



THE RETIRED TEACHERS OF ONTARIO  
LES ENSEIGNANTES ET ENSEIGNANTS RETRAITES DE L'ONTARIO  
DISTRICT 16 former CITY OF TORONTO  
**NEWSLETTER**

Volume 36, Issue 4

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

March, 2014



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.

**AGM/Spring Luncheon ~ Wednesday, May 7 ~ pp20, 21**

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## Dates To Remember

**A**rt Friends, Bridge, Executive, Travelogue and West Book Club activities take place at **Holy Rosary Parish Hall**. See map on Page 33.

April, 2014		Date	
Bridge.....	1	Non-Fiction Book Club.....	13
Art/Sketch.....	4	Monday Matinée Movie.....	19
Non-Fiction Book Club.....	8	Bridge.....	20
Executive Meeting .....	10	Travelogue .....	28
Friday Movie.....	11	West End Book Club.....	28
Monday Matinée Movie.....	14	Finance .....	29
Bridge.....	15	June, 2014	
West End Book Club.....	22	Bridge.....	3
Travelogue .....	23	Art/Sketch .....	6
Finance.....	24	Friday Movie.....	13
Bridge.....	29	Non-Fiction Book Club.....	10
		Executive Meeting .....	12
		Monday Matinée Movie.....	16
May, 2014		Date	
Art/Sketch.....	2	Bridge.....	17
Bridge.....	6	West End Book Club.....	24
Executive.....	8	Finance .....	26
Friday Movie.....	9		

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

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

## President's Column ~ Lone Smith

Contact: 416-234-1969 / [lonesmith@hotmail.com](mailto:lonesmith@hotmail.com)



**A**s I look out the window at 8:30am, I notice not one, not two, but six robins busily picking twigs off the neighbour's house. They fly back and forth making their nests. It is an early promise of spring and warmer weather as we continue to be in vortex weather. I decide, with another cup of coffee, to linger watching the robins doing their work and enjoy the sunshine coming through our south-facing room. Outside the temperature is -20 without the wind chill and ice and snow still covers everything. I feel so privileged to be able to catch this moment of retirement, having no bells nor places to be this morning. As they say, membership has its privileges.

Our newest member of the Executive is **Elizabeth Reynolds**.

Elizabeth was born in Terrace Bay, a pulp and paper mill town 100 km. North East of Thunder Bay. Elizabeth lived there until she was in grade 11, when the family moved to Thunder Bay. Her mother was at home as there were eight children in the family. Elizabeth gets her multiple talents from her mother, who made all their

clothes, and kept the house going. Her mother was a fine role model for all her children and Elizabeth eagerly shared her many characteristics such as unassuming, kind, giving and loving. Later in life, her mother, who was a trained teacher, went to teach, becoming an elementary religious consultant in Thunder Bay. Elizabeth readily admits she became a teacher due to mother's influence. She worked as a Special Education teacher for the Catholic Board of Education in Thunder Bay, Toronto and York Region, ending her career as Head of Special Education at St. Joseph's College High School. Elizabeth liked best to see the improvement in students' lives, helping them engage in the learning and giving them support needed to



succeed. Her retirement is full of activities, the most cherished of which is looking after her grandson. The tradition of a career in education continues, as Elizabeth's daughter is also a high school teacher.

Elizabeth is not a person who sits inactive. She has her own company, Lifessence, which provides wellness workshops. In her spare time, she joined the "Rendezvous Club" and

**Continued on Page 4**

**Cover:** After the winter we've had, we thought a celebration of the colours of Spring would be appropriate for our March cover. For those sorry to see Winter's passing, we put a reminder on the back cover.

**President continued from Page 3**  
served as president. She is involved with Sheridan College in the BA: IEN program (Business of Aging: Information Exchange Network), part of an Elder research Project. Her social activity even has a purpose

as she does networking with the Mississauga Business group. We are so happy to have Elizabeth on the Executive, ready and willing to work for our members. Thank you for volunteering and speaking with me. 16

## **RTO/ERO Senate Decisions**

The RTO/ERO Senate decision to donate \$3,000,000 to the RTO/ERO Charitable Foundation from interest made on its reserves (reported in our January Newsletter) has raised a number of questions and concerns in the minds of your Toronto Executive. These concerns gave rise to your executive motions for Spring Senate, 2014 as mentioned on Page 6.

### **Background:**

Significant doubts about the means by which the Foundation was created were expressed by our Senate representatives at the time. Nevertheless, Toronto District has encouraged member participation. It has become apparent that, despite the earnest efforts of many, the RTO/ERO membership at large does not intend to support this endeavour; hence the perceived loss of face and the drive to make up the lack of donations through the Senate donation.

### **Our concerns:**

- although constitutionally capable, Senate erred in principle in donating funds from the Health Premium Stabilization Fund (HPSF) to the Foundation. The constitution needs to be changed to ensure these funds are used for the purpose collected: protection of the RTO/ERO Health Plans for those who pay for that protection;
- making the donation from 'interest earned' has confused the debate precipitating much debate at Spring Senate, 2014;
- the absence of the Health Services/Insurance Committee in expressing concerns over this use of HPSF funds is alarming;
- having created this Foundation, individuals and groups are now coming out of the ether as they sense an easy source of funds for quasi-social benefits;
- as time passes since its creation, there appears to have been a loss of the original raison d'être for the Foundation;
- in light of the general membership's lack of response, provincial and district resources may be better focussed on RTO/ERO's core values;
- a poor subscription rate makes administrative expenses proportionally large thus discouraging donors seeking to maximize donations to the needy;
- the poor subscription rate fosters ideas to approach corporations requiring added administrative costs (corporations insist on member participation);
- should future goals not be met, will Senates of the day be encouraged to again remove funds from reserves?

## **Recreation/Social ~ Heather Talbot**

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



Dear Members of RTO/ERO Toronto: I hope that you are taking full advantage of the many interest groups provided by our wonderful volunteers. If you have an idea for a group that you'd like to start, e.g. a French Club or Bird Watching Club, please email [heatalb@rogers.com](mailto:heatalb@rogers.com) or call me at 416.265.8930.

Your Social Convenor: **Heather Talbot**

**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](mailto:jmdlmom@yahoo.com)) Calling all Art Friends, old and new! We meet on the *first Friday of the month from October to June from 10:00am to Noon*. Note: our April meeting will be at the Art Gallery of Ontario. Holy Rosary is unavailable on Friday, April 4.



**Bridge - Tessie Leung** (416•421•9054 / [tessiel@sympatico.ca](mailto:tessiel@sympatico.ca)) encourages everyone including beginners to join. They play on the *first, third, and fifth Tuesdays of the month from September to June from 12:30pm to 3:30pm*. You will enjoy the friendly atmosphere of this group. Tea is served.



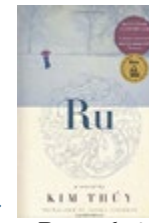
**Travelogue - Dick and Marilyn Holyer** (416•929•8512 / [mar.dickholyer@sympatico.ca](mailto:mar.dickholyer@sympatico.ca)) take you around the world with slide/digital presentations, snacks and treats on the *fourth Wednesday of the month at 1:00pm* from October to May. See Page 30 for our April event, and Page 31 for the May presentation.



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



← April 22: *The Hungry Ghosts*  
by Shyam Selvadurai



May 27: *Ru*  
by Kim Rhuys →

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.

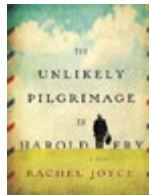


← April: *419*  
by Wilf Ferguson



← June: *Snow Flower And The Secret Fan*  
by Lisa See

May: *The Unlikely Pilgrimage of Harold Fry*  
by Rachel Joyce →



**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. See Page 34 for available spaces.



**Finances** ~ Lone Smith (416•234•1969) hosts this group in her home on the *fourth Thursday of the month* at 4:30pm. Topics: information on conversions of trust and tax implications; ETFs and how to trade them; Short/Long trading and how to execute the trades. Next meetings: March 27, April 24, May 22, June 26.



**FridayNightMovie**~FernandaFreitas(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 middle of Page 34* ☞

*We have enough "youth". How about a fountain of "smart"?*  
*Money isn't everything, but it sure keeps the kids in touch.*

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



- Your Toronto executive met in January and February and:
- approved the 2014 budget for referral to the May AGM;
  - received the Treasurer's report indicating that the \$5,000 set aside from reserves for the 40<sup>th</sup> Anniversary celebrations were not required thanks to the organizational committee's good stewardship;
  - demonstrated the new sound system which, after first usage at the January Travelogue, was reported to have performed its function well;
  - asked that questions executive members might have regarding the RTO/ERO Foundation be forwarded to R. Harvey for compilation;
  - verified event dates for 2014 as:
    - AGM/Spring Luncheon ~ May 7
    - No Bell Luncheon ~ September 2
    - New Members Breakfast ~ September 23 (Watch for our May Newsletter Registration Form)
    - Fall Luncheon ~ November 12
    - Executive Meetings ~ March 6, April 10, May 8, June 12 (if required)
  - approved the following motions to be forwarded to Spring Senate (see Page 4 for explanation):
    - that contributions made from interest earned in the Group Insurance Fund to the RTO/ERO Charitable Foundation be repaid annually from any interest earned in the Member Services Fund until such time as the Group Insurance Fund has been fully reimbursed;
    - that the provincial constitution be amended by the deletion of Bylaw 8 d) Notwithstanding Clauses (b) and (c) above, the Senate may transfer funds from the Health Premium Stabilization Fund.
  - approved a request that the RTO/ERO Provincial Executive encourage the Ontario Premier to structure a 'made-in-Ontario' pension plan on the principles of the Canada Pension Plan;
  - received the Treasurers report to February 11, 2014: Assets/\$49,159.51;
  - approved the 2014 district budget (see AGM supplement in this newsletter);
  - received the 2014 Auditor's Report to be presented at the AGM;
  - confirmed Jim Leech as AGM keynote speaker at the AGM (see Page S9);
  - authorized purchase of stainless steel water bottles as this year's promotional items;
  - recommended that the \$200 award to District 16 for its membership increase be forwarded to the Toronto Educational Opportunities Fund (TEOF, serving schools across the TDSB);
  - acknowledged receipt of a number of Service-to-Others Grant Applications prior to the March 1 submission deadline (any one or none to be selected).

