

Table of Contents

Administration	39	New Members Breakfast.....	23
Adult Immunization.....	18	New Member B'fast Registration	31
Advance Care Planning/Directive	15	'No-Bell Laureate Luncheon'	4
Consumer Corner	17	Pension Protection Restored	6
Dates To Remember.....	2	Pension/Retirement News.....	11
Defined Benefits Pension	13	President's Column	3
Downtown Coffee Club	29	Recreation/Social	5
Edward Parsons.....	32	Rendezvous Club	4
Executive Photos Wanted.....	33	RTO/ERO Charitable Foundation	8
From Your Editors.....	37	RTO/ERO Developments.....	7
Goodwill	36	'Super Tees' Golf ~ 2014 Season.	32
Health Hints	9	TEOF Auction Donations	32
In Memoriam	38	The Neil Wilson/TSSAA Golf	29
Le Cercle Français	40	Welcome to New Members.....	34

Dates To Remember

Art Friends, Bridge, Executive, Travelogue and West Book Club activities take place at **Holy Rosary Parish Hall**. See map on Page 37.

June, 2014	Date	September, 2014	Date
Bridge.....	3	Bridge.....	2
Art/Sketch	6	Art/Sketch	5
Non-Fiction Book Club.....	10	Friday Movie.....	12
Executive Meeting	12	Non-Fiction Book Club.....	9
Friday Movie.....	13	Executive Meeting	11
Monday Matinée Movie.....	16	Monday Matinée Movie.....	15
Bridge.....	17	Bridge.....	16
West End Book Club.....	23	Finance.....	25
Finance.....	26	Bridge.....	30

July August, 2014	Date	Sept. 23 ~ New Member Breakfast
Monday Matinée Movie.....	21 18	Registration Form on Page 31
Non-Fiction Book Club.....	8 12	
Also: check with the Convenor		November 12 ~ Fall Luncheon
		Set aside this date now!

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



It is finally spring, they tell me, but I still have to feel the spring in the air and see the flowers pop out of the ground. Here is hoping we have a warm summer, with BBQs, family and, for some, stays at the cottage.

Our Spring Senate has passed and I will bring a report to you at a later date.

I am constantly humbled by the executive's willingness to serve our membership. **Susan Weinert** is our Political Advocacy Representative on the Executive.

She is a true Torontonionian, an ever rarer occurrence in a city where nearly everyone comes from somewhere else and often from different countries.

Susan was born in Toronto and attended Vaughan Road Collegiate. Her mother was a widow with four children and worked hard to provide for her children. Susan learned to work hard from her mother and got a scholarship to attend University of Toronto, where she studied English.

Not wanting to settle down in a job she went travelling Europe, where she worked in United Kingdom to be able to continue her travel.

Upon her return to Canada her

independent spirit once again was evident, when she joined CUSO.

Susan volunteered for CUSO in India for 3 and 1/2 years. She was given the task of teaching Indian teachers child-centered teaching at the age of twenty-two, not an easy task as the Indian teachers were much older and more experienced. During this time Susan stayed with an Indian family. She learned to speak Hindi and came to understand some Indian customs first-hand. In order to fit in with local customs she wore Indian clothes. In 1968 she went to Calcutta to volunteer with Mother Teresa and The Missionaries of Charity, where Susan worked in many of the projects of the Charity. She has seen much poverty and does not agree with Mother Teresa's view that poverty brings you closer to God. The ever-adventuresome Susan has been back to India eight times.



Since Susan speaks Hindi, she has worked for the Provincial Government with Tibetan refugees. By 1975 she had met her husband, had two children and went to Teachers' College. During the next thirteen years she taught elementary school, but in that period her adventuresome

Since Susan speaks Hindi, she has worked for the Provincial Government with Tibetan refugees. By 1975 she had met her husband, had two children and went to Teachers' College. During the next thirteen years she taught elementary school, but in that period her adventuresome

Continued on Page 4

Cover: We're getting a chance to determine our Ontario and Municipal Governments for the next four years. Our cover represents concepts related to an aging population that will need to be addressed. **Remember to vote!**


President continued from Page 3
spirit took her to Webequie, a native reserve, where she taught adults.

Susan became a high school teacher and in 1989 she joined the City of York Board and taught Adult Day School. She tells me it was the best job she ever had. After a time at York Humber High school she went to Subway Academy, an alternative high school. She introduced a food program and ensured students learned life skills while she was there. In 2006 she retired, but continued to supply teach for two years to pay for her mother's care.

