destinations
- Passport requirements
- Weather
- Country and dialing codes
- Subway maps
- Visas
- Airports
- Currency
- Time zones

Check out www.rtotravel.ca to see how to make your travel plans a lot easier, and if you have not made any plans yet, discover all the amazing vacations you could be planning to go on next!

Liaison

Liaison is the electronic information sheet produced by RTO/ERO

News and knowledge for RTO/ERO members containing information of interest to members. We recommend registering your email address with RTO/ERO in order to receive your own personal email as to availability. You receive an email containing links to either the English or French version. You choose to view the new issue as you see fit.

To sign up, send your name, District name/number, and membership number (if applicable) to liaison@rto-ero.org.

Update your email address with RTO/ERO. Would you like to receive the latest RTO/ERO news and communications electronically? Contact RTO/ERO's Membership Department at membership@rto-ero.org, or call 1•800•361•9888 to update your email.

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>



Pension/Retirement News ~ David Shanoff

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

Fact Sheets

Updates have been completed Fact Sheets dealing with:

- Special Drugs Program,
- Privacy/Security,
- Important Documents,
- Surviving Spouse – Membership in RTO and Surviving Spouse – Health Insurance.

(As we go to print, revisions have not yet been posted. We'll let you know!)

Out-of-Province Conditions for Ontario Health Insurance Plan (OHIP)

You may be out of the province for up to 212 days in any 12-month period and still maintain your Ontario Health Insurance Plan (OHIP) coverage provided that you continue to make Ontario your primary place of residence.

To maintain continuous eligibility for OHIP coverage, you must be an eligible resident of Ontario. This means that you must:

- be a Canadian citizen, permanent resident or have a valid OHIP-eligible immigration document;
- be physically present in Ontario for 153 days in any 12-month period;
- make your primary place of residence in Ontario.

In addition, if you have just established residency in Ontario, you must be physically present in Ontario for at least 153 days of the first 183.

If you will be out of the province for more than 212 days in any 12-month period, please contact ServiceOntario at 1•866•532•3161 or visit the Ministry of Health and Long Term Care website (http://www.health.gov.on.ca/english/providers/program/ohip/outofcountry/phys_outofcountry.html). You may also want to check with Johnson Inc. regarding your RTO/ERO Group Benefits Program coverage.

Seniors' Concerns

RTO/ERO is developing a campaign to address three issues affecting Ontario Seniors.

- Funding for Home Care Services
- Mandatory courses in Geriatrics for all health care students.
- Support to maintain Defined Benefit Pension Plans for public service workers in Ontario.

OTPP Communications

If your email address were registered with the OTPP, you would have received this notice re the latest issue: *Check out Pension News Online:*

<http://www.otpp.com/PensionNewsOnline>

40th Anniversary Special Donation Form

In honour of our **40th ANNIVERSARY**, your executive is sponsoring, this Special Donation Form. Donations from our members to date have been impressive in helping us reach our Foundation's goal of \$3,000,000 *to improve the lives of seniors; i.e. to live longer, better!* Many members have made 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!

NOTE: We've provided details explaining why we push this financial effort in previous Newsletters. Please see our website if they are unfamiliar to you and give generously.

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



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: _____



Health Hints ~ Bill Tajer

Contact: 416•494•8590 / bill.tajer@sympatico.ca
Health Services and Insurance Committee's (HS&IC) June meeting decisions:

- RTO/ERO will be conducting a review of Johnson Inc.'s (JI) Administration and Claims Adjudication services this summer;
- The HS&IC and Provincial Executive have determined that extending participation on RTO/ERO's Group Benefits Programs will be withdrawn;
- Eye examinations occurring in the Provincial Eye Van are covered by OHIP;
- New Benefit Plan ID cards will be issued in 2013 to all participants in the RTO/ERO Group Benefits Program, subject to budget approval by the PE;
- JI presented costings for potential 2014 Plan Changes. Final selection of changes and effects, if any, on the premiums will occur in October;
- The HS&IC has asked JI to complete a review and Request For Proposal for our third party Insurer, pending approval of the Fall Senate budget.

Supplementary Travel Insurance: Age-banded rates

After appropriate research into members' usage of the Supplemental Travel Plan (for those needing travel insurance beyond the 62 day-coverage in our Extended Health Plan), RTO/ERO has opted for an age-banded premium structure. See our Supplement (Page S6). Results:

67% of participants receive a *rate decrease*;

25% of participants receive a *less than 30% rate increase*;

8% of participants receive a *greater than 30% rate increase*.

Explanation: our Supplementary Travel Plan was becoming increasingly non-competitive; now our plan is more attractive to new and younger members; the resulting greater usage may keep rates more stable.

eClaims: advance notice

JI is teaming up with TELUS to make the claims and reimbursement process for plan participants quicker and easier ~ a new eClaims system for extended healthcare providers is expected later this year.

With eClaims, extended healthcare providers with electronic submission capabilities will have the ability to submit plan participants' claims online

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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 2012, they must be submitted to Johnson Inc. by December 31, 2013.

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directly with Johnson Plan Benefits Claims, on the spot, making the process fast, convenient and paperless. This electronic option means that claims payments can be processed real-time, with accurate reimbursement to extended healthcare providers. Plan participants will be responsible only for their portion of the payment directly to the providers.

The eClaims portal is a secure, web-based system managed by TELUS Health Solutions available across Canada to physiotherapists, chiropractors and vision care specialists, and in some provinces, massage therapists, acupuncturists, and naturopathic doctors.

Just as drug and dental claims are handled electronically, this system is the fastest and most convenient option for plan participants. **However, it is voluntary and plan participants can file their health claims with Johnson Inc. the way they choose.**


More information will be coming soon to let you and plan participants know about this fast and easy claims submission method.

Why retain RTO/ERO health coverage after age 65

At age 65, while the Ontario Drug Benefit (ODB) Program provides coverage for certain drugs, more than half of the drugs available in the Canadian market today are *not* covered by ODB. Additionally, the RTO/ERO Extended Health Care Plan covers much more than prescription drugs. For example: vision care, 15 different paramedical practitioners, private duty nursing, and travel coverage (including trip cancellation and interruption/delay), just to name a few.

Travel Insurance Limitation

Be judicious when you are travelling outside your province of residence or out of the country, *there is no coverage for any expense that would be the result of committing, or attempting to commit, a criminal offence.* A person who is injured as a result of their Driving Under the Influence/Driving While Intoxicated (DUI/DWI) would be ineligible for reimbursement of any medical/travel interruption expense that, otherwise, might be claimed.

However, the RTO/ERO Plan would cover your expenses and then subrogate against any lawsuit to recover the claims cost, if your vehicle was hit through drunk driving. Travel interruption insurance would also be available if needed in this situation. 

I started out with nothing... I still have most of it.

If all is not lost, where is it?

If at first you do succeed, try not to look too astonished.

TEOF 21st Annual Auction "Don't Forget To Feed the Kids" TEOF: Toronto Educational Opportunity Fund



Friday, November 22, 2013



5:00pm ~ Viewing

5:30pm ~ Market Place Opens / 6:30pm Dinner

Fountainblu Banquet Room

200 Prince's Blvd, Exhibition Place, 2nd Floor, Queen Elizabeth Bldg

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

Buffet Dinner, Parking, Catalogue/Door Prizes

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

We also need your help! ~ quality items for auction to raise funds for child nutrition. TEOF provides *value-in-kind tax deductible receipts* for donations. Popular contributions over the years have been works of art (paintings, prints, watercolours, carvings, pottery, sculptures), antiques, gift baskets, certificates and Special Event tickets for Theatrical or Athletic events with a minimum value of \$20 per item.

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

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

Hint: A brief description adds value to the donated item.