*Continued on Page 8* ☞



RTO/ERO Toronto Districts is a voluntary association of the four RTO/ERO Districts in Toronto. At its meeting of January 29, 2014, the following items were considered:

- communication opportunities with ETFO;
- reports from the chair of the Retirement Planning Committee and Treasurer;
- a report that RTO/ERO will work with CARP on a common position regarding Canada Post;
- authorized the purchase of pens, magnets as promo items for Retirement Planning Workshop (RPW) distribution;
- common concerns regarding the RTO/ERO Foundation and the source of the funds for the \$3,000,000 donation (see Page 4).



During meetings in December and January, the Provincial Executive (amongst other things):

- approved its 2014 Goals and Priorities;
- reviewed the Summary of Evaluations of the Annual 2013 Senate and noted those items needing to be addressed;
- received from Johnson Inc. a third installment of \$100,000 donation to the RTO/ERO Foundation;
- noted that the University of Toronto has made a donation to the RTO/ERO Foundation;
- received a report for a ceremony to present the RTO/ERO Foundation donations for an RTO/ERO Chair in Geriatrics to the University of Toronto; and
- began a review of the policy for reimbursement of expenses.
- amended the motion passed at its November 11-13 meeting by deleting the acronym “HPSF” (Health Premium Stabilization Fund) so that the motion reads: That the Provincial Executive forward \$3 million from interest from the reserves to the RTO/ERO Foundation.
- nominated Brian Kenny, Dryden District 35, as the Ontario Director to ACER-CART for 2014-15.
- expressed concern regarding changes to the Canada Post postal system and how they may affect RTO/ERO members and referred the matter to the Political Advocacy Committee for discussion with a report back to the Provincial Executive. 16

**Liaison**  
News and knowledge for RTO/ERO members

Register at [www.rto-ero.org](http://www.rto-ero.org) (Members Centre) for this electronic communication produced monthly and containing timely developments.

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



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

**Ontario Teachers' Pension Plan  
Annual Meeting and Webcast**



Plan members are invited to the pension plan's annual meeting on Thursday, April 10, 2014. If you wish to attend, please register online by Monday, April 7 at [www.otpp.com](http://www.otpp.com).

Thursday, April 10 / 4:45pm to 7:00pm.

The Carlu, 444 Yonge St., 7<sup>th</sup> floor, Toronto M5B 2H4

located at Yonge St. and College St., above the College subway station.

If you cannot attend the meeting, watch the webcast live, or later at your convenience.

**Agenda**

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

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

Attending the meeting also gives you the opportunity to:

- Meet board members and plan executives
- Consult a specialist about your pension
- Ask the chair or executives a question: three methods:
  - Ask a question on the meeting registration form.
  - Submit a question on-line by Tuesday, April 8. Indicate that it is for the annual meeting and tell them whether you are working or retired.
  - Ask a question in person at the meeting. (consult Q&A procedures).

**Ontario Municipal Employees Retirement System  
2013 Financial Results | Corporation Update**



Please join us for a presentation of OMERS 2013 financial results, interactive discussions and educational session. Live webcast for those not attending.

Thursday, April 3, 2014

Metro Toronto Convention Centre, North Building, Level 100, Room 105  
255 Front Street West, Toronto, ON (Public parking available)

Registration at: [www.omers.com](http://www.omers.com) | 416•350•6708 | 1•866•725•6494  
[stakeholdermeeting@omers.com](mailto:stakeholdermeeting@omers.com)

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## OMERS continued from Page 9

### Agenda

- 9:00am ~ doors open / continental breakfast and refreshments provided throughout the morning  
9:30am ~ spring information meeting / Q&A  
11:00am ~ refreshment break  
11:15am ~ educational session with guest speaker Blake Hutcheson, President & CEO, Oxford Properties

### Questions

To submit questions pertaining to the April 3 meeting agenda in advance of the meeting, please e-mail [stakeholdermeeting@omers.com](mailto:stakeholdermeeting@omers.com). Questions submitted will be raised during the Q&A session following the formal presentations.

OMERS was established in 1962 to serve local government employees across Ontario. Today, we represent 968 employers and almost 429,000 members, retirees and survivors, including:

- Municipal workers
- Firefighters
- Police
- Transit workers
- Children's Aid Society workers
- Emergency Services staff
- School Board staff (non-teaching)\*
- Hydro workers

\* OMERS recipients from school boards have the opportunity to join RTO/ERO and participate in our Benefits Plans.

## 211 Toronto

**D**avid Shanoff, our district Pension and Retirement News Chair suggests the following as a potential source of assistance for our members: themselves, family, or friends in need.

**www.211Toronto.ca** is a service of Findhelp Information Services. Contact can be made as follows:  
Findhelp Information Services,  
543 Richmond St W, Ste 125, Box 203  
Toronto, ON M5V 1Y6  
Telephone, Community/Social Services: 2•1•1 | TTY 1•888•340•1001  
Office, Monday to Friday, 8:30am to 4:30pm: 416•392•4605  
Email: [info@findhelp.ca](mailto:info@findhelp.ca)

Services for all citizens are available, but we highlight those for seniors:

*Continued on Page 11* 

## 211 Toronto continued from Page 10

**Elder abuse:** Counselling, support and shelter programs for older adults experiencing or at risk of abuse or violence.

**Geriatric psychiatry:** Mental health counselling and treatment for older adults.

**Home support programs:** Non-medical services that enable older adults and individuals with disabilities to continue living independently in the community.


**Income programs for older adults:** Government pension and benefit programs for older adults, and organizations that provide information and application assistance.

**Long term care homes:** Accommodation for individuals who require more nursing or personal care than can be provided through home support or other options. Formerly known as homes for the aged and nursing homes.

**Meals for seniors/people with disabilities:** Congregate dining for isolated or frail seniors and older adults with disabilities, with a focus on nutrition and socialization. May offer transportation to and from the site.

**Recreation for older adults:** Recreation and leisure activities for older adults, including social clubs and instructional programs.

**Retirement homes:** Private housing options for older adults able to pay for their own care and not requiring 24-hour nursing care.

**Senior apartments:** Apartments for individuals 55 years and over who are able to live independently, care for themselves and maintain their own units. 

## RTO/ERO Health Plan Changes

**Editor:** This may be the last time we can bring you the list of 20 Most Prescribed Drugs (Page 12). We have been doing this for about ten years. This list, plus the list of requests made to the RTO/ERO Health Services and Insurance Committee (HSIC) for benefits improvements will not be available, we are told, for proprietary and competitive reasons.


It is our belief that the disclosure of these pieces of information helps the members appreciate where their premiums are spent. We also believe that having an open list of requests for change encourages members to take a more active role in the management of their plans and ensure that their requests are at least heard, if not implemented.

Nevertheless, members are encouraged to write, phone or email the HSIC should there be specific issues needing to be addressed.

HSIC Contact Information:

300-18 Spadina Road, Toronto ON M5R 2S7

**Clara Rodriguez**, Administrative Assistant:

[crodriguez@rto-ero.org](mailto:crodriguez@rto-ero.org) | 416•962•9463 | 1•800•361•9888 x225 

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

**RTO/ERO Health Benefits Booklets\* ~ 2014**

These publications, detailed descriptions of RTO/ERO Benefits coverage, are issued every three years. Current participants ought to have received their 2014 copies in January or February.

It is recommended that all older issues be destroyed and these new versions be kept in a safe place. Between issues, the annual *Update* and *Going Places* keep participants informed about yearly improvements and premium changes. These latter publications are to be saved alongside the Booklets.

It is suggested that one take with them the Out-of-Province/Canada Booklet when travelling should reference be necessary.



**Additional Copies:**

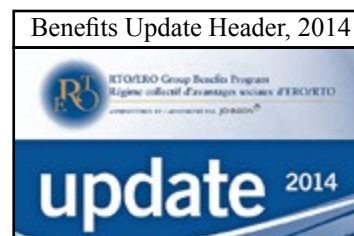
Typically, copies of the Benefits and Travel Booklets are available only to new participants.

Members wishing to obtain multiple copies may obtain them as PDF files directly from the provincial website's Members Centre (you will need to register with your Member Number) at:

[www.rto-ero.org](http://www.rto-ero.org)

PDF versions are also available, on request, to be sent by email, by completing the order form on our local website:

<http://toronto.rto-ero.org>  
or, by emailing [rto.toronto@gmail.com](mailto:rto.toronto@gmail.com)



RTO/ERO Top 20 Drugs by Amount Paid   August 1, 2012 to July 31, 2013						
Rank	Last Year	% +/- Claims Paid	% +/- # Rxs	Brand Name (Generic)	Description	Ontario Drug Benefit
1	4	70.6%	69.7%	Zostavax	Shingles Vaccine	Not Covered
2	2	6.8%	5.9%	Nexium	Proton-Pump Inhibitor	Not Covered
3	1	-19.3%	15.0%	Crestor	Cholesterol Reducer	Covered
4	3	5.3%	5.4%	Lipitor	Cholesterol Reducer	Covered
5	6	-7.0%	10.1%	Lyrica	Analgesic Agent	Covered
6	10	19.9%	12.6%	Cialis	Erectile Dysfunction	Not Covered
7	9	8.0%	8.4%	Imovane	Hypnotic	Not Covered
8	8	-0.9%	5.7%	Singulair	Anti-Asthmatic	Not Covered
9	16	15.9%	19.4%	Coversyl	Angiotensin Converting Enzyme Inhibitor	Covered
10	11	-4.4%	9.2%	Viagra	Erectile Dysfunction	Not Covered
11	12	3.6%	24.9%	Pantoloc	Proton-Pump Inhibitor	Limited Use
12	7	-23.8%	-2.3%	Actonel	Osteoporosis Agent	Covered
13	15	3.9%	11.2%	Norvasc	Antihypertensive-Antianginal Agent	Covered
14	13	-0.3%	11.9%	Ezetrol	Cholesterol Reducer	Limited Use
15	5	-61.7%	-1.9%	Pradax	Anti-Coagulant	Limited Use
16	14	-4.9%	-0.1%	Celebrex	Anti-Inflammatory	Limited Use
17	20	6.9%	4.3%	Nasonex	Corticosteriod	Not Covered
18	-	47.9%	42.3%	Victoza	Glycemic Control Type 2 Diabetes	Not Covered
19	-	12.9%	28.3%	Cipralext	Antidepressant	Covered
20	-	26.3%	16.2%	Visc Injections	Hyaluronan Injections	Not Covered

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**\*Important Notice - Eldercare Select: Your 2014 Insurance Plans booklet contains an incorrect phone number for Eldercare Select on page 40. Please note the correct number is 1•888•327•1500. RTO/ERO apologizes for any inconvenience.**

### **Semi-Private Convalescent Care Plan Clarification**

**George Meek**, RTO/ERO North York's District Health Representative, has obtained clarification regarding this expanded benefit. We thank him for permission to copy it here:

*Semi Private Convalescent Care Plan Expanded Benefit (see pages 11 - 13 of the Insurance Plans Booklet for full details): Convalescent care can be provided in your home or in a convalescent care facility. We are informed that a 'convalescent care facility' includes a 'Long Term Care Home' or a licensed facility such as a 'retirement home' (new). Before you can access this benefit you must contact Johnson Inc. well in advance to discuss the matter and to obtain an AUTHORIZATION FORM which is to be completed and returned to Johnson Inc. and approved prior to incurring any expenses.*

### **Testosterone Products**

The United States Food and Drug Administration (FDA) is investigating the risk of stroke, heart attack, and death in men taking FDA-approved testosterone products. This risk is being monitored to reassess this safety issue based on the recent publication of two separate studies suggesting an increased risk of cardiovascular events among groups of men prescribed testosterone therapy. Final conclusions and recommendations will be communicated upon completion.