As I listen to Susan's story, I am amazed at the unselfish, generous

person in front of me who, even in retirement, continues her tireless volunteer work in an orphanage in Haiti once a year.

When she is in Canada, her volunteer activities include the Gardiner museum, the cancer clinic at Mount Sinai, the Canadian Centre for Torture and the York Centre. She also supports many seniors living in her building.

Susan exemplifies the senior who stays active through the giving of herself. Thank you Susan for all you do for others and for serving on the District 16 Executive. It is an honour to work with you. 

RTO/ERO Toronto 'No-Bell Laureate Luncheon'

Celebrate your first day of Freedom from the Bell by joining others who gather for lunch on the first day back at school. Last year two sisters enjoyed their first year of retirement while another enjoyed her 29th year.

Tuesday, September 2, 2014 at 11:30am
The Mandarin (Yonge & Eglinton)

Cost at the door: ~ age 65 and maturaer/\$17.00
~ under-age/\$21.00

Exact change is very much appreciated and this covers your UNLIMITED BUFFET, tea/coffee or pop, tax AND gratuity. Cash bar available.

Pre-Registering is necessary before Friday, August 23 with:

Joan Elliott: 416•666•4830 / zoriajoan@hotmail.com

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

For roof parking, enter the car park one block south of Eglinton, east of Yonge. Last year, the sign said no parking available but there was actually parking available on the top deck.

Note: The Mandarin does not pay for parking at lunch time. Take TTC.



Recreation/Social ~ Heather Talbot

Contact: 416•265•8930 / 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. Bird Watching, please email or call me.

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) We have two sessions of art in Holy Rosary Church Hall before we break for the summer: Friday, May 2; Friday, June 6. Hopefully, we can get together during July, August, and September, for some outdoor sketching and visits to Toronto's wonderful art shows. *Put Friday, October 3 on your calendar as the date we start back in the church hall!*



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



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



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



← May 27: *Ru* by **Kim Rhuay**

June 24: *Brick Lane* by **Monica Ali** →



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.



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



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



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. Fall trips: advertized and booked.



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: May 22, June 26.



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

Continued Page 35

Pension Protection Restored after Surplus Declared

Inflation Protection levels to be partially restored for recent retirees.

Teachers who retired after 2009 will have some of their inflation protection restored, beginning in 2015. Details at the following sites.

Read the Top Plan Funding Q&As on FundingYourPension.com

Visit the pension plan's website at www.otpp.com

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

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



At the April and May Executive Meetings, your executive: received five applications for the RTO/ERO 'Service-to-Others' (STO) Grant and selected one for submission to the provincial STO committee for consideration;

- discussed what support, if any, can be provided by Toronto District to those members living on their own;
- approved the sponsorship of a French activity suggested by **Bev Swerling** (see ad on Page 40);
- discussed Spring Senate known motions and advised representatives of the Executive's position;

Your executive also hosted the Annual General Meeting (AGM) at The Old Mill on May 7. Over 90 members approved the 2014 budget, elected the 2014/15 executive, and appreciated Jim Leech's (former CEO of the Ontario Teachers' Pension Plan) presentation based on the book "*The Third Rail*".

Immediately following the AGM was our Spring Luncheon at which members, aged 75, were invited as guests. Also attending were our scholarship winners and their sponsors. Entertainment was provided by The Sparklets - A Duo Variety Show.

Kay Jeffery, our Program Chair, organized both very successful events.



RTO/ERO Toronto Districts forms a liaison group of the four districts (16, 22, 23, 24) in the City of Toronto. All four districts have expressed concern regarding the Senate decision to donate \$3,000,000 to the Charitable Foundation - especially that portion from the Health Stabilization Fund. Currently chaired by Gary Parkinson, the Council is preparing for a Fall joint executive meeting.

In addition to preparing for Senate, this group of districts offers Retirement Planning Workshops for all staff in public & private schools. Under the leadership of **Mary Ellen Lawless** (North York), two workshops ran successfully this Spring for over 200 education staff considering retirement.



RTO/ERO's Spring Senate will have been held by the time you read this Newsletter. We'll use our E-zine to update you on developments, of which the greatest appears to be many district motions to limit Senate's ability to access the Health Stabilization Fund - the goal being to restrict those funds to our benefits plans, only.

The Provincial Executive is also recommending funding processes that will maintain the current member fee at \$1.25/\$1,000 of pensionable income deducted annually from members' pensions in January.

Your Toronto representatives support both of these aims. 16

Your editors, in the March Newsletter, reported on the Toronto executive's concern about the donation of funds from the RTO/ERO Health Stabilization Fund to the Foundation and your executive's proposed recommendations to rectify the matter. As to the funding of the RTO/ERO Charitable Foundation, we copy the Senate Report financial statement below.