Additional Registration Forms available at:

www.district16.rto-ero.org (Toronto District 16 link)

..... AUCTION TICKET ORDER FORM

Name (please print): _____

Address: _____

City: _____ Prov. _____ Postal Code _____

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

Method of payment:

VISA ___ MasterCard ___ American Express ___ Cheque ___

Credit Card #: _____ Expiry Date: ___/___

Cardholder Signature: _____

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

OR fax to: 416•393•0456

For Office Use Only ~ Date Order Received

Goodwill ~ Marjorie Blake

Welcome back to all members, especially our new members who have joined Toronto District 16 this year.

Our Goodwill program continues to include a welcome letter, a copy of our most current Newsletter as well as a welcome breakfast for new members. During the months of April, May, June and July, welcome letters were sent to 106 new members.

Condolence cards are sent to families of deceased members. Sympathy cards were sent to 24 families in April through July. Among the deceased, Margaret Crawford, a former Toronto teacher who retired to a retirement home in Blenheim (her home town), passed away on July 1, 2013. On August 6, four of us travelled to Blenheim, where we met her former grade 9 classmate and fellow teacher, Fay Heatherington. Shirley Young, Jane Beecroft, a friend Alita, and Fay and I visited the grave site in Evergreen Cemetery where each of us planted forget-me-not seeds at the site. *(Please note short obituary from the Blenheim News-Tribune).*

Congratulations are relayed to members who have recently celebrated significant milestones, anniversaries, new arrivals, accomplishments or rewards. New Arrivals! Sandra and Bruce Robertson welcomed into their family twin girls, Asha Elizabeth and Meera Grace, on May 20, 2013.

Congratulatory letters/cards are sent to those 100 years old. One of our centenarians, Clara Lahmer, was hospitalized in May, but is now recovered.

Members are remembered in times of illness or other traumatic events. Several members were remembered in the months of April to July.

Seasonal contacts are maintained with those who have relocated to other parts of the country.

Upon request, we may be able to provide information with regard to Programs and Services for Seniors in Ontario.


Thank-you cards were received from the relatives of deceased persons, as well as from recent Centenarians.

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

With a membership of over 4700, any help keeping in touch is appreciated.

Contact persons:

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

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



Archival Photos ~ Can You Help in Our 40th Year?

We have been rather successful in obtaining photos of past Presidents and now want *all photos of Executive Members*. Our Newsletter's project in celebrating the district's 40th anniversary is well under-way ~ take a look at the archives page of our website.

If you have a potential photo source for the following individuals, please let them know, or send us:

- a) a digital photo at highest resolution (likely a rare item/use your new cell-phone?; take a picture of a yearbook entry?);
- 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

Can you help clear our list? (Preferably a photo near retirement or RTO/ERO involvement):

Gertrude Allen
June Assad
John Ball
Harry Barrett
Jenny Birrell
Geraldine Boone
Joyce Boucher
Art Bussey
Natalie Chole
Mattie Clark
Sidney Coles
Donald Cooper
John DeGraaf
Cecilia Dineen
Murray Dobson
Gord Downward
Roseanne Edmondson
Phyllis Edmondson
Lew Fick
Lillian Gang
Israel Gang

John Gartley
Norton Heard
Torry Henderson
Vince Kennedy
Margaret Kennedy
Ed Kerr
Bill Ketcheson
Mary Lehane
Esther Lunney
Bea Machin
Lou Manning
Fionnuala Martin
Wanda Matuszkiewicz
Jean McCaig
Jean McEachern
Robert McGillivray
Enid McLean
Mel McLean
Vicki McNabb
Catherine McPherson

Kathleen McVicker
Ed Moore
Mary Moore
Carl Naumoff
Roy Neufeld
Elizabeth Patterson
Rhena Petch
Bill Quinn
Walter Reid
Veronica Roach
Margaret Smith
Warren Smith
Doug Sparks
Kenneth Strangway
Ted Stubbs
Lloyd Targett
John Terry
Harold Tufts
Laura Warren
Jean Watson
William Whitehouse

We do have some new, early photos on our back cover. Nevertheless, better quality is sought, if available. Our goal would be to complete our archives while those who still can help us are still with us. 

Some days you're the dog, some days the hydrant.

MEET OUR NEW MEMBERS at BREAKFAST

An Opportunity for New and Experienced Retirees to Meet

Wednesday, October 16, 2013

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

9:30am ~ Meet & Greet/Coffee

10:00am ~ Breakfast Buffet (menu on Page 17).

\$15 for Guests/Current Members

Gratis for New Members as described below.

RTO/ERO Toronto welcomes its new members who have joined us from September, 2012 to August, 2013 to our Annual Buffet Breakfast. Although advertised as a 'New Member' event, *all members are welcome to join us.*

REGISTRATION DETAILS


1 Members joining us *From September 1, 2012 to August 31, 2013* will have received their personal invitation directly.

2 Those who have joined since 2008 *and did not benefit* from past invitations may also attend at no cost *but must register.*

3 Other members, non-members and guests encouraged to come and greet our new members at the subsidized cost of \$15.00.

Please complete and submit, with appropriate payment, the Registration Form on Page 21 by October 4, 2013 so that we can best use our funds by ordering the proper resources. Register early and remember your Parking Pass!

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

*Come Early to Meet Your 2013/14 Executive & Convenors
Leave When You Want *

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

Registration for New Member Breakfast

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

REGISTRATION FORM

One Must Register for the Breakfast ~ Return by Friday October 4, 2013

Name: _____ Phone: _____

email: _____

(Used for RTO/ERO Toronto purposes only)

Guest: _____

I joined RTO/ERO Toronto from 2008 to 2012 but was not able to attend this event since joining. **No Charge (Please check & initial)**

Members joining after September 1, 2012 will have received their personal invitation separately via Canada Post.

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

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

NOTE 1: Buffets do not necessarily accommodate special dietary needs

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

New Member Breakfast Menu

Buffet Style

*Chilled Orange, Grapefruit & Apple Juices
Fluffy Farm Fresh Scrambled Eggs with Herbed Tomato
Mesquite Smoked Bacon & Country Link Sausages
Golden Mini Red Potatoes with Rosemary & Cloves
Fresh Baked Mini Muffins, Danish Pastries, Croissants,
Buttermilk Biscuits, Gluten Free Blueberry Muffins,
Sliced Fruit Tray, Preserves, Marmalade, Honey & Sweet Butter
Coffee (regular, decaffeinated), Selection of Fine and Herbal Teas*

Massed Military Band Spectacular

2013 Royal Canadian Military Institute

Massed Military Band Spectacular

27 October 2013 at 2:00pm at Roy Thomson Hall

Gino Falconi, Toronto member and producer of this event, brings this impressive show to our attention. A number of retired educators also play in the concert. Tickets available at: 416•872•4255 or

<http://www.roythomson.com/eventdetail/1422>



Photos taken at our events may appear on our website or in a subsequent edition of this Newsletter.

40TH ANNIVERSARY EVENT & LUNCHEON, TUESDAY, NOVEMBER 19, 2013

~ A SIT-DOWN MEAL ~

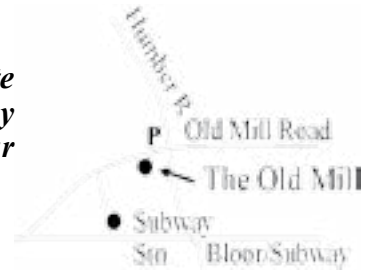
ROASTED CAULIFLOWER SOUP
with Aged Canadian Cheddar

ROASTED BREAST OF ONTARIO CHICKEN
filled with Spinach, Ricotta & Red Pepper with Basil Cabernet Sauce
Thyme Scented Parsnips, Carrots, Green Beans, & Sweet Peppers
Roasted Garlic Mini New Potatoes

SPECIAL ANNIVERSARY CAKE (white with lemon filling)
Coffee (regular, decaffeinated), Selection of Fine & Herbal Teas
Rolls and butter

at **THE OLD MILL, BRÛLÉ ROOM**
11:00am ~ Meet & Greet/Bar / 12:00 Noon ~ Luncheon
\$40 per Person ~ Please Register / **150 Seat Limit**

Please complete and submit, with appropriate payment, the Registration Form below by November 1, 2013 so that we can best use our assets by ordering the proper resources.
Please register early!