Testosterone is a hormone essential to the development of male growth and masculine characteristics. Testosterone products are FDA-approved only for use in men who are lacking, or have low, testosterone levels in conjunction with an associated medical condition.

At this time, FDA has not concluded that FDA-approved testosterone treatment increases the risk of stroke, heart attack, or death. Patients should not stop taking prescribed testosterone products without first discussing any questions or concerns with their health care professionals.

Patients are encouraged to report adverse events or side effects related to the use of these products to their health care provider.

**Source:** recent media reports and FDA - U.S. Food and Drug Administration, [www.fda.gov/](http://www.fda.gov/)

## **Ron Mock, President & CEO, Ontario Teachers' Pension Plan**



Mr. Mock joined Teachers' in 2001 and has more than 25 years of international experience in investments and finance. Most recently, as Senior Vice-President, Fixed Income and Alternative Investments, he was responsible for \$60 billion of Teachers' assets including the policy mix in fixed income, credit investing, hedge fund activities and fixed income investments in emerging markets.

Until his appointment as President and CEO, Mr. Mock was a board member of The Cadillac Fairview Corporation Limited, the pension plan's commercial real estate subsidiary. He was also a member of Cadillac Fairview's Audit Committee and chair of its Human Resources Committee. Mr. Mock is a former board member of Maple Financial Group and Cordiant Capital.


Early in his career, Mr. Mock, an electrical engineer, held various positions at Ontario Hydro in field work, design, construction and research, including responsibility for nuclear safety and licensing at the Pickering and Bruce nuclear generating stations.

Mr. Mock then joined the investment dealer Burns Fry (now BMO Nesbitt Burns) where he directed sales and trading staff in derivatives products and held the firm's membership seat on the Chicago Board of Trade and other exchanges. He was a board member of the Montreal Exchange in the early 1990s.

As founder and CEO of Phoenix Research and Trading, Mr. Mock was responsible for all aspects of the asset management firm including investment and trading strategies, client relationships, risk and compliance.

Mr. Mock earned a B.A.Sc. in Electrical Engineering from the University of Toronto and an MBA from York University.

**Source:** OTPP website: [www.otpp.com](http://www.otpp.com)

**Editors:** Mr. Mock was appointed President and CEO of the OTPP upon the retirement of Jim Leech. Information and photo used with permission. Additional information available on the OTPP website. 

**OMERS 2013 Plan Results:** The OMERS Primary Pension Plan concluded 2013 with a \$1.3 billion reduction in unfunded liability, an improvement in its funded ratio by 3% to 88%, \$4 billion in total investment income. The total investment income of \$4 billion reflected a 6.5% gross return. (Reported at [www.omers.com](http://www.omers.com), 25 February, 2014.)



## Goodwill ~ Marjorie Blake


Welcome letters were sent to 28 new members members. Sympathy cards were sent to 14 relatives of deceased members members.

Get well cards were sent to members **Mary Wybrow** and **Cynthia Bracewell**.

A card of condolence was sent to member **Beverley Judson** regarding the death of her husband, John as well as to the family of **Helen Tokiwa** who passed away suddenly.

Many thanks to members who continue to inform us about members with whom we should keep in touch.

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

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



## RTO/ERO Toronto Annual General Meeting

Our local AGM will be held on Wednesday, May 7 at the Old Mill. If you have motions you wish presented, contact **Roger Wilson** (416•921•5259/rogerapwilson@sympatico.ca) or, would like to volunteer on an executive position, contact **Roy Harvey** (416•626•0787/eroy.harvey@sympatico.ca). See this issue's Supplement for AGM details and vacant Executive positions. Stay for lunch and enjoy the entertainment. *See Pages 20, 21.*

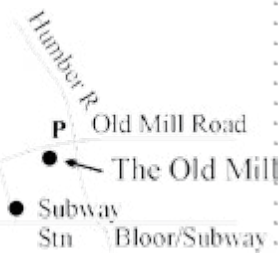
*Getting There: Condo development has reduced parking availability - make sure you bring your Parking Pass (Page 28). Alternative Parking across the bridge in the valley. Try the Subway ~ The Old Mill Station is only steps from the Old Mill.*

### AGM Guest Speaker

**Jim Leech ~ former President & CEO  
Ontario Teachers Pension Plan**  
See Page S9

### Refreshments Available

Coffee (regular & decaf) | Selection of Fine & Herbal Teas  
Mini Danish Pastries, Mini Muffins,  
Lemon & Currant Tea Scones



**Limited to 90  
AGM Seating**



Available for Sale

## Advance Care Planning/Advance Care Directive

Recently the media have reported on a number of issues related to end-of-life care. Your editors believe that one ought to be as informed as possible regarding the current status for Ontarians. In this issue, we continue to highlight portions of an Ontario Government document 'A Guide to Advance Care Planning'. Used with permission. Details to obtain your own copy are found at the bottom of Page 24.

### A Guide to Advance Care Planning\*

#### Choosing Your Substitute Decision-Maker

##### What is a substitute decision-maker?

A substitute decision-maker is someone who makes decisions on your behalf if you become incapable of making them yourself.

##### Who can be a substitute decision-maker?

You can choose to appoint anyone who is willing and able to act on your behalf to be your substitute decision-maker except:

- someone who is paid to provide you with personal care e.g., your nurse, unless this person is your spouse, partner or relative,
- someone who is mentally incapable,
- someone who is under 16 years of age.

It is likely you will want to choose someone close to you, whom you trust and who knows you well. It is important that you discuss your intent to name the person ahead of time to make sure they are willing to act for you if it becomes necessary.

##### What is the role of a substitute decision-maker?

If you become unable to make decisions, your doctor or other health care providers must contact your substitute decision-maker to seek their consent before your doctor or other health care provider can give you treatment.

An exception would be an emergency situation where a health care provider may not know your wishes and may have to act quickly. However, health care providers have to follow your wishes, if they know what they are, in any and all emergency situations.

Your substitute decision-maker must try to make the same personal care choices that you would have made in that situation, and follow your instructions if you gave any. He or she acts for you only when you are unable to make decisions yourself. That situation could be temporary, or it could last for the rest of your life.

*Continued on Page 18* 

\* © Queen's Printer for Ontario

### *Advance Care continued from Page 17*

Your substitute decision-maker must:

- maintain contact with you, involving you as much as possible in any decision about your care,
- get all the relevant information from health care providers about your medical care and treatment,
- follow your known care wishes as much as possible in making any decisions that come up about your personal care.

For some decisions, you may not have given any instructions or your substitute decision-maker may not know of any wishes you have that might apply. In that case, your substitute decision-maker must consider your values and beliefs, weigh the probable benefits and risks of any course of action, and make decisions based on what he or she believes to be in your best interests.

### **How to Give Your Substitute Decision-Maker Power to Act for You**

#### **How and why do you appoint a substitute decision-maker?**

To give someone power to act on your behalf, you must appoint them to be your substitute decision-maker in writing, through a document called a Power of Attorney for Personal Care. (Details on how to do this are found in the complete copy of this document - see bottom of Page 24.)

The person you appoint is called your attorney for personal care – this is a specific type of substitute decision-maker. You can appoint more than one substitute decision-maker, and you can direct them to make decisions together or separately.

If you do not appoint an attorney for personal care, your health care providers must get consent or refusal of consent for treatment from the first person available to act for you from a hierarchy of substitute decision-makers set out by law. See page 30 [in original document] for more information on the order that health care providers must follow to identify that individual. Not only may this person not be your first choice of person to act on your behalf, this person only has the authority to make decisions related to your health care, admission to a long-term care facility, and the personal assistance services you receive in a long-term care facility.

- Therefore, it is important to designate a substitute decision-maker through a Power of Attorney for Personal Care to ensure you have a person of your choice making decisions about both your health care and other aspects of your personal care.

*Continued on Page 23* 

**ELDERCARE SELECT** Members and their families insured under the RTO/ERO Extended Health Care Plan

have access to a new benefit, **Eldercare Select**.

A phone call\* connects you to a care specialist who is a registered nurse and can provide expert advice, support, and care through your situation.

Assistance may include providing you with information, helping you navigate the complex healthcare system specific to your location, and arranging and coordinating care and resources on your behalf. Through this support, you will be able to better manage the situation and spend more time focusing on your family.


#### **Services include:**

1. Expert guidance and support to address specific challenge(s) and develop a custom plan of action. These consultation(s) are nurse-led and provide coaching support and planning on several factors regarding specific needs including: current living situation and future wishes, existing health condition(s), and geographic location.
2. 24/7 access to nursing/personal care in the home: available across Canada; delivered through quality approved and monitored home care providers.
3. 25% off of FirstWatch™, a personal medical response system. This includes: a nursing assessment, two-way voice response, and nursing support during emergency calls.
4. Access to an online personal health record tool that allows you to track health indicators, monitor and trend those indicators, and store medical information about you and your loved ones.

The services for any type of caregiving situation can be accessed by you, for you, your spouse, parents and in-laws, or any adult individual living in Canada for whom you have power of care. Participation is completely voluntary and there is no cost to you.

The program is included in your Extended Health Care Plan. Of course, if you decide to utilize additional services such as home care and personal emergency response systems, any fees will be your responsibility; however, the care specialist will work to identify discounts and potential funding sources to decrease costs.

\***Eldercare Select: 1-888-327-1500 | [www.eldercareselect.ca](http://www.eldercareselect.ca)**

**Editor:** since this is a new service, please let us know what experiences you may have with advice on improvement. You may be asked for your RTO/ERO Membership Number. 