The full report is available from our, or RTO/ERO's, website.

Sources of Revenue:		
Donations: Individual, District, Corporate		
2011	\$ 235,492	
2012	\$ 236,714	
2013	\$ 232,665	
2014 (Jan-Feb)	\$ 8,027	
	\$ 712,897	
Donations from RTO/ERO		
2013	\$ 150,000	RTO/ERO Loan converted to Grant
2013	\$ 3,000,000	\$3,000,000 Senate donation
Interest on bank balance		
2011-Feb. 2014	\$ 2,723	
	\$ 3,150,000	
Total Revenues : 2011 - Feb.2014		
	\$ 3,865,620	
Expenses		
2011	\$ 108,424	
2012	\$ 126,028	
2013	\$ 118,311	
2014 (Jan-Feb)	\$2,525,417	incl. \$2,500,000 donation to U of T
Total Expenses: 2011 - Feb.2014		
	\$2,878,180	
Note: This summary is not a cash reconciliation. Expenses include non-cash items like amortization.		
Bank balance: March 31 2014		
	\$990,120.85	

Acupuncture is a job well done.



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

Eldercare Select



In our March Issue, we brought to your attention the availability of a new service for members and their families insured under the RTO/ERO Extended Health Care Plan: **Eldercare Select**.

To clarify: *A member may call on behalf of themselves, or for anybody for whom they have Power of Attorney for Care. Power of Attorney for Care is NOT required for you, your spouse, parents and in-laws. Where a member requires care, a family member may call on their behalf.*

When contact is made, please have your RTO/ERO Membership Number at hand.

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.

We have been informed that members may call even on behalf of a neighbour.

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.

***Eldercare Select: 1-888-327-1500 | www.eldercareselect.ca**

Semi-Private Convalescent Care Plan

Many members assume that Semi-Private Insurance coverage applies only to hospital rooms - a rare availability. RTO/ERO's plan also covers convalescent care at home or in a care facility. This service may be of particular use to individuals living alone or for whom their partner/family is not capable of providing the necessary care. The following can be found on Pages 12/13 of the RTO/ERO Benefits Booklet, 2014. It has been edited for space consideration.

Continued on Page 10

Convalescent Care continued from Page 9

The RTO/ERO Convalescent Care Benefit provides coverage for convalescent care in a facility OR at home upon discharge from hospital.

Convalescent Facility Care: 80% reimbursement to a max of \$75/day, up to 30 days per calendar year and covers an approved temporary stay in a convalescent care facility following any active, acute care hospital stay for a minimum of 24 hours; OR,

Convalescent Home Care: coverage as above following any active, acute care hospital stay for a minimum of 24 hours, and a *max of three days following non-elective day surgery*. The plan covers charges for convalescent home care provided in your own home by persons without professional skills or training provided they work under the supervision of a licensed home care agency or a home health care agency. *Written recommendation of a physician and completion of a Johnson Inc. authorization form are required.*

Home health care agencies include those licensed primarily to provide personal care and home support. The level of care includes assisting with:

- Activities of daily living (eat, toilet, transfer positions, bath and dress);
- Ambulation and exercise;
- Homemaker services or home health aide services;
- Self-administered medications; and,
- Services needed to maintain or improve your functional ability.

The agency's employee must not be related by blood/marriage and must not ordinarily reside in your or an extended family member's home.

The days of home care need not be consecutive but must be provided within 90 days of discharge from the hospital.

Submitting a Claim for Convalescent Facility Care and Home Care:

- Contact Johnson Inc. for the authorization form prior to incurring expenses.
- Attach original invoices/receipts to the form and send to Johnson Inc.
- Receipts must list each service, name of provider, date and charges.

Note 1: We are informed that a 'convalescent care facility' includes a 'Long Term Care Home' or a licensed facility such as a 'retirement home'.

Note 2: 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.

Note 3: The above summary is provided for information only. Before making any decision in these matters, contact Johnson Inc. Benefits Claims at:

905•764•4888 | 1•800•638•4753 | www.johnson.ca



Pension/Retirement News ~ David Shanoff

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

OMERS held its annual information meeting and OTPP held its annual general meeting in April. Pertinent documents are available at their respective websites: www.omers.com | www.otpp.com.



We are pleased that a number of RTO/ERO Toronto District 16 members took the opportunity to attend the OTPP AGM (and, hopefully, OMERS) in order to familiarize themselves with the body that administers their pensions.