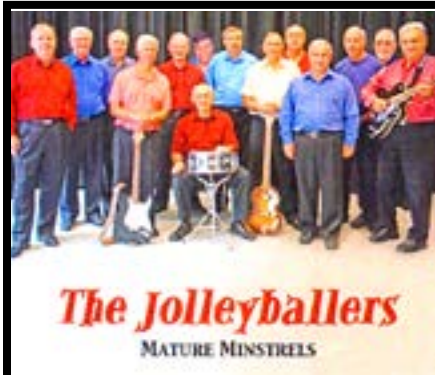
**REMEMBER
COME EARLY
Craft/Artisan Show
10:00am to 2:00pm**

**CELEBRATORY
GIFT
BAGS**

**VENDOR
DISPLAYS
(PARTIAL LIST
ON PAGE 4)**

**LUNCHEON
DRAW
PRIZES**

**CASH BAR
MEET CURRENT
& FORMER
EXECUTIVE**



SPECIAL ENTERTAINMENT

1:20~ 2:20pm

Enjoy a Live Band playing the Music of the 50s and 60s.

Contact:

Michael Harding

905•566•9314

mdharding@sympatico.ca

The Jolleyballers
MATURE MINSTRELS

This group of professional singers and musicians is comprised of retired administrators from the Toronto Separate and Dufferin-Peel Boards of Education. Their songs, music, and humour delight audiences all over and illustrate the joy these men are having in retirement!

Pay Parking is in effect weekdays from 6am-2pm for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.

REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P28 (District 16 cannot be responsible for charges arising from failure to use this pass.)

ANNIVERSARY LUNCHEON REGISTRATION FORM

Name: _____ Phone: _____
email: _____
(used only by RTO/ERO Toronto District 16)

Guest: _____

Instead of Chicken, I select:Salmon Vegetarian

Instead of Cake, I select:Fresh Fruit Cup

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

Remit to the Registrar \$40.00 per person for Luncheon by cheque (no post-dates) payable to RTO/ERO District 16 to:
Bob Putnam, 1204-15 King Street, Weston, ON M9N 3X1

RETURN BY FRIDAY, November 1, 2013

Additional Registration Forms: <http://district16.rto-ero.org>

Prompt returns allow 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.

Our Members Write/Part 1 ~ Ann Ludwigsen

It's been a very rewarding 5 years for me convening the Monday Movie Club. I've seen literally dozens of movies I would never have seen, and made so many new friends.

I'm just saying au revoir, because I will be seeing you as a regular member as of September 1, when **Steve Feldman** takes over as convener. I'm delighted that **Merle Enchin-Bloom** has accepted Steve's invitation to be his assistant. I know you are in good hands! As Steve takes over my members' list, he really needs help from you in keeping it down to manageable proportions. If for any reason you know you won't be coming to the Monday movie in the next year, would you let Steve know at rtomondaymovie@hotmail.com? And if you're staying as a member, add Steve to



your Contacts so his messages won't go into Spam.

Those of you who were there for our last movie know that **Fernanda Freitas** arranged for a very touching farewell for me at Scaccia. I thank all of you who were planning so discreetly with her for your contributions to the good wishes, the meal, the flowers and the generous gift. I had a wonderful time, and I heard not a whisper of it in advance! My thanks also to **Doreen Olds**, who took pictures for us, and to **Valerie Mah**, who has taken so many pictures of the Monday Movie Club over the years. I'd also like to thank **Susan Martin**, who persuaded me to keep the Monday Movie Club going in July and August and on the holiday Mondays. That was a great idea, Susan! 📷



Our Members Write/Part 2 ~ Ann Ludwigsen

BEADONOR.CA As many of you know, one of our members, **Liz Watts**, is waiting for a lung transplant. She has been on the list at Toronto General Hospital for over a year now. We are hoping that one of these months, Liz will come to the Monday movie with her new lungs! I mentioned this to **Steve Feldman** this summer, and next time I saw him, he showed me that he had signed up to be an organ donor. I can't tell you how touched Liz was when I told her of Steve's initiative. If any other members were thinking of signing up as organ donors, it's easy to do so at the website www.beadonor.ca. Even if you have already signed up, it's a good idea to go to that site and check that they have your wishes recorded there, so they're not just on a card that your family may not find in a crisis. A heartfelt thank you to those of you who are considering this. Ann 📷



Travelogue ~ Wednesday, October 23, 2013

Shirley Lewis: Educating Girls In Contemporary Ethiopia, One Canadian Making A Difference

When we first heard this petite retired librarian speak and show her pictures at the Ulyssean Society in Toronto, I knew we had to talk further with her about the ancient African country. What is life in Ethiopia like today? With a population of 91,000,000, this country on the Horn of Africa is the most populous land-locked nation in the world and the second most populated nation on the continent. It is also one of the oldest locations of human life known to scientists and widely considered the region from which homo sapiens first set out for the Middle East and points beyond.



Shirley volunteered with the Volunteer Service Overseas (VSO) for a 2-year posting to Ethiopia but ended up staying almost 5 years and establishing a registered charity, Children of Ethiopia Education Relief Fund (CHEER) that focuses on the education and well-being of girls. (www.cheerfund.ca)

Shirley enriched her retirement with the experience of a lifetime with VSO, working as a librarian/teacher in newly developing educational institutions in several parts of Ethiopia, including Jimma University.

Back home in Canada, she focussed support on enabling Ethiopian children, particularly girls, to attend school by using her website to raise money. In Ethiopia, she had witnessed orphans, families devastated by AIDS, kids without the basics to stay alive and well, children sleeping in the streets and begging for enough money. Conditions in free government-run schools are miserable with their lack of resources.

It became clear to Shirley that girls were so marginalized that, without outside help, they could not get an education even at the elementary level. In Ethiopian society young women will not speak in the presence of men, and they are expected to do most of the menial labor in an agrarian life style. Those who do manage to enter school are often forced to drop out around age 12 to tend herds, or care for younger siblings.

Shirley met a male professor at Jimma University who was willing to help her select girls to continue their education beyond grade 3. She discovered a job creation project by a Dutch woman to train teenaged girls to produce handmade greeting cards from the banana plant. Shirley taught them some

Continued on Page 30 📷

Southern India's Comparative Religions by Gib Goodfellow



When Gib and Phyllis returned to India in the fall of 2012, they visited Karnataka, Kerala, and Tamil Nadu in the South. They were struck by the contrast with Rajasthan that they had previously experienced. The vegetation is lush. The people are not as poor because the land is not

as arid. The architectural heritage is older and emphasizes religion rather than fortifications and expansive palaces.

India is the birthplace of significant religions - Buddhism, Hinduism, Sikhism and Jainism. Indians practice many other religions as well, including Islam, Zoroastrianism and Christianity. In fact the apostle, St. Thomas, arrived in Southern India in 52 A.D. and founded a thriving church which retained its separate roots when the Portuguese introduced Roman Catholicism.



Phyllis and Gib had a pre-tour extension to the Ajanta and Ellora Caves with their 10th and 11th century rock cut cave temples and monasteries established by Buddhists, Hindus, and Jains. This four day tour was particularly rewarding since it included time in Aurangabad the capital for the last great Mughal Emperor. This provided the final chapter to the previous talk on the Moguls and Monuments of Northern India. A short presentation on the extension will precede the main talk. 16



<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

2013 STO Application Forms now available from

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

Note also the Toronto-specific routines below!