## RTO/ERO Toronto AGM & Spring Luncheon

Come to EITHER or BOTH on Wednesday, May 7, 2014 at  
*The Old Mill ~ Balmoral & Guildhall Rooms*  
To avoid stairs, enter at West, Upper Level Main Door

### AGM with Guest Speaker ~ Westminster Room

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

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

### Spring Luncheon ~ Guildhall Room

You must register ~ \$40.00

Luncheons are subsidized to the amount of about \$8.00/setting

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

**Soup:** Carrot, Celery, & Spy Apple

**Entrée:** Breast of Chicken stuffed with Couscous, Apricots, Golden Raisins, Sun Dried Cranberry Jus; Roasted New Potatoes with Rosemary & Thyme; Broccoli & Cauliflower Florettes

**Sweets:** Cinnamon & Maple Panna Cotta, stewed Wild Berries  
Coffee (regular, decaf), Fine Herbal Teas

**Alternate entrée:** Salmon      **Alternate dessert:** Fresh Fruit Cups  
**Vegetarian:** Penne Pomodoro

*Substitutions MUST be selected when you register!*

Questions about the Menu? Contact Kay Jeffery at:  
416-767-8179 | catherine.jeffery067@sympatico.ca

1:00 - Entertainment (photo) ~ *The Sparklettes ~ Duo Variety Show*  
*Registration Form on Page 21 ~ Parking Pass on Page 28*

Space provided for both events according to past attendance ~ Register early!

90  
Seats  
Available

150  
Seats  
Available



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

Remember!  
The AGM is  
FREE!

Registration Form for EITHER or BOTH  
AGM and SPRING LUNCHEON

Luncheon!  
Only \$40  
A fine feast!

WEDNESDAY, MAY 7, 2014  
12:00 Noon

Registration for each event is requested for planning purposes.

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

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

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

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

Instead of Chicken, I select: Salmon  Vegetarian

Instead of Panna Cotta, I select: \_\_\_\_\_ Fresh Fruit

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

**RETURN BY TUESDAY, APRIL 22, 2014**

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

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

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

## **Consumer Corner ~ Telemarketing Fraud**



Criminals use the same techniques as legitimate companies, but hide behind the anonymity of the telephone and attempt to defraud thousands and thousands of Canadians each year.

The RCMP is involved in a National Task Force known as the Canadian Anti-fraud Centre that was established to combat telemarketing fraud. A few basic suggestions from the Canadian Anti-fraud Centre should help ensure that you do not fall victim to the tactics of fraudulent telemarketers:

DO NOT believe that everyone calling with an exciting promotion or investment opportunity is trustworthy, especially if you do not know the caller or their company.

DO NOT invest or purchase a product or service without carefully checking out the investment, product, service, and the company.

DO NOT be afraid to request further documentation from the caller so you can verify the validity of the company.

DO NOT be fooled by the promise of a valuable prize in return for a low cost purchase.

DO NOT be pressured to send money to take advantage of a “special offer or deal”.

DO NOT be hurried into sending money to claim a prize that is available for only a “few hours”.

DO NOT disclose information about your finances, bank accounts or credit cards (not even the credit card expiry date).

DO NOT be afraid to hang up the phone.

DO contact the Canadian Anti-fraud Centre if you are contacted by someone who promises you great prizes, but you are required to send money in advance for shipping, handling, taxes, etc.

DO contact the Canadian Anti fraud-Centre if you are contacted by someone who says that you have won a prize, but you have to purchase a product to qualify.

Please contact the Canadian Anti-fraud Centre to lodge a complaint or request more information:

Toll-free telephone: 1•888•495•8501

Toll-free fax: 1•888•654•9426

E-mail: [info@antifraudcentre.ca](mailto:info@antifraudcentre.ca)

Mail: Box 686, North Bay, Ontario P1B 8J8

Or, contact the Competition Bureau of Industry Canada at:

1•800•348•5358 | [compbureau@ic.gc.ca](mailto:compbureau@ic.gc.ca)

Source: [www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm](http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm)

*Advance Care continued from Page 18*

### **What is a Power of Attorney for Personal Care?**

A Power of Attorney for Personal Care is a document through which you appoint your substitute decision-maker and give them the power to make decisions about all aspects of your personal care, unless you specify otherwise. This includes your health care, shelter, clothing, nutrition, hygiene, and personal safety.

A Power of Attorney for Personal Care may only be used if you become incapable of making a particular decision. You continue to make your own decisions until found incapable.


To be valid, a Power of Attorney for Personal Care must be signed and dated by you. Two witnesses must watch you do this, then they must co-sign the document in your presence, and in the presence of each other. At the time that you sign it, you must be able to understand what the document means and that the person you name as your substitute decision-maker will make decisions for you when you are not capable for a particular personal care decision. The person you appoint as substitute decision-maker cannot act as a witness, neither can his or her spouse or partner. As well, witnesses cannot be under 18 years old and cannot be your spouse, partner or child.

If you wish, you can appoint more than one attorney for personal care. For example, you may want your brother and your daughter to make decisions together on your behalf. In that case, all your attorneys for personal care must agree before a decision can be made on your behalf, unless you state in the document that they can make decisions separately.

You may also appoint different attorneys to make different kinds of personal care decisions—for example, one attorney for personal care could make decisions about shelter, another about health care, and so on.

Consider also naming another person to act as an alternate or back-up substitute decision-maker to ensure you have a back-up substitute decision-maker of your choosing should the first person you named as your attorney for personal care be unable to act for you. For example, an alternate acting as your substitute decision-maker may relieve your first choice, perhaps a spouse or partner, of the pressure of making necessary care decisions in a time of emotional stress.

As long as you remain capable, you can execute a new Power of Attorney for Personal Care, revoking or changing whom you have named as your attorney for personal care in a previous document.

*Continued on Page 24* 

*Advance Care continued from Page 23*

**What is an “advance care directive” or “living will” and how does it differ from Power of Attorney for Personal Care?**

An “advance care directive” or “living will” is used to document your care wishes so your substitute decision-maker can refer to it when making care decisions for you in the future, if and when you can’t make those decisions for yourself. It may also help your substitute decision-maker in her/his future dealings with your care providers.

A Power of Attorney for Personal Care may be used for the same purpose as an “advance care directive” or “living will” but it also appoints your substitute decision-maker. If you do a living will and use it to name someone as your substitute decision-maker, then it may be a Power of Attorney for Personal Care if it meets the legal requirements – that is, that it be in writing, signed and dated by you, and witnessed by two people.

**Does a lawyer need to prepare any advance care planning documents?**

You do not need a lawyer to prepare any documents related to advance care planning, whether in the form of a Power of Attorney for Personal Care or an “advance care directive”. However, a lawyer may be helpful in explaining your options and can help you prepare such documents if you wish. Some of the important people to involve in advance care planning are your loved ones, your physicians and other key care providers.

**Do advance care planning documents require a special form?**

No special form is necessary to do advance care planning, although Power of Attorney for Personal Care forms are available free of charge from the Office of the Public Guardian and Trustee. You may prefer to use one of the forms or kits available for advance care planning.

**Does an Attorney for Personal Care also have authority over finances and personal property?**

Your Attorney for Personal Care can deal only with your personal care decisions. Of course, those decisions may have to take your financial means into account.

If you wish to give someone the authority to make decisions about your finances, home and possessions, you must use a different legal document called a Continuing Power of Attorney for Property (also available free of charge from the Office of the Public Guardian and Trustee).

**Complete document available at no cost:** call 1•888•910•1999 or visit:  
<http://www.seniors.gov.on.ca/en/advancedcare/index.php>

**Tax Implications After a Death Has Occurred**

*H*ere are a few things to keep in mind when dealing with someone’s taxes after they have passed away.

- File a final return – A final return must always be filed after a death. The legal representative of the deceased must report all of the deceased’s income from January 1 of the year of death up to and including the date of death. Report income earned after the date of death on a T3 Trust Income Tax and Information Return. Also be sure to note the due date for the final return.
- Consult the CRA’s Chart 1 - Returns for the year of death – This chart lists all types of income, deductions, and credits and tells you what type of return each can (or must) be reported or claimed on.
- Report the deceased’s income on optional returns – Claiming certain amounts more than once, splitting them between returns, or claiming them against specific kinds of income may reduce or eliminate some of the deceased’s taxes.
- Goods and services tax/harmonized sales tax (GST/HST) – Sometimes, the deceased will receive a GST/HST credit payment after the date of death because the CRA was not aware of the death. In this case, you should return the payment to the tax centre that serves your area and give the CRA the date of death so their records can be updated.
- Canada Child Tax Benefit (CCTB) and Universal Child Care Benefit (UCCB) – If a CCTB recipient dies, the next of kin or the estate should inform the CRA in writing. Someone else may be eligible to get benefits for the child. Send a letter to the tax centre that serves your area. If the deceased is an eligible child, your entitlement to CCTB and UCCB payments stops the month after the child’s date of death. Use “End care of child” on My Account or call 1•800•387•1193 so that your records can be updated.
- Deemed disposition of property – The tax treatment of capital property can be complex. Consult their website (below) or call the CRA at 1•800•959•8281 if you need more information.

**Information for legal representatives**

- Are you a legal representative? – You are a legal representative of a deceased person if you are named executor in the will, you are appointed as the administrator of the estate by a court, or you are the liquidator for an estate in Quebec.
- Clearance certificate – As a legal representative, you may want to get a clearance certificate before you distribute any property under your control. A clearance certificate certifies that all the amounts the deceased owed to the CRA have been paid, or that we have accepted security for the payment.

**Source:** Canada Revenue Agency [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

# Parking Pass

57570

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: May 7, 2014

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

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



21 Old Mill Road, Toronto,  
Ontario M8X 1G5

## Place Face-Up on Your Dashboard

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

Display on your dashboard when parking in The Old Mill Inn parking lot. The Parking Pass will ensure you receive complimentary parking. The vehicle license plate can also be registered with the Front Desk staff upon check-in for complimentary parking. Pay Parking is in effect weekdays from 6:00am to 2:00pm for any cars not displaying the Parking Pass or who aren't registered at the Front Desk. District 16 cannot be responsible for charges arising from failure to use this pass.