Your district executive was represented and reports the following:

Summary of attendees' questions and answers:

- Q. How does OTPP ensure ethical investing?
- A. All investigations into potential investments focus on environmental, social and governance factors (ESG issues). Companies that adhere to high ethical standards in these areas are those most sustainable over time. Sustainability is the criterion that ensures OTPP being able to generate pension income. Visit: <http://www.otpp.com/391> for more information. Teachers' managers meet with the Partners to address rising issues.
- Q. Is OTPP concerned about accusations of involvement in arms companies, mining companies, fossil fuel companies, and other social concerns?
- A. OTPP is not now involved with any arms or tobacco companies. Mining companies are governed by the countries in which they operate and through good governance, these companies maintain their sustainability. Fuel companies have an interest in operating in a manner that ensures their continuance. Some oil/gas companies have much greater research and development budgets than many governments.
- Q. What will be done with the 2013 announced surplus of \$5.1 billion?
- A. Only the Partners (Ontario Teachers' Federation and the Ontario Government) can decide on what happens with any surplus (or deficit). It was pointed out that this figure represents a specific point in time (in this case, December 31, 2013) and that, had the evaluation been done at the end of January, a deficit would have been recorded. Cause? Volatile interest rates.
- Q. Why is OTPP so actively managed?
- A. Active management of assets increases returns: \$139B vs. a buy and hold strategy that would have produced \$70B.
- Q. How do OTPP management costs stack up against mutual funds?
- A. OTPP costs: 0.28%. Mutual funds: 2.8%. This difference is one of the benefits of Defined Benefit Pension Plans. *Continued on Page 12* 🗨️

Pension continued from Page 11

- Q. Do retirees re-entering teaching contribute to OTTP?
A. No, and there is no material cost to the plan.
Q. Why did OTTP invest in Hudsons' Bay?
A. Being the oldest company in the world, sustainability was not a question. The realty owned by Saks (an arm of HBC) in the USA was undervalued.
Q. Why is there not a survivor's pension for post-retirement spouses?
A. This is a Partners' issue and cannot be addressed by fund management.
Editor: The above Q&A has been created from notes taken at the AGM. Although every attempt was made to ensure accuracy, some mis-interpretation may have occurred. Please visit the OTTP website for access to original documents.

Summary of OTTP Annual Report:

1. Preliminary 2013 surplus: \$5.1B
2. Net Assets: \$140.8B; increase of 10.9%
3. Member Service Satisfaction: 9.1/10
4. Average age of Pensioners: 70 years
5. Average age of teachers: 42 years
6. Average retirement age: 59 years in 2013
7. Life expectancy: Female/90.5 years | Male/88 years
8. Average length of retirement: 31 years
9. Current years of contribution: 26 years
10. Daily web/personal interactions: 1,200
11. Funding Sources:
 - Member Contribution 11%
 - Government/Employer Contributions: 12%
 - Active Managed Investments: 35%
 - Benchmark Investments: 42%
12. Number of countries with direct investments: 50
13. Amount of portfolio managed in-house: 80%
14. Number of 2013 retirees: 4,600 (13% less than '12)
15. Ratio of working-to-retired members: 1.3:1 (4:1 in 1990) **16**

OTTP Responsible investing:

[OTTP] integrate Responsible Investing (RI) into everything we do, from managing assets to working with partners and even to our interactions with one another. We do this because RI helps us to better evaluate the risk-return trade off of individual investments and meet our goal for plan members over the long term.

OTTP management costs run about 0.28%. Mutual Funds' management costs average around 3%.

Defined Benefits Pension Plans vs. Canadian Economy

New analysis confirms that defined benefit pensions provide significant benefits to Canadian economy*

October 22, 2013

TORONTO – Canadian retirees with defined benefit (DB) pensions are far less likely than other retirees to collect the government's Guaranteed Income Supplement (GIS), shows a study on the economic impact of DB pension plans.

The study, conducted by the Boston Consulting Group (BCG), confirms that an estimated 10 to 15% of DB beneficiaries collect the GIS, compared with 45-50% of other Canadian retirees. DB pensions reduce the annual pay out of GIS, a supplementary government benefit provided to low-income seniors, by approximately \$2-3 billion a year. The study also finds that defined benefit recipients contribute \$14 - \$16 billion annually to government coffers across Canada through income, sales and property taxes.

The study was commissioned by a group of Canada's leading DB pension plans: Healthcare of Ontario Pension Plan (HOOPP), Ontario Municipal Employees Retirement System (OMERS), OPSEU Pension Trust (OPTrust) and Ontario Teachers' Pension Plan (OTPP).