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

Toronto-Specific STO Routines

For your RTO/ERO Toronto Executive to process any *Project - Service to Others* Applications by the Provincial deadline, **applications must be received by our District President by November 1, 2013:**

Lone Smith, 3 Lynngrove Ave, Toronto ON M8X 1M3

Assistance in completing an application may be sought from:

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

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

RTO/ERO Toronto 'No-Bell Laureate Luncheon'

This event, first held in 2009, attracted about 40 members and friends on September 3, 2013 ~ the first day of no school this year. Organized by **Joan Elliott and Valerie Mah** and hosted at the Mandarin Restaurant (Yonge and Eglinton), the luncheon provided all with great food and enjoyable camaraderie. Photos, compliments of Valerie, can be seen on our website and in our November Newsletter. 16



The Neil Wilson/TSSAA Tournament Results ~ 2013

Friday, June 28, 2013

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

Unfortunately, the golf portion of this event was rained-out. Fortunately, all registrants turned up for a great alternative. We'll have a full report in our November Newsletter. 16



Nova Scotia Members

According to the March edition of The Newsletter, there are 23 District 16 retirees living in Nova Scotia. If you would like to make contact and perhaps get together, please contact **Marge Kelley** at 902-406-9666 or margekelley@hotmail.ca 16

Parking Pass

56166

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Oct. 16, 2013

**New Member
Breakfast Only**

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

Please display this pass face up on your dashboard.

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

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



Ontario Healthy Homes Tax Credit

Seniors 65 years or older in Ontario could qualify for a tax credit to help with the cost of making their home safer/more accessible.

About the credit

The Healthy Homes Renovation Tax Credit is a permanent, refundable personal income tax credit for seniors and family members who live with them. If qualified, one can claim up to \$10,000 worth of eligible home modifications on one's tax return: calculated as 15 per cent of the eligible expenses claimed. E.g., if you spend and then claim \$10,000 worth of eligible expenses, you could get \$1,500 back.

To qualify, you have to be:

- 65 years old or older by the end of the year for which you are claiming the credit; or
- living with a family member who is a senior
- Your income doesn't matter.

Eligible expenses

Before you start any modifications, check to see that the work qualifies so you can claim the expense.

Some examples of work that qualifies:

- Walk-in bathtubs
- Widening passage doors
- Non-slip flooring in the bathroom
- Grab bars
- Lowering existing counters/cupboards
- Wheelchair ramps, stair/wheelchair lifts and elevators
- Swing-clear hinges on doors to widen doorways
- Touch-and-release doors and cupboards
- Certain renovations to permit a first-floor occupancy or secondary suite for a senior
- Wheel-in showers
- Handrails in corridors
- Motion-activated lighting
- Door locks that are easy to operate

Expenses that don't qualify

Renovations or repairs that simply improve the value of a home don't qualify:

- Plumbing or electrical work
- Installing new windows
- Repairs to a roof
- Heating or air conditioning system

Continued top of Page 27

RTO/ERO Toronto 40th Anniversary Craft Show

We are pleased to host another Craft/Artisan Show. If you would like to participate, complete the form below and forward it as indicated. A Registration Form is also available on our website.

This event will take place at The Old Mill, on Tuesday, November 19, 2013 from 10:00am to 2:45pm. Set-up details will be sent to registrants. There is a \$40.00 Table Fee (to help cover costs of room rental) and you will be provided with one 40th Anniversary Luncheon Ticket to be used as you see fit. Participants are asked to donate one of their crafts as a door prize (minimum value: \$10).

There is room for **15 participants only**, so please register early. Space will be allocated on a first-come, first-served, basis. Should multiple Registration forms arrive on the same date, post mark dates will determine order of receipt. A waiting list will be kept should a registrant drop out.

Photos of previous Craft Shows are available on our website:

<http://district16.rto-ero.org>

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

* * * * *

Name: _____ Phone: _____

Address: _____

Email: _____

(used for RTO/ERO purposes only)

Product Description: _____

Send Registration to: Bob Putnam

1204-15 King Street
Toronto ON M9N 3X1

Remember to enclose your cheque for \$40.00 (Luncheon)
(payable to RTO/ERO District 16)

Please do not contact Bob Putnam regarding the Craft Show.

Craft Show contacts: Kay Jeffery: 416-767-8179

catherine.jeffery067@sympatico.ca

Consumer continued from Page 25

Devices do not qualify, such as:

- Wheelchairs and Walkers
 - Equipment for home medical monitoring
 - Equipment for home safety monitoring
 - Side-swing ovens and appliances with front- loaded controls
 - Fire extinguishers, smoke alarms and carbon monoxide detectors
- No services are eligible, including landscaping, housekeeping and home care.

How do I get the credit?

You have to claim your total expenses on your personal income tax return.

For the 2012 tax year you can claim expenses related to work billed for between October 1, 2011 and December 31, 2012. For tax years 2013 and after: each year, you can claim expenses related to work you were billed for in that year.

Save your receipts for any modifications you make. You do not have to submit them with your tax return. But you should keep them in case the Canada Revenue Agency asks you to verify your expenses.

Learn more

ontario.ca/healthyhomes

1-866-ONT-TAXS (668-8297) 1-800-263-7776 for teletypewriter

Angel Foundation for Learning ~ Feed-the-Soul Gala



The First Noel Gala
SAVE THE DATE!

Friday, November 15, 2013

Riviera Parque Banquet Hall
2800 Hwy 7, Vaughan, Ontario



Open Bar / Dancing / Silent Auction / Live Entertainment / Antipasto Bar

Door Prizes / Seated Dinner / much more!

Ticket sales commence August 15, 2013

\$110 per person (A tax receipt of \$50 will be issued)

Early Bird deadline: October 1, 2013

Convenient online ticket purchase and more information at

www.angelfoundationforlearning.org

Additional inquiries: email jessica.colucci@tcdsb.org

Funds raised at this Gala benefit The Angel Foundation for Learning, an official charity of the Toronto Catholic District School Board.

It is easier to get older than it is to get wiser.

Parking Pass

56201

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Nov. 19, 2013

Luncheon & Craft Show Only

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.

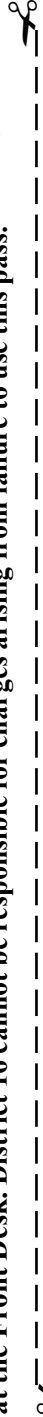


21 Old Mill Road, Toronto, Ontario M8X 1G5

Please display this pass face up on your dashboard.

This is your Parking Pass for our 40th Anniversary Luncheon celebration at The Old Mill.

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



TCDSB & TDSB Events



Eglinton Public School turns 100 this year! Please join us on Saturday, October 26, 2013 from 1:00-4:00pm as we celebrate. For more information, please email eglingtonps100@gmail.com. All former staff, students and interested community are invited to join in the festivities at the school. A gathering of Friends of Eglinton will follow

beginning at 4:30pm at The Granite Brewery. Please follow us on Facebook and 'like' us at:

<https://www.facebook.com/pages/Eglinton-Public-School-100th-Celebration/675212555826434?ref=hl> or, <https://www.facebook.com/pages/Friends-of-Eglinton/161811077335740>

Rendezvous Club ~ Fall Schedule



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

Monday, September 30: Just Us - musical quartet with vocals;

Monday, October 28: Members craft show

Monday, November 25: Festive Luncheon with band, *Lace*

Contact: **Kay Jeffery:**

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

Downtown Coffee Club



When I tell people that the Coffee Club meets every Wednesday and Saturday at 10:30, I think people sometimes feel overwhelmed at the thought of 2 extra commitments a week! It's not at all like that ~ it's very casual. We have about 25 members, but on any given day, it could be anything from 3 to 13 who show up for coffee. If you happen to be free on that day, you just turn up and see who else is there to talk to. And you don't have to be in your seat by 10:30 ~ it's not the theatre! We meet at *The Croissant Tree* at 625 Church St., on the corner of Church and Charles St. East. It's one block south of Bloor, just east of the Yonge/Bloor subway station. There is a ramp on the Charles St. East side of the cafe. We chat for an hour or so, and then we're on our way. You can just show up if you're interested, or, if you let me know in advance, I'll look out for you. For more information, call **Ann Ludwigen** at 416•324•0909 / acludwigen@rogers.com


Social/Recreation continued from Page 21

English and started selling the cards to friends. She was referred to an American doctor, Norm Perdue, who had also started a program for girls on the basis that \$200 will pay for tuition, books, supplies and a uniform.