## The Neil Wilson/TSSAA Golf Tournament ~ 2014 CELEBRATING OUR TWELFTH ANNIVERSARY

Friday, June 27, 2014

**Bethesda Grange** (formerly Rolling Hills Golf Club)  
~ **The Championship Course (par 72)** ~

12808 Warden Avenue, Stouffville, Ontario / 905•888•1955

<http://bethesdagrange.clublink.ca/> (Maps Available)

**Times: Golf:** Registration at 11:30am  
Tee Off (shotgun start) at 1:00pm  
Scramble format | Golf carts mandatory

**Social:** 6:30pm

Roast Beef Buffet Dinner

**Cost: Golf and Social:** \$110.00 (includes cart, taxes, service charges)

**Social only:** \$40.00 (all inclusive)

**Register by June 16, 2014**

*Avoid disappointment, register early*

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

<http://neilwilson-tssaagolftournament.com/>

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

**Open to all RTO/ERO members**



## RTO/ERO Tax Tips ~ 2013

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

Tax topics covered include:

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

Available at the Member Centre: [www.ero-rto.org](http://www.ero-rto.org).

Also via emailed PDF: <http://district16.rto-ero.org>.

**RTO/ERO Toronto District 16  
Health and Wellness Series ~ April, 2014**

What are some issues we need to address in retirement for a healthy lifestyle and a sense of comfort and security? Join us in April at our Wellness Series and explore a variety of topics that may influence and enhance your future planning in retirement.



**Dates:** Wednesdays, April 2, 9, 16, 30, 2014

**Time:** 9:30 to 12:00 noon

**Place:** Holy Rosary Church Hall, St. Clair Ave. W. ~ between Spadina & Bathurst / limited parking / excellent TTC subway and streetcar

**Cost:** \$20.00 per person for the series — spouses and friends welcome

**Topics:**

**April 2** • *Working with Your Pharmacist to Better Understand Medications:* **Akeel Jaffer**, Pharmacist/Owner Shoppers Drug Mart

• *Managing/Preventing Diabetes:* Canadian Diabetes Assoc.

**April 9** • *How can Financial Planning Contribute to our Well Being?*  
**Sharon Paterson**

**April 16** • *Frauds, Scams and Prophets of Greed: How does one recognize and avoid these pitfalls?* **Cameron Field & Patricia Fleischmann**, Toronto Police Services

**April 30** • *Know your RTO/ERO Health Insurance Plans and Benefits*  
**Lori MacDonald-Blundon** RTO/ERO Provincial Office

• *Yoga for Mind, Body, Soul:* **Preschiel Govina**, RTO/ERO District 16 Member

*Coffee on arrival, snacks at refreshment breaks (10:30 — 10:45)  
Sessions include informative dialogue, participation, fun, door prizes.*

**To register**, contact **Valerie Mah** at 416•533•0445 / vmah@ican.net

**Once your registration has been confirmed:**

- complete the form on the bottom of Page 29;
- attach a cheque for \$20 for the series payable to RTO/ERO District 16;
- mail by Wednesday, March 26, 2014 to:

**Valerie Mah, 41 Melgund Rd. Toronto ON M5R 2A1**

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

**Lawn Bowling for Everyone**


The Etobicoke Lawn Bowling Club (Islington and Dundas) hosts many events such as the Canadian National Vision Impaired Lawn Bowling Championships in 2013. This year the club is hosting the Canadian National Junior Championships - under 25 year olds and under 18 year olds.



These championships show the wide range of lawn bowling activities for all ages. It is not just a senior's game. It is not strenuous and is a most beneficial healthy sport for all and there is a social side.

Our club coaches all ages and provide games seven days a week, day and evening. Our 200 members would be very pleased to welcome you.

Contact **Dave Osborne**: 416•259•4978 or,

davidosborne@rogers.com 

**Annual Spring Concert**



Wednesday, May 21 at 7:30pm  
Sir John A. MacDonald Collegiate  
2300 Pharmacy Avenue  
(between Sheppard and Finch)

*Choir of mainly retired teachers*

Tickets: \$15 available at the door or from Choir Members.

**RTO/ERO Toronto District 16  
Health and Wellness Series Registration Form**

**Please Print**

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

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

Municipality: \_\_\_\_\_ ON Postal Code: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Used for RTO/ERO Toronto purposes only

Remember to enclose your cheque for \$20.00 per person for the series, and mail by Wednesday, March 26, 2014 to:

**Valerie Mah, 41 Melgund Rd. Toronto ON M5R 2A1.**

**Lands of the Mekong River:  
In search of Indochina,  
Travels to Laos, Vietnam and  
Cambodia**

by **Janice Coles**

*“Indochina/Indochine”* – the word conjures romantic images of its French colonial past as viewed through photos, fiction and film. As well, it stirs memories of the tragic Vietnam war of the 1960s and 70s which also inflamed Laos and Cambodia. These countries now welcome tourists, and we were among those seeking to enrich both curiosity and senses with memories captured in the mind and on camera.

Our journey took us through cities, towns and countryside starting with the Lao capital, Vientiane, then to Luang Prabang, a Mekong River UNESCO heritage town, rich in Buddhist, Lao and French colonial architecture.



Travels from the north to the south in Vietnam, led us to a homestay in a traditional stilt home surrounded by rice paddies as well as Hanoi, the former French colonial capital, scenic HaLong Bay, Hue with its own ‘Forbidden City’, Hoi An, an ancient coastal port, modern Saigon/Ho Chi Minh City and the rich agricultural region of the Mekong delta.

A hydrofoil whisked us along the Mekong River to Phnom Penh, Cambodia, a country still recovering from the trauma of the Khmer Rouge era. As a final stop, a few days in Siem Reap introduced us to Angkor Wat, the world’s largest temple complex.

These lands of the Mekong continue to sit in the crosshairs of geopolitics. What is the ‘real Indochina’ today?



**Come, Join us on Wednesday, April 23, 1:00pm No passport required!**

**A Canadian Caper: Two of our favourite places:  
Goderich on Lake Huron and Sudbury in the North**

by **The Holyers**

Goderich, one of the prettiest towns in Canada, is just 3 hours down the road from Toronto and not overrun with tourists, is so inviting that we seriously considered retiring there.

We both fell in love with Goderich long before we met each other. Dick lived there with his parents for a few years as a child, and I discovered the place when I left Southern California during the Viet Nam War and moved to Canada.

One can check into an affordable, comfortable motel or experience the historic Bedford hotel located on the Square. Eight streets radiate from the octagonal core of the town. With the county courthouse in the middle, the square forms the business district with good shopping, dining and service centres.

Below the bluffs lie three extraordinary beaches with fine white sand, mature trees, a well-equipped children’s playground, picnic facilities, adequate free parking, a Marine museum, snack bar, fresh fish for sale, a new restaurant/convention centre in the heritage CP Railway station that has been moved to the waterfront, and a boardwalk that runs the length of the beaches. The harbour serves vessels up to 730 feet long. These ships come to load the rock salt from the Sifto mine, or to load grain from the elevators where local farmers sell their harvest. A bountiful Farmers Market operates on the square in the summer months. Then there are the spectacular sunsets which draw many locals and the tourists. On Friday nights, local bagpipers pipe down the sun at the beach.



Just north of Goderich is Point Farms Provincial Park which provides great camping and a fine beach. South of Goderich is Bayfield village, which shelters many pleasure craft and sells local fish. Nearby are berry farms with summer produce that makes the mouth water. Is it any wonder that we return year after year and have never

*Continued on Page 32*



**Travelogue continued from Page 31**

considered having a cottage with all of this at our disposal. Join us!

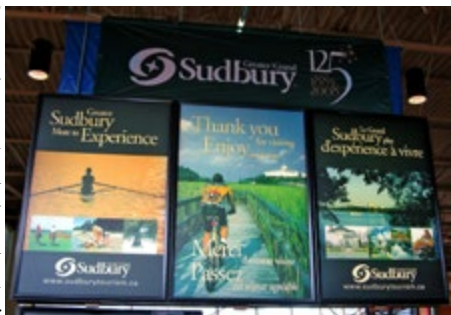
We spent an enjoyable holiday in Sudbury. Visitors today learn what happened to Sudbury's infamous barren, smelting-affected landscape, once used for training by American astronauts rehearsing for the moon landing! Thanks to the vision and determination of the local population, much of the 84,000 acres of blackened rocks and treeless land has been "regreened", and now, 30 years later, nature is continuing the amazing restorative process.



Now there is the fascinating interactive Science North centre perched on the shore of Ramsey Lake. The Dynamic Earth Centre allows visitors to explore at leisure and to experience 100 years of mining history. In one of the deepest mines in Sudbury is located a neutrino detector. Neutrinos are thought to make up a large percentage of the dark matter in space.

Sudbury is a geologist's heaven and extremely interesting for the curious Canadian in all of us. The price is right at the Quality Inn on the rocks, much like others from which you may select.

Travelling there and back, you will enjoy the scenery along Georgian Bay and the Muskoka area. Enjoy the relative solitude of the area in September, a nice month to travel while other people are gearing up for fall.



*Xerox and Wurlitzer will merge to produce reproductive organs.  
Learn from your parents' mistakes! Use birth control!  
I used to be indecisive. Now I'm not sure.  
A thief who stole a calendar got twelve months.*

**Angel Foundation Draw**



The Angel Foundation for Learning is holding its first annual Dream Getaway Lottery. All proceeds are directed to our Social Work Emergency Fund supporting students in need, providing money for clothing, food, shelter and other emergency requests. The draw will take place on May 1, 2014.

**Tickets: \$2.00 each (3 for \$5.00). Visit our website to purchase tickets.**  
[www.angelfoundationforlearning.org](http://www.angelfoundationforlearning.org)

**Full List of Prizes for the 2014 Dream Getaway Lottery**

- Round trip flight for two to any Porter Airlines destination, includes a \$500 hotel gift card
- Trip for two to Montreal, QC on ViaRail Canada, includes a \$500 hotel gift card
- \$1,000 voucher from St. Clair Travel North Ltd.
- Two-bedroom suite at Spirit Ridge Vineyard Resort/Spa in Okanagan, BC
- Hot Air Balloon Ride in Barrie, ON, includes a \$50 PetroCanada gas card
- Taste of the Town tour and a one-night stay at the Historic Wilson-Guy House in Niagara on the Lake, includes a \$50 PetroCanada gas card
- \$500 voucher from St. Clair Travel North Ltd.
- \$200 gift card to Fallsview Hotel and Casino in Niagara Falls
- Two tickets for selected dates to the Stratford Festival's 2014 season.
- Two tickets to one performance at the Shaw Festival during May/June, 2014
- Elmline Essential Facial, 3 course lunch at the Terrace Restaurant, and Access to Water Therapies at the Elmwood Spa

Contact **Marisa Celenza**, Executive Director at 416•222•8282 Ext. 2195 or [marisa.celenza@tcdsb.org](mailto:marisa.celenza@tcdsb.org) for any further enquiries.