DB pension plans are retirement vehicles under which the plan sponsor, typically a large employer, commits to a specified, predictable monthly benefit on retirement based on the employee's earnings, years of service and age. *Both the member and the employer contribute, with the vast majority of pensions paid coming from investment returns on these contributions.*

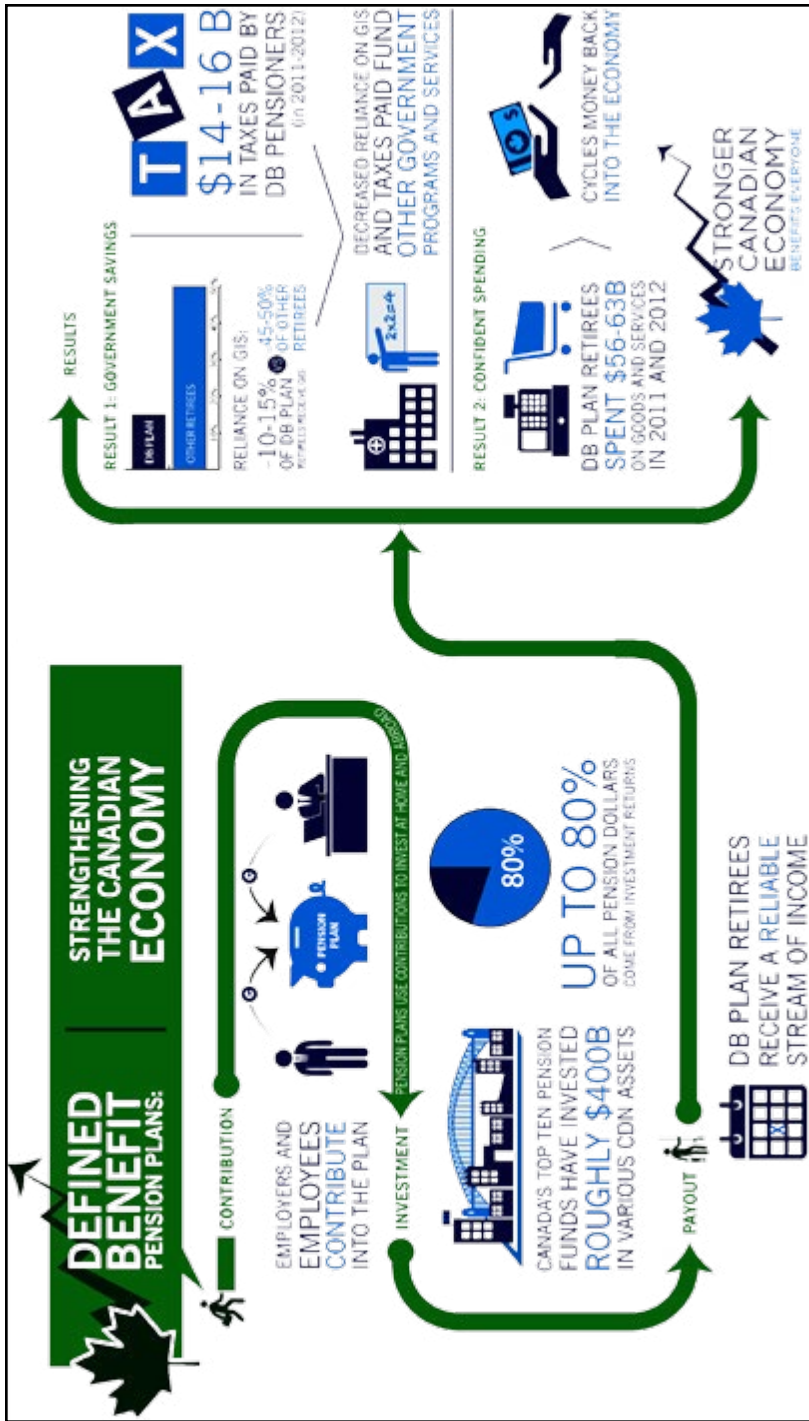
An analysis by the four plans that commissioned the study found that as much as 80 cents of every pension dollar comes from investment returns – a testament to the sound funding and “best in class” investing of the pension funds.

Conclusions of the BCG analysis included:

- In the years analysed (2011 and 2012), DB beneficiaries spent \$56-63 billion annually on durable and consumable goods;
- DB pension beneficiaries paid taxes estimated at \$14-16 billion annually: about \$7-9 billion in income tax, \