Sponsorship was needed and Shirley's efforts resulted in the initial sponsorship of four girls. Norm and his wife became mentor, colleague and booster. With them Shirley continues to help more girls through her registered charity. She will update us on the current status of her project and explain how the girls are selected by a committee in Ethiopia.

You will not forget Shirley's story. See for yourself what one determined Canadian retiree has done to make a difference. You will be proud to meet Shirley whose retirement is so meaningful to many women. Today Ethiopia is one of the founding members of the Non-Aligned movement G77 and the organization of African Unity with headquarters in the capital, Addis Ababa.



After famine and civil war in the 1980's, the country has begun to recover and has the highest GDP in East and Central Africa. 

Ed. More details of our Travelogues, with photos, are on our website.

Social/Recreation continued from Page 6




Super Tees Golf Group ~ Contact **Rosalie Parente** at 905•856•6936 or **Cindy Shore-Beauvais** at shorbeau@sympatico.ca. (Liability Waiver required for this event.)



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** at 416•925•5240 or eegreenleaf@sympatico.ca.



Walking/Talking Group ~ **Phyllis Broom Walker:** llanoka@aol.com / 416•653•3521. Our walking group is informal. We go walking on the last Friday in each month and we begin October 25 at 10:00am. We meet in the subway, then go to the appointed site. The walk ends at noon. Some of us go for lunch with some off to personal pursuits. See above to connect if you wish to join us. One week before, I send out the e-mail to all who are on my list.

Continued on Page 31 

Social/Recreation continued from Page 30



Mah Jongg Group ~ **Cindy Shore-Beauvais** established a cadre of players after her request for participants in a previous issue. **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 ~ **Steve Feldman:** (416•588•6637 / rtomondaymovie@hotmail.com). Like movies? Hardly get there? Join us and we'll notify you once a month of an early afternoon movie at a downtown cinema (Varsity, Carlton, etc.). We meet on *the 3rd Monday of the month twelve months of the year*. If the movie interests you join us, and, if you are free after, join us for coffee/tea, dessert, or whatever. If you are already on the list and would like to be removed, please let me know.



Non-Fiction Book Club: **Cynthia Bracewell** (416•424•4156/ cgbracewell@sympatico.ca) hosts this non-fiction book club on the *second Tuesday of the month* from 2:00 - 4:00pm. We meet at The Croissant Tree, 625 Church Street at Charles Street E., 2 short blocks south of Bloor. Autumn reading:




← October: *Brain on Fire: My Month of Madness* by **Susannah Cahalan**



← December: *The Family That Couldn't Sleep* by **D. T. Max**

November: *The Tipping Point* by **Malcolm Gladwell** →



NEW ACTIVITY: DSLR Photography Group: **Susan Cantan** (suecantan@hotmail.com) has volunteered to host a DSLR Photography Group at her home (Queen and Broadview) or a nearby coffee shop. The intention is to go on shoots and share techniques, editing pointers, non-competitive critiques, etc. Contact Susan to establish routines and dates. 

Welcome to New Members ~ Bob Neal

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



Welcome to those having joined RTO/ERO in May through July, 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 September 1, 2013, our Toronto District membership stood at 4748.

Bob Neal, Membership

Janna Adair
Susan Angelini
Archie Barton
Deborah Barton-Moore
Beverley Basen
Cynthia Biggs
Karl Blindheim
Michael Bouzane
Patricia Broughton
Denise Buckley
David Buhler
Josephine K Caliendo
Durrell Cammaert
Colette Carragher
Susan Clark
Lorraine Clarkson
Donia D Clenman
David Cole
Ernesto Cruz
Omega De Mello
Lorraine Denneboom
Gini Dickie
Eva-Stina Dobrovolski
Emily-Kate Duffy
Helen Duncan
Marlene Fogel
Raphael Francis
Janice Fricker
Gwen Friedman
Ryan Friedman
Bruno Garisto

Andrea Gilmour
Helen-Sue Gorman
Ann Graham
Archie Graham
Miriam Grushka
Elizabeth Hagan
Robert Hart
Erin Heise
Susan Henderson
Marilyn Hotta
Johanna Huybers
Douglas Isman
Jolanta Klimaszewski
Helen Kunert
Helga Langanke
Robert Lines
Kathryn Lockwood
Lynne Lubek
Marian Lydbrooke
Judi Masson
Allan E Mcadam
Jeffrey McGee
Gary L Megaffin
Mary-Lou Mills
Carol Morrison
Judith Morrison
James F Morwood
Viola Nikkila
Donna O'Brien
Mary O'Riordan
Michael Ouellette

J Philip Penney
Maria Pereira
Muriel Rawlings
Lancelyn Rayman-Watters
Laurie Reid
Elizabeth Reynolds
Maria Romanec
Susan Sanderson
Renate Sandes
Heide Sauer
Bess Shuster
Kathleen Silke
J David Standen
Janet Stickney

Judith Szewczyk
Andrea Szorenyi
Brena Taylor
Sharyn Teitel
Liliana Turczyniak
Jean Ucar
Lydia Umali
Sandra Unruh
Kinga Wspanialy
Marzena Wspanialy
Patrick Wspanialy
Veronica Wynne
Patty Yeomans

From Your Editors

RTO/ERO Toronto District 16 celebrates its 40th anniversary in 2013. Your Executive hopes you will take advantage of our special arrangements and join us at our celebratory Fall Luncheon. (See Pages 18/19).

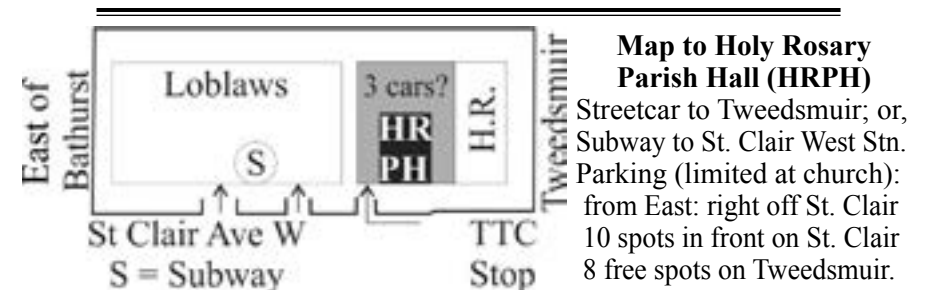
We'd like to thank **Ann Ludwigen** for her conscientious operation of the Monday Movie Group for the past five years. Ann will still be involved with the Coffee Group. We have included an item from Ann in this Newsletter hoping that other members might be moved to offer a service to fellow retirees. A few years ago, our Newsletter featured an article on the value of being a tissue donor. Please read Ann's article on Page 20. It brings the issue a bit closer to home.

Note to overseas members: have you considered writing a general interest article for us about where you now live.

Newsletter Contact:

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

President: **Lone Smith**, 3 Lynngrove Avenue, Toronto ON M8X 4B2
416•234•1969 / lonesmith@hotmail.com



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.