**Trio Bravo Concert Series**



**2013-2014 Season**  
All Saints, Kingsway Anglican Church  
2850 Bloor St. W. (at Prince Edward Dr.)  
All concerts are at 2:00pm  
*Tickets: \$20 (\$15 Senior/Student)*  
**Sunday, April 27, 2014:**  
Guests: Velma Ko and Elizabeth MacMillan, Violins; John Trembath, Cello; Clarinet Quintet by Gordon Jacob; Dvorak Piano Quintet  
Visit [www.triobravo.ca](http://www.triobravo.ca) or, contact:

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



## Theatre Day Trip Space Available

by Jack DeGroot & Linda Grieve

Jack has a few excellent theatre seats still available on the following dates:

**Wednesday, May 14 in Drayton** to see "South Pacific" @ \$135.00

**Friday, October 10 in Stratford** to see "Crazy for You" @ \$145.00

**Tuesday, October 21 in St. Jacob's** to see "Footloose" @ \$135.00

Price is all-inclusive: matinée performance, comfortable motor coach, two excellent meals, taxes and gratuities.

**To reserve:** please call **Jack DeGroot** at 416•691•3046 upon receipt of this notice. If the reservation is confirmed, kindly forward a deposit of \$50.00 per ticket (payable to Club 16 and writing the date of your trip on the back) and mail to:

**Jack DeGroot**  
19 Elmview Drive  
Scarborough ON M1N 2W3

**Note: Mark the date of the trip on the face of your cheque. 16**

## Social/Recreation continued from Page 6



**Mah Jongg Group** ~ Additional players are needed for a *second evening group* of North American Mah Jongg. If interested, contact **Angela Sablinskas** at serandipity7@gmail.com



**Monday Matinée Movie** ~ **Steve Feldman:** (416•588•6637 / rtomondaymovie@hotmail.com). Like movies? Hardly get there? Join us and we'll notify you 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 free after, accompany us for coffee/tea, dessert, or whatever. If already on the list and wish to be removed, please let me know.

*Continued on Page 35* 16

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*When the smog lifts in Los Angeles, U.C.L.A.  
If you don't pay your exorcist you can get repossessed.  
Is it me -- or do buffalo wings taste like chicken?*

---

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

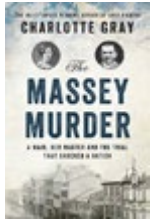
## *Social/Recreation continued from Page 34*



**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. Winter reading:



← April: *Present Shock: When Everything Happens Now* by **Douglas Rushkoff**



May: *The Massey Murder* by **Charlotte Gray** →



**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. Our intention is to go on shoots and share techniques, editing pointers, non-competitive critiques, etc. Contact Sue for details.



**Super Tees Golf Group** ~ Contact **Rosalie Parente** at rosalie10@rogers.com or **Cindy Shore-Beauvais** at shorbeau@sympatico.ca. We play *every second Wednesday from mid-April to late October* at Scarlett Woods Golf Club. We have a roster of about 12 to 14 golfers, and we ask that each player RSVP so we have the numbers in case we need to book extra tee times. (*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 at 10:00am. We meet in the subway, then go to the appointed site. The walk ends at noon. Some go for lunch; some to personal pursuits. One week before, I send out the e-mail to all who are on my list. 16

## Welcome to New Members ~ Bob Neal

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



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

As of February 28, 2014, our Toronto District membership stood at 4817.

**Bob Neal**, Membership

Vicky Armanios	Anthony Jinkinson	Winnifred Osborne
Rachel Atlas	Roslyn Keri	Mary Ouchterlony
Heather Bichan	Dennis Knight	Linda Perez
Josephine C Butler	Joan Knight	Barbara L Petzke
Keith Campbell	Diane M Latta	Janet Phillips
Julia Cardone	Marielle LeBlanc	Marnie Phoenix
Marybeth Convery	Marion Levi	Sherelanne Purcell
Maria Cosentino	Caterina (Cathy) Lupusella	Rosa Reda
Dianne Cross	Allison Lyon	Anthony Rovito
Maria Dimaulo	Carol Madigan	Phyllis Schuchardt
Mary Funston	Glenn McFadden	Bairu Sium
Veronica S Galli	Janette McFadden	Norma J Tait
Ken Glance	Ruth V McKay	Jan Vink
Charles R C Hope	Claire Nolette	Ted Wasylenko
Wendy Hughes	Nancy Nourse	

## Downtown Coffee Club

A group of RTO/ERO members and friends meets for coffee every Wednesday and Saturday throughout the year. Some participants come on bus and subway - Yonge & Bloor. Join us when you're free at the **Croissant Tree** on the northeast corner of Church and Charles about 10:30am. We chat over coffee for an hour or so, then we're on our way. For more information, call **Ann Ludwigsen** at 416•324•0909 / acludwigsen@rogers.com.

## Rendezvous Club

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.

**April 28:** Fashion Show: Clothes by Alia/Nygaard modelled by Rendezvous members

**May 6:** Lenny Graf Trio, plus Presentation of 20 Year Membership Awards

Contact: **Kay Jeffery:**

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



## From Your Editors



We have another couple of former Executive Member's photos to publish this month, thanks to the perseverance of our members.

The top photo is **Mary Lehane** who was our district Third Vice President from 1975 to 1977. A current member, **Marie Mannone-Guimaraes**, a former OECTA rep introduced to that position by Mary, put us in contact with the OECTA Provincial Office. From there, we received Mary's photo, courtesy of **Shazia Ahmad** (Records Administrator, Administration Department, Ontario English Catholic Teachers' Association (OECTA)).



The second photo is that of **Jean Watson**. Jean was our district Social/Recreation Convenor from 1993 to 1997. **Rhena Petch** was kind enough to send this via her iPad.

We still have a number of missing photos and encourage those who may have a source to help us obtain them. Check our website for those photos we need. When we have room, we'll update our 'missing' list.

## Errata:

### 1. Important Notice - Eldercare Select

*Your 2014 Insurance Plans booklet includes an incorrect phone number for Eldercare Select on page 40.* Please note the correct number is 1•888•327•1500. RTO/ERO apologize for any inconvenience.

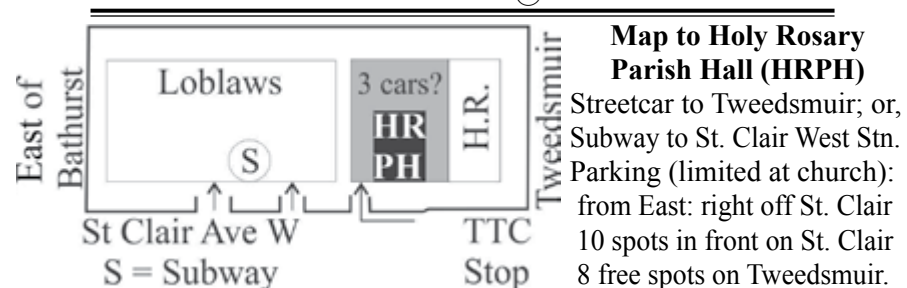
### 2. The Johnson long-distance phone number in our January Newsletter, page 35, was in error. The correct number is 1•877•406•9007.

We look forward to meeting many of our readers at our AGM in May.

## 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 1M3  
416•234•1969 / lonesmith@hotmail.com



## 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.



Claude Brundage

Katherine I De La Roche

Kestutis L. Gurevicius

Mary Lou Hope

Barbara A. Keane

Lucille Mandeville

Harvey Pedlar

Ralph E. Petzke



Robert R. Spencer

Stella Stackaruk

Daniel Tait

Gwladys Tanner

Mary Taylor

Elizabeth Watts

Yvonne A. Wilson

## 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

First Vice-President: Roger Wilson

Treasurer: Robert Putnam

Archives: Valerie Mah

Goodwill: Marjorie Blake

Membership/Recruitment: Bob Neal

Political Advocacy: Susan Weinert

Social/Recreation: Heather Talbot

Members-at-Large: Shashi Makhija, Lou Manning, Helen Milton, Elizabeth Reynolds, Carmelita Salazar

Past President: Roy Harvey

Second Vice-President: *Vacant*

Secretary: Joan Elliott

Communications: Bill Menagh

Health/Insurance: Bill Tajer

Pension/Retirement: David Shanoff

Program: Kay Jeffery

Travel: John Bratton

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

## Change of Address, Status, District

To limit confusion regarding a *change in address*, other contact information, or district the **ONLY contact is Dianne Vezeau** (Provincial Office/416•962•9463 or 1•800•361•9888). On-line form at: [www.rto-ero.org](http://www.rto-ero.org).

## Obtaining Your Newsletter

This Newsletter is provided through your fees as a Member of RTO/ERO Toronto District 16. Non-District 16 individuals are able to obtain printed copies via subscription (\$10/annum - application form on our website). Join our email service and we'll let you know when it's posted so you can download the PDF for free.

## Newsletter Submissions

Your Newsletter Committee welcomes submissions from members that may be of interest to others: travels, events, life milestones, etc. The editors reserve the right to reject, or modify, any submission to fit space available and to determine the appropriateness of any submission in a particular issue. Other RTO/ERO Districts are welcome to use any content in this document with appropriate attribution. Third-party submissions **must include all source details**.

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

**Editorial Committee: Ian Baird, Roy Harvey, Bill Menagh, Mary El Milosh, 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	Benefits Service / Johnson Inc	Teachers' Pension
300-18 Spadina Road	416•920•7248	416•226•2700
416•962•9463/1•800•361•9888	1•877•406•9007	1•800•668•0105
<a href="http://www.rto-ero.org">www.rto-ero.org</a>	<a href="http://www.johnson.ca">www.johnson.ca</a>	<a href="http://www.otpp.com">www.otpp.com</a>

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



Photo courtesy of Riley April Menagh

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





**Volume 36, Issue 4**

**March, 2014**

**RTO/ERO Toronto District Sixteen  
Annual General Meeting  
The Old Mill ~ Balmoral Room  
Wednesday, May 7, 2014**

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

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

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

**PROGRAM**

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

**Pre-meeting (times approximate/order may change) ~ 9:15am**

Refreshments, Questions to Committee Chairs (saves meeting time)

**Business: Part One ~ 9:45**

Welcome, In Memoriam, RTO/ERO Greetings,  
Approval of Minutes, 2013 and Treasurer's Report

**Business: Part Two ~ 10:15**

Constitutional Changes  
Elections, New Business

**Guest Presentation:**

**Guest Speaker: ~ 10:45**

**Jim Leech**

**Adjournment ~ 11:30**

**Bar ~ 11:30**

**Spring Luncheon ~ Guildhall Room ~ 12:00pm**


**RTO/ERO Toronto Newsletter Supplement:  
March, 2014**

**S1**

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


This 2014/15 slate may be amended by the time the AGM occurs. Should you wish to contest a position, or join the executive in one of the vacant positions, please contact **Roy Harvey**, Past President, at 416•626•0787 or [eroy.harvey@sympatico.ca](mailto:eroy.harvey@sympatico.ca). Nominations from the floor are also accepted. The constitution permits the executive to fill vacancies that may exist after the AGM. Note: list subject to change by the AGM.