Georgette Benhaim
Patricia Bilboa
Martin Clenman
Maureen Coleman
Margaret Crawford
Mary L. Crew
V. Louise Drake
Albert Farquhar
James Harris
Hazel Houghton
Barbara A. Innes
Fred Kobelka
Mary T. Laszio



Rebecca R. Lavie
Garry Lummis
Margaret S. MacLean
Danny F. McConley
Norman Middleton
Carol Mulholland
Vartan Ohanessian
Deirdre Power
Ronald J. Raymer
Yolanda Roxas
Robert T. M. Spillane
Lloyd Target
Lorna K. Taylor

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 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.*

RTO/ERO Toronto Executive 2013 ~ 2014

President: Lone Smith	Past President: Roy Harvey
First Vice-President: Roger Wilson	Second Vice-President: <i>Vacant</i>
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: Heather Talbot	Travel: John Bratton
Members-at-Large: Shashi Makhija, Lou Manning, Helen Milton, Elizabeth Reynolds, Carmelita Salazar	

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/DOCX, WordPerfect WPD, or PDF file) emailed to 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, Lone Smith

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

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

RTO/ERO Contact Information

RTO/ERO 300-18 Spadina Road 416•962•9463/1•800•361•9888 www.rto-ero.org	Benefits Service / Johnson Inc 416•920•7248 1•877•406•8077 www.johnson.ca	Teachers' Pension 416•226•2700 1•800•668•0105 www.otpp.com
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OMERS: 416•369•2400 / 1•800•387•0813 / www.omers.com



Bill Darbyshire (1973-77)

Ron Halford (1995-99)

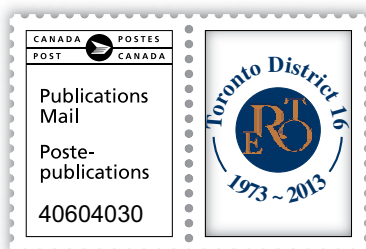
Mary Moore

(1979-88 and President in 1981/82)

*T*hanks to the continuing efforts of our members, we are slowly adding more photos of former District 16 Executive members to our archives. **Tim Gibson** was kind enough to scan, print and mail the above to us. **Harry Barrett, Walter Reid, Sidney Coles** remain to be found.



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





Volume 36, Issue 1

September, 2013

RTO/ERO MEMBER SERVICES, 2013/2014

Retain for Reference

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

Contact Information

RTO/ERO ~ Provincial

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

RTO/ERO ~ Toronto District 16

President
Lone Smith
416•234•1969
lonessmith@hotmail.com
http://district16.rto-ero.org

Ontario Teachers' Pension Plan (OTPP)

5650 Yonge St
Toronto ON M2M 4H5
416•226•2700 or 1•800•668•0105
Member_Inquiry@OTPP.com
www.otpp.com

Ontario Municipal Employees Retirement System (OMERS)

400-1 University Avenue
Toronto ON M5J 2P1
416•369•2400 or 1•800•387•0813
client@omers.com
www.omers.com

JOHNSON INC.

Administrator for RTO/ERO Health Plans

Service:

416•920•7248 (local)
1•877•406•9007 (toll free)
416•920•0939 (fax)
www.johnson.ca

Service Address:

Johnson Inc. - Service Dept.
18 Spadina Road, Suite 100A
Toronto, ON M5J 2S7

Claims:

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

Claims Address:

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

ALLIANZ GLOBAL ASSISTANCE

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

P.O. Box 277
Waterloo ON N2J 4A4

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

See Page S7 for additional detail regarding Mondial Assistance 

Provincial Committees

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

Audit Committee

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

Communications Committee

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

Health Services and Insurance Committee

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

Member Services Committee oversees or assists:

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

Pension and Retirement Concerns Committee

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

Continued on Page S4 

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Political Advocacy Committee

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

Project - Service to Others (STO) Committee:

- recommends criteria used and the types of Service-to-Others (STO) projects to be approved for grants (see Page S13);
- determines which STO Grants are to be approved and the amounts;
- reviews/recommends Scholarship Applications (see Page S22);
- recommends to Senate any changes to STO Grants and Scholarships. 16

Health Benefits Premiums ~ 2013

- Benefits and rates were effective January 1, 2013 (to be revised 01/01/2014);
- The provincial portion of the HST (8% in Ontario) or the provincial PST (9% in Quebec) is added to monthly premium rates.
- See Page S5 for guidance on making suggestions for benefits' change in 2015. (Suggested changes for 2014 are now being costed and those deemed cost-effective and of value to most participants will be made known in December, 2013.)
- The deadline for the submission of claims is *the end of the calendar year following the year in which the expense was incurred. If you have any claims not submitted for 2012, they must be submitted to Johnson Inc. by December 31, 2013.*
- Booklets are reprinted every three years. The next distribution is scheduled for early 2014. Keep your annual Group Benefits newsletter with your booklet. PDF versions available at www.rto-ero.org (Members' Centre) or by email at <http://district16.rto-ero.org>. Take a copy of the Travel Booklet with you when you exit your province of residence. 16

Semi-Private Hospital		Extended Health		Dental Plan	
Single	\$16.22	Single	\$ 80.38	Single	\$ 54.04
Couple	\$32.40	Couple	\$160.77	Couple	\$106.57
Family	\$38.09	Family	\$192.94	Family	\$132.89

Benefit Medical Tax Credit

Premiums, and the difference between the amounts submitted and amounts reimbursed, may be eligible to claim on your Income Tax. Statements of Premiums and Claims summarizing the premiums paid, along with the total claims submitted and paid in the previous calendar year, are mailed to you in February. Remember to submit these to whomever does your taxes. 16

**How Our Health Plans
Are Developed**

**RTO/ERO Benefit
Entitlement Review**

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

If an individual member or district wishes to suggest a change in the plans for 2015, it should be presented to the Health Services and Insurance Committee by March, 2014. Present your case to the committee at:

**RTO/ERO Health Services
300-18 Spadina Road,
Toronto, ON M5R 2S7 or,**

healthcommittee@rto-ero.org
Alternatively, one may make a request through our District Health Representative, Bill Tajer or the RTO/ERO Toronto District 16 Executive.

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

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


This letter describes the process and contains a form that the participant completes and submits to RTO/ERO. *The participant would be required to specifically indicate that the claim should be approved based on the fact that at least one of the three criteria is applicable.* Forms are returned if this criteria is not met. See bottom of Page S21.

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

Johnson Inc. reports individual reviews/outcomes to the HS&IC. If the HS&IC determines that a review was not handled as it should have been and that any of the three criteria did apply, then HS&IC would provide Johnson Inc. with direction applying to all future claims. 16

Travel Insurance Reminders/Limitations


Caveats

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

Supplementary Travel Insurance Rates September 1, 2013 to August 31, 2014

Single Premium Rates shown. Couple Rate: 2 x Single Rates

Family Rate: 2.2 x Single Rate (rounded to nearest dollar)

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

Total Extra Days	< 55	55-59	60-64	65-69	70-74	75-79	80-84	85 +
67	11	14	22	30	39	66	107	144
77	37	49	73	101	133	225	364	486
92	79	103	156	216	286	477	777	1,034
107	140	185	280	387	512	852	1,392	1,843
122	201	268	407	568	746	1,236	2,028	2,672
137	259	347	530	742	976	1,608	2,644	3,468
152	318	429	658	924	1,210	1,989	3,279	4,284
167	377	511	789	1,113	1,455	2,379	3,933	5,117
182	437	597	922	1,307	1,707	2,777	4,605	5,967
197	497	684	1,060	1,508	1,964	3,186	5,296	6,835
212	558	774	1,201	1,716	2,231	3,604	6,007	7,723

Allianz Global Assistance

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



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

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

See your **Benefits Agreement booklet** or **Going Places** for details. If you have misplaced either copy, they are available at <http://toronto.rto-ero.org> or www.rto-ero.org or www.johnson.ca websites.