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

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


## Who Are RTO/ERO Toronto District 16

According to data available as of 31 December, 2013, RTO/ERO Toronto District 16 numbered 4817 Members. Our longest retired (but not oldest) member retired in 1969. Our members fill the following age brackets:

Age in:	2007	2008	2009	2010	2011	2012	2013
100 years +	9	5	11	7	7	3	4
90 - 99 years	104	106	136	108	123	127	142
80 - 89 years	514	537	609	576	614	657	706
70 - 79 years	1098	1184	1447	1444	1562	1680	1812
60 - 69 years	1775	1824	1764	1940	1957	2021	1993
50 - 59 years	375	315	187	226	179	159	159
<50 years	2	2	1	1	2	0	0
<b>Total</b>	<b>3877</b>	<b>3973</b>	<b>4155</b>	<b>4302</b>	<b>4444</b>	<b>4647</b>	<b>4817</b> 

## RTO/ERO Toronto Draft Budget ~ 2014

	Budget 2013	Audit 2013	Draft Budget 2014
<b>Income</b>			
4 Provincial Rebate	65,432.00	66,011.00	66,404.85
5 Subscriptions	20.00	20.00	20.00
6 Interest	160.00	287.54	160.00
7 From Reserves	5,000.00	0.00	N/A
8 Donations	0.00	0.00	0.00
<b>9 Total Income</b>	<b>70,612.00</b>	<b>66,318.54</b>	<b>66,584.00</b>
<b>Expenses</b>			
<b>Administration</b>			
11 Office	500.00	100.00	200.00
12 40th Anniversary	5,000.00	0.00	N/A
13 AGM	1,500.00	1,500.00	1,600.00
12 Audit and Legal	1.00	0.00	1.00
21 Bank Charges	25.00	20.72	25.00
20 Exec Meetings	1,000.00	1,112.64	1,200.00
30 Senate/Workshops	2,000.00	480.85	1,200.00
35 Rentals ~ Holy Rosary	540.00	480.00	500.00
24 Toronto Districts	1,738.40	1,790.40	500.00
31 <b>Goodwill</b>	1,700.00	1,011.59	1,200.00
21 New Member Breakfast	3,800.00	3,043.55	3,200.00
34 Service to Others	1,200.00	500.00	600.00
26 <b>Membership</b>	4,500.00	3,008.18	3,500.00
32 <b>Newsletter</b>	35,000.00	34,154.12	36,000.00
33 <b>Political Advocacy</b>	1.00	0.00	1.00
14 <b>Social</b>			
Golf Tournament	700.00	583.73	600.00
14 Rentals ~ Holy Rosary	3,300.00	3,600.00	3,600.00
15 Seminars	1,500.00	300.00	1,500.00
16 Refreshments	1,000.00	650.71	700.00
17 Equipment	1.00	500.00	1.00
18 Contingency	1.00	0.00	1.00
19 Fall Craft Show	1,500.00	366.74	1,500.00
22 Fall Luncheon	2,200.00	2,100.92	2,200.00
23 Spring Luncheon	4,500.00	5,654.14	5,000.00
29 Contingency	1.00	0.00	1.00
<b>Total Expenses</b>	<b>73,208.40</b>	<b>61,014.66</b>	<b>65,830.00</b>
<b>Balance</b>	<b>(2,596.40)</b>	<b>5,303.88</b>	<b>754.00</b>

*Continued on Page S4* 

<b>Reserves</b>			
40 GIC Canada Trust	15,000.00	20,000.00	20,000.00
41 Trip Operating Capital	13,912.69	13,619.71	13,619.71
42 <b>Total</b>	<b>28,912.69</b>	<b>33,619.71</b>	<b>33,619.71</b>

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**2013 AUDITOR'S REPORT TO  
RTO/ERO TORONTO DISTRICT 16**

**Balance Sheet As of 31 December 2013**

<b>Accounts</b>	<b>31 December 2013 Balance</b>
<b>Assets</b>	
Cash and Bank Accounts	
Club 16 Trips	13,589.97
RTO 16	13,839.64
<b>Total Cash and Bank Accounts</b>	<b>27,429.61</b>
<b>Investment</b>	
RTO 16 GIC	20,000.00
<b>Total Assets</b>	<b>47,429.61</b>
<b>Liabilities &amp; Equity</b>	
Liabilities	0.00
Equity	47,429.61
<b>Total Liabilities &amp; Equity</b>	<b>47,429.61</b>

We attest that the financial information presented fairly represents the fiscal position of RTO District 16 during the financial year January 01, 2013 to December 31, 2013.

Signed:

*Paul A. Caron Robert G. Putnam Lone Smith*

**Paul A. Caron**  
Auditor

**Robert G. Putnam**  
Treasurer

**Lone Smith**  
President 16

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

**RTO/ERO Toronto Executive to June 30, 2014**

**PRESIDENT**

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



**ARCHIVES**

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



**PAST PRESIDENT**

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



**COMMUNICATIONS**

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



**1<sup>ST</sup> VICE PRESIDENT**

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



**GOODWILL**

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



**2<sup>ND</sup> VICE PRESIDENT**

Vacant Position  
Volunteers Welcome  
Contact our Past President

**HEALTH/INSURANCE**

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



**TREASURER**

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



**MEMBERSHIP/RECRUITMENT**

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



**SECRETARY**

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

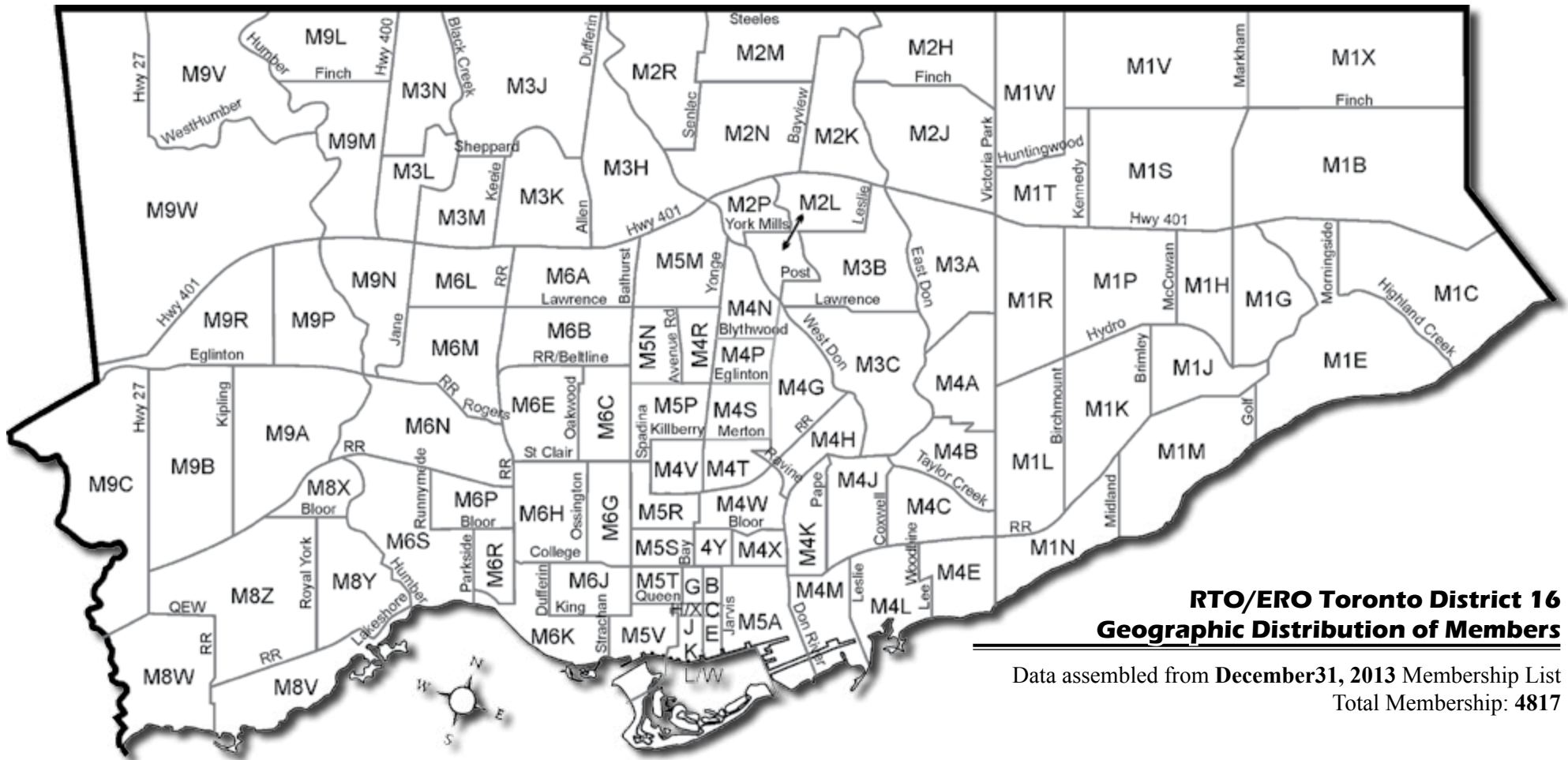


**PENSION/RETIREMENT**

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







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

Data assembled from December 31, 2013 Membership List  
Total Membership: 4817

<b>Postal Code/City</b>	<b>#s</b>	M1R	14	M3A	50	M4H	22	M5A	52	M6B	40	M8V	42	<b>Ontario</b>	Guelph	10	<b>Canada</b>		
		M1S	16	M3B	24	M4J	52	M5B	22	M6C	56	M8X	59	<b>Regions</b>	Kingston	11	Alberta	6	
		M1T	24	M3C	42	M4K	91	M5C	8	M6E	23	M8Y	29	L/Central	750	Markham	44	B.C.	15
M1B	4	M1V	10	M3H	24	M4L	75	M5E	20	M6G	81	M8Z	31	K/Eastern	112	Miss'auga	144	Manitoba	5
M1C	22	M1W	30	M3J	5	M4M	29	M5G	6	M6H	59			N/Western	88	Newmarket	16	New Bruns	4
M1E	33			M3K	1	M4N	72	M5J	40	M6J	24	M9A	68	P/Northern	29	Oakville	36	Nf Id	3
M1G	6	M2H	25	M3M	8	M4P	70	M5M	139	M6K	8	M9B	49			Orillia	14	Nova Scotia	27
M1H	8	M2J	43	M3N	5	M4R	64	M5P	88	M6L	11	M9C	58	<b>Cities =&gt;10</b>		Pickering	34	PEI	4
M1J	11	M2K	33			M4S	131	M5R	112	M6M	21	M9M	8	Ajax	19	Richm'd Hl	39	Quebec	17
M1K	13	M2L	16	M4A	11	M4T	63	M5S	39	M6N	36	M9N	15	Barrie	14	Stouffville	18	Saskatchewan	2
M1L	12	M2M	19	M4B	25	M4V	79	M5T	16	M6P	127	M9P	39	Brampton	22	Thornhill	61	Yukon	1
M1M	19	M2N	59	M4C	46	M4W	89	M5V	17	M6R	43	M9R	28	Burlington	20	Unionville	12	<b>Out of Canada</b>	
M1N	53	M2P	15	M4E	132	M4X	22			M6S	151	M9V	5	Caledon	11	Whitby	15	USA	7
M1P	13	M2R	21	M4G	129	M4Y	90	M6A	12			M9W	7	Cobourg	12	Woodbridge	28	Intern'l	9

## **RTO/ERO Toronto Executive to June 30 continued**

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## **Jim Leech ~ AGM Guest Speaker**



Jim Leech recently retired as President and CEO of the Ontario Teachers' Pension Plan (Teachers') where he was responsible for the management of the pension fund and the administration of pensions for 303,000 plan members. He is currently Chancellor-designate of Queen's University and will assume official duties in fall 2014.

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

Mr. Leech has gained recognition for his expertise and leadership in the private equity industry and as CEO of several public companies. He has a solid reputation for building businesses and strong management teams and has led large public companies operating and investing in the financial services, real estate and energy industries, as well as start-up technology businesses.


Before joining Teachers', Mr. Leech was president and CEO of Unicorp Canada Corporation, one of Canada's first public merchant banks, and Union Energy Inc., then one of North America's largest integrated energy and pipeline companies. During the 1990s, he guided two start-up technology companies to the revenue generation stage.

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

Mr. Leech is chair of the board of Toronto General and Western Hospital Foundation and the advisory board of the Queen's School of Business. He is a member of the board of the MasterCard Foundation and was a founding director of Right To Play International.

In addition, Mr. Leech is a member of the government of Ontario's Economic Advisory Panel and was recently appointed Special Advisor to the Ontario Minister of Finance concerning electricity sector pension sustainability.

In 2012, Mr. Leech was awarded the Queen's Diamond Jubilee medal in recognition of his work with the True Patriot Love Foundation. In April 2014, he will be a member of Canada's largest expedition to ski to the magnetic north pole to raise awareness and funds for Canadian military veterans suffering from post-traumatic stress disorder.

Mr Leech co-authored *The Third Rail, Confronting our Pension Failures* with Jacquie McNish, an award winning business journalist. This best-selling book examines and draws recommendations from the pension crises in New Brunswick, Rhode Island and the Netherlands. 

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

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

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

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

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

## A Brief Glimpse of RTO/ERO Beginnings

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

First STO/ERO President, 1968-1969


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

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

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

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

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

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

*Current Constitution available on our website*

## RTO/ERO Toronto Executive ~ Years of Service

Surname order with first and last term Executive Service

**Bolded** ~ current Executive

† ~ past president

Name	Terms		
		Fick, Lew	1985/86 (1)
Aberle, Gerald	1991/94 (3)	Fiedler, Dennis†	1989/99 (10)
Allen, Gertrude	1978/80 (2)	Fiedler, Val	1994/04 (10)
Assad, June	1986/88 (2)	Fraser, Anne	1980/05 (25)
Baird, Ian	1993/09 (16)	Freeman, Arlene†	1993/09 (16)
Ball, John	1973/77 (3)	Friesen, Wally	2005/08 (3)
Barrett, Harry†	1976/79 (3)	Gang, Israel	1981/94 (13)
Batchelor, Ron†	1993/98 (5)	Gang, Lillian	2001/02 (1)
Birrell, Jenny	1998/99 (1)	Gartley, John	1975/76 (1)
<b>Blake, Marjorie</b>	2002/14 (12)	Grieve, Linda	2004/10 (6)
Booker, Susan	1995/10 (15)	Halford, Ron	1995/99 (5)
Boone, Geraldine	1981/86 (5)	Hardie, Charlotte†	1986/95 (9)
Boucher, Joyce	1994/98 (3)	<b>Harvey, Roy</b>	2008/14 (6)
<b>Bratton, John†</b>	1999/14 (15)	Hayes, George†	1986/01 (15)
Brooks, Wilson	1987/89 (2)	Heard, Norton	1980/86 (6)
Bussey, Art	1994/99 (5)	Henderson, Torry	1993/00 (7)
Bustamante, Rosalina	2002/10 (8)	Hornick, Phil	1985/88 (3)
Carr, Charles	1996/05 (9)	<b>Jeffery, Kay</b>	1994/14 (20)
Carson, Pat†	1995/11 (16)	Kennedy, Margaret	1973/75 (2)
Caster, Tom	2007/08 (1)	Kennedy, Vince	1990/91 (1)
Chandorkar, Betty	1988/96 (8)	Kerr, Ed	1990/93 (3)
Chole, Natalie	1988/93 (5)	Ketcheson, Bill	1985/94 (9)
Clark, Mattie	1977/82 (5)	Lehane, Mary	1975/77 (2)
Coles, Sidney†	1979/88 (8)	Lennox, Mitchell†	1983/96 (13)
Cooper, Donald	1987/96 (9)	Lindsay, Ruth†	1988/98 (10)
Darbyshire, Bill	1973/77 (4)	Longmuir, Cecil†	1978/81 (3)
De Groot, Jack	1994/05 (11)	Ludwigsen, Ann	2010/12 (2)
Dean, Harold†	1980/85 (5)	Lunney, Esther	1977/80 (3)
DeGraaf, John	1994/95 (1)	Lyons, Tom	2008/10 (2)
Devine, Ken	2005/06 (1)	Machin, Bea	1977/81 (4)
Dineen, Cecilia	1982/95 (12)	<b>Mah, Valerie</b>	2004/14 (10)
Dobson, Murray	1975/77 (2)	<b>Makhija, Shashi</b>	2007/14 (7)
Downward, Gord	1992/93 (1)	<b>Manning, Lou</b>	2010/14 (4)
Edmondson, Phyllis	1998/99 (1)	Martin, Fionnuala	1988/89 (1)
Edmondson, Roseanne	1976/78 (2)	Matuszkiewicz, Wanda	1997/98 (1)
<b>Elliott, Joan</b>	2011/14 (3)	McCaig, Jean	1986/88 (2)
Fedchak, Mary Ann	2002/08 (6)	McEachern, Jean	1981/83 (2)

McGillivray, Robert	1988/91	(3)	Robb, Al†	1982/94	(12)
McGinn, Bernice†	1985/94	(9)	Rowney, Jim†	1992/96	(4)
McGregor, Patricia	2008/09	(1)	Rowney, Paul	1996/05	(9)
McIver, Murdoch†	1973/75	(2)	Rudd, Norm	2006/07	(1)
McLean, Enid	1988/90	(2)	<b>Salazar, Carmelita</b>	2004/14	(10)
McLean, Mel	1988/90	(2)	Schissler, Laura†	1976/82	(6)
McNabb, Vicki	1973/76	(3)	<b>Shanoff, David</b>	2002/14	(12)
McPherson, Catherine	1975/77	(2)	Shaver, Bill	1989/01	(12)
McVicker, Kathleen	1995/98	(3)	Simons, Shirley†	1991/00	(9)
<b>Menagh, Bill†</b>	1998/14	(16)	<b>Smith, Lone</b>	2009/14	(5)
Milloy, Archie†	1974/77	(3)	Smith, Margaret†	1978/98	(19)
Milosh, Mary El	2005/10	(5)	Smith, Warren	1993/00	(3)
<b>Milton, Helen</b>	2009/14	(5)	Sparks, Doug	1987/91	(4)
Moore, Ed	1990/92	(2)	Strangway, Kenneth	1979/86	(7)
Moore, Mary†	1979/88	(9)	Stubbs, Ted	1973/78	(5)
Morris, Peter	2000/04	(4)	Sweetman, Allan†	1973/76	(3)
Nagawe, Sacci	1996/97	(1)	<b>Tajer, Bill†</b>	1995/14	(19)
Naumoff, Carl	1989/90	(8)	<b>Talbot, Heather</b>	2012/14	(2)
<b>Neal, Bob†</b>	1998/14	(16)	Targett, Lloyd	1991/97	(6)
Neufeld, Roy	1993/94	(1)	Terry, John	1991/97	(6)
Noylander, Mary	1988/00	(12)	Thomas, Mary†	1980/90	(10)
Parliament, Loeland	2002/04	(1)	Tufts, Harold	1973/75	(2)
Patterson, Elizabeth	1980/88	(8)	Warren, Laura	1989/00	(11)
Pavkovic, Fran	2010/11	(1)	Watson, Jean	1983/87	(4)
Pennings, Joan	2011/12	(1)	<b>Weinert, Susan</b>	2010/14	(4)
Petch, Rhena	1992/99	(7)	Whitehouse, William	1977/87	(10)
<b>Putnam, Bob</b>	1995/14	(19)	Whitley, Harold†	1974/78	(4)
Quinn, Bill	1987/90	(3)	<b>Wilson, Roger</b>	2010/14	(4)
Reid, Walter†	1978/86	(7)	Young, Shirley	2002/08	(5)
Reynolds, Elizabeth	2013/14	(1)	Zettler, Nanette	2008/10	(2)
Roach, Veronica	1977/79	(2)			

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## Recommended Reading

### *The Third Rail: Building A Better Pension System*

**Jim Leech** (OTPP) and **Jacque McNish** (Globe & Mail) say Canada needs to take action to stabilize our pension programs now because without it, too many Canadians will experience a serious drop in income when they retire, a major problem for the federal government.

This book will be on sale at our AGM. Copies will be available as draw-prizes for attendees. **16**