While travelling, plan members can call toll-free:

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


from anywhere else

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

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

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

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

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

Complete details regarding RTO/ERO Supplementary Travel Insurance available on our websites.

NEW!
Age-banded rates 

Calling Canada from Abroad

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

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


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

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

Pay phones may also be restricted in tourist areas.

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

Canada Direct


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

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

Remember:

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

Cellphone Usage

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

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Publications

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

Fact Sheets ~ created for member reference on topical issues. Fact Sheets can be obtained directly from the Members Centre section at www.rto-ero.org, or by contacting **Liz Timms** (416•962•9463) at the Provincial Office, or by emailed PDF from <http://toronto.rto-ero.org/rtoero-fact-sheets-toronto-districts>. Complete list on Page S20.


Group Benefits Program Up-date ~ an *annual* newsletter distributed in December describing Health Services Committee approved benefits changes sent directly to RTO/ERO members who purchased any of the Plans. Any member may obtain a PDF copy at <http://toronto.rto-ero.org>.

Going Places, November ~ an *annual* newsletter distributed in December describing helpful travel tips for outside-of-province/country sent directly to RTO/ERO benefits subscribers. It is available to all members in PDF format at <http://toronto.rto-ero.org>.

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

Health Matters ~ *published quarterly during the year*, this publication is intended to keep RTO/ERO Health Plans participants current with matters considered at Health Services & Insurance Committee (HS&IC) meetings and to share items of interest pertaining to Health and Wellness. Districts are encouraged to use any of this information in communications with members at meetings or via local newsletters. For 2013, this item is included in *Renaissance*.

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

Continued on Page S10 

Publications continued from Page S11

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

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

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

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

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

www.toronto.rto-ero.org

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

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

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

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

Project STO (Service To Others) Grants

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

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

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

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

2013 approved grants are listed on Page S14. More details and an Application Form are available for download from this link:

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

RTO/ERO Toronto-Specific Project - STO Requirements

For your RTO/ERO Toronto Executive to process any Project - Service to Others Applications by the Provincial deadline, **applications must be received by our District President by November 1, 2013.**

Lone Smith: 3 Lynngrove Avenue, Toronto ON M8X 1M3

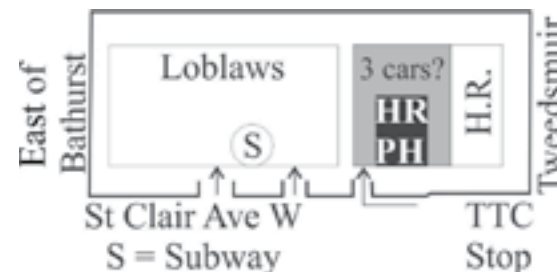
Assistance in completing an application may be sought from:

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

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

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

TOO LATE FOR 2014???
Start preparing NOW for 2015 Awards!!!



Map to Holy Rosary

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

RTO/ERO Toronto District 16 Executive ~ July 1, 2013 to June 30, 2014

PRESIDENT

Lone Smith
3 Lynngrove Ave
Toronto ON M8X 1M3
T/F: 416•234•1969 /
lonessmith@hotmail.com



PAST PRESIDENT

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E34-288 Mill Rd
Toronto ON M9C 4X7
T/F: 416•626•0787 /
eroy.harvey@sympatico.ca



1ST VICE PRESIDENT

Roger Wilson
207-660 Pape Ave
Toronto ON M4K 3S5
T/F: 416•461•7373 /
rogerapwilson@sympatico.ca



2ND VICE PRESIDENT

Vacant Position
Volunteers Welcome
Contact our Past President

TREASURER

Bob Putnam
1204-15 King St
Toronto ON M9N 3X1
T/F: 416•249•9214 /416•249•9214
rgpgeog@aol.com



SECRETARY

Joan Elliott
1130-109 Front St
Toronto ON M5A 4P7
T/F: 416•504•0444
zoriajoan@hotmail.com



ARCHIVES

Valerie Mah
41 Melgund Rd
Toronto ON M5R 2A1
T/F: 416•533•0445 /
vmah@ican.net



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674 Oriole Pky
Toronto ON M4R 2C5
T/F: 416•488•3372 / same
bmenagh@eol.ca



GOODWILL

Marjorie Blake
44-765 Oklahoma Dr
Pickering ON L1W 3C9
T/F: 905•837•0874 / 905•837•8453
mdblake@sympatico.ca



HEALTH/INSURANCE

Bill Tajer
3 Manorpark Court
Toronto ON M2J 1A1
T/F: 416•494•8590 /
bill.tajer@sympatico.ca



MEMBERSHIP/RECRUITMENT

Bob Neal
1211-757 Victoria Pk Ave
Toronto ON M4C 5N8
T/F: 416•694•9683 /
bneal@sympatico.ca



PENSION/RETIREMENT

David Shanoff
334 Riverside Dr / Flr 2
Toronto ON M6S 4B2
T/C:416•656•3245 / 416.735.1629
davshan@sympatico.ca



POLITICAL ADVOCACY

Susan Weinert
912-39 Parliament St
Toronto ON M5A 4R2
T/F: 416•367•9917 /
susanweinert@hotmail.com



PROGRAM

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26 Harshaw Ave
Toronto ON M6S 1Y1
T/F: 416•767•8179 / 416•769•9308
catherine.jeffery067@sympa-
tico.ca



SOCIAL/RECREATION

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231 Livingston Road
Toronto ON M1E 1L8
416.265.8930
heatalb@rogers.com



TRAVEL

John Bratton
417 Elm Rd
Toronto, ON M5M 3W4
T/F: 416•782•2530 /
enorjay@rogers.com



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

MEMBERS-AT-LARGE

Shashi Makhija
125 Glenforest Rd
Toronto ON M4M 2A1
T/F: 416•892•1717 /
makhija.shashi@gmail.com



Lou Manning
PH11E-19 Singer Court
Toronto ON M2K 0B2
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mannlou@hotmail.com



Helen Milton
806-20 Shallmar Blvd
Toronto ON M5N 1J5
T/F: 416•782•8038 /



Elizabeth Reynolds
804-1140 Parkwest Pl
Mississauga ON L5E 3K9
T: 905.891.5609
elizabethreynolds@rogers.com



Carmelita Salazar
40 Irwin Ave
Toronto ON M4Y 1L2
T/C: 416•927•0416



PLEASE RETAIN THIS PAGE FOR REFERENCE

PLEASE RETAIN THIS PAGE FOR REFERENCE

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

Project STO ~ 2013 Approved Funding

#/District Name	Amt	Project
1/Rainy River	\$2,000	Atikokan Handi-Van
2/Thunder Bay	\$3,100	Circle of Wellness
3/Algoma	\$4,000	Rockhaven Puppeteers "Kids on the Block"
6/Parry Sound	\$4,000	The Sound of Storytelling
7/Windsor-Essex	\$3,800	Maidstone Heritage Resource Ctr/Computers
9/Huron Perth	\$3,000	Celebrate The Past, Present, Future of Farming
13/Hamilton/Wen/Hal	\$4,000	Canadian Resource Centre
14/Niagara	\$2,000	Discovering Niagara
20/Lennox/Add/Fron	\$2,000	Connecting Youth With Their Community
23/North York	\$4,000	Sensational Seniors: Downsview Services
24/Scarborough/EY	\$3,000	Yummy Tummy's Breakfast Club
26/Kenora	\$4,000	The Kenora Great War Project
28/Durham	\$4,000	A Therapeutic Learning Centre
30/Northumberland	\$3,000	Back Pack for Kids Program
31/Wellington	\$3,000	I Can Learn
32/Prescott-Russell	\$4,000	SEVEC Cultural Exchange
33/Chatham-Kent	\$3,500	Tecumseh's Last Days
34/York	\$2,500	Newmarket Cares
36/Peterborough	\$4,000	Therapeutic Riding Para-Equestrian Video
37/Oxford	\$3,900	Lifetime Literacy Lovers/E-Readers for Srs
39/Peel	\$4,000	Secondary School Field Science Program
40/Brant	\$2,000	Retired Educators Providing a Strong Start
41/Elgin	\$3,000	World Camp
43/Nipissing	\$2,000	Girls in Control
44/Region du ciel bleu	\$2,000	Concours de chant Nipi*Star
45/EstaRiO	\$4,000	Monument de la francophonie de Hawkesbury
47/Vancouver Island	\$4,000	PeaceBuilders: South Isl Dispute Resolution
Total Awarded	\$87,800	



CHARITABLE FOUNDATION
FONDATION DE BIENFAISANCE

Please consider an annual contribution.

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Web-based Services

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

Provincial RTO/ERO ~ www.rto-ero.org

Toronto Districts ~ <http://toronto.rto-ero.org>

Toronto District 16 ~ <http://district16.rto-ero.org>

Toronto Email Address ~ rto.toronto@gmail.com

Johnson Inc. ~ www.johnson.ca

Allianz ~ www.allianz-assistance.ca

Provincial Site: www.rto-ero.org

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

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

Toronto Districts Site: <http://toronto.rto-ero.org>

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

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

Continued on Page S16

Image of Toronto District 16's Main Webpage



Web Services continued from Page 15

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

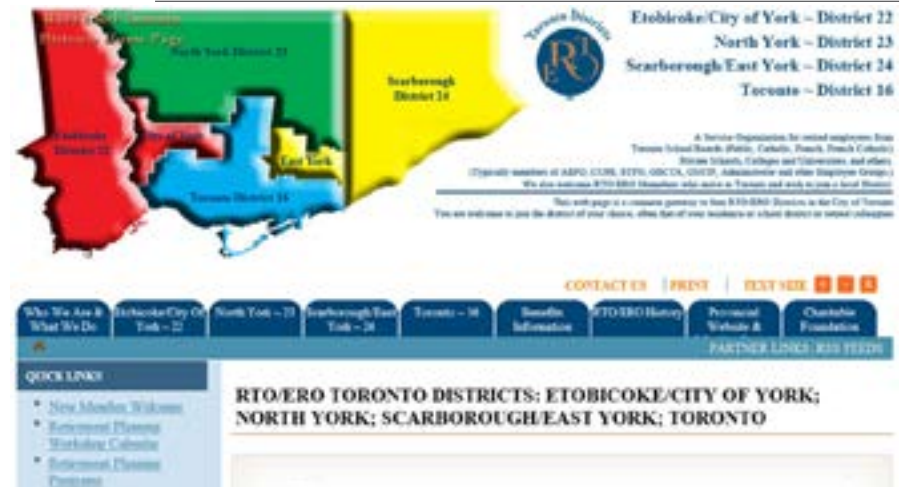
Toronto District 16 & Zine Service:

Over 1950 RTO/ERO Toronto members benefit from this service. Recipients are informed about updates to our website and emergent issues. Members choose to get that information if so interested. No attachments are ever sent. **Addresses are confidential for District 16 purposes only** (see our **Privacy Policy** on Page S23). Contact the webmaster at rto.toronto@gmail.com.

Web-Services continued bottom Page S17

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Image of Toronto Districts Main Webpage



Registering at the Member Centre Website

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

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

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

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

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

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

Johnson Inc.: www.johnson.ca

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

RTO/ERO Travel Opportunities: www.rtotravel.ca


Also see Page S23.

Scholarships

A system of Scholarships has been established by RTO/ERO. Typically, the process of submitting applications begins with an ad in the *Renaissance* Winter Issue. The procedure may be amended for 2014 by Senate decision. We will inform you of any revisions to the process in the RTO/ERO Toronto Newsletter.

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


Twenty-five \$1,000 scholarships available

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

Membership

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

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

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

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

Code of Ethics

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

Integrity/Accountability

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

Governance

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

Communication

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


to enhance our philosophy of Service to Others'.

- Value use of both official languages.

'Whistleblower' Policy

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


Conditions of Executive/Committee Membership

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

Privacy Code

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

organizations without your consent.

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

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- A7 Using Credit Cards/10
- A10 Joint Asset Planning/10

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- * number indicates year of issue 

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

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

RTO/ERO Toronto Newsletter Editorial Policy

Your District 16 Newsletter Editorial Committee is guided by:
Policy Statement:

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

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


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

Note: RTO/ERO Toronto District 16's responsibility for any advertisements is limited to providing space only. No endorsement of any product or service is made or implied. Transactions entered into as a result of contacts made through this service are between the parties involved in that transaction only. The editors reserve the right to modify or reject any submission to fit space available and to determine the appropriateness of any submission in a particular issue.

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

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

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

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

Benefit Entitlement Review Criteria

- ambiguous wording of the RTO/ERO Health Plans;
- incorrect written representation provided by the Plan Administrator and/or Underwriter to the members of RTO/ERO; and/or
- a misinterpretation of the RTO/ERO Health Plans by the Plan Administrator and/or Underwriter to the members of RTO/ERO.

Districts/Units

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

District Name	#	District Name	#
Algoma	3	Muskoka	46
Alliston, South Simcoe	17	Niagara	14
Atikokan	1	Norfolk	12
Barrie, Central Simcoe	17	North Bay	43
Brant	40	North York	23
Bruce	10	Northumberland	30
Chatham-Kent	33	Orillia, North Simcoe	17
Cochrane	5a	Ottawa-Carleton (<i>bilingual</i>)	27
Collingwood, West Simcoe	17	Oxford	37
Dryden	35	Parry Sound	6
Dufferin	10	Peel	39
Durham, Region of	28	Perth	9
Elgin	41	Peterborough	36
EstaRiO (Prescott-Russell) <i>a French-Language District</i>	45	Prescott-Russell	32
Etobicoke & City of York	22	Rainy River	1
Frontenac	20	Red Lake	35
Grey	10	Région du ciel bleu (North Bay) <i>a French-Language District</i>	44
Haldimand	13	Renfrew - North	21
Haliburton	18	Renfrew - South	21
Halton	15	Scarborough & East York	24
Hamilton-Wentworth	13	Stormont, Dundas & Glengarry	25
Hastings & Prince Edward	19	Sudbury	4
Huron	9	Thunder Bay	2
Kawartha Lakes	18	Timiskaming	5
Kenora	26	Toronto	16
Lambton	38	Vancouver Mainland	42
Lanark	29	Vancouver Island	47
Leeds & Grenville	48	Waterloo	11
Lennox & Addington	20	Wellington	31
London-Middlesex	8	Windsor-Essex	7
Manitoulin/North Shore	4	York Region	34

Lost your Membership Card? Call RTO/ERO at 416•962•9463

<http://district16.rto-ero.org>
<http://toronto.rto-ero.org>

RTO/ERO | Merit Travel

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

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

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

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

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

RTO/ERO Toronto Districts

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

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

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

District 22~Etobicoke/City of York	District 23~North York
President: Gary Parkinson	President: Margaret Lato
First Vice-President: Sheila Tait	First Vice-President: Courtney Doldron
District 24~Scarborough/East York	District 16~Toronto
President: George Denny	President: Lone Smith
First Vice-President: Donna Hubel	First Vice-President: Roger Wilson

Toronto District 16 Standard Dates

HR ~ meetings at Holy Rosary Parish Hall (Map on Page S11)

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

Change of Address, Status, District

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

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

To change your District:

Either call Dianne as above or:

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

(You will need your 9-digit Membership Number)

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

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

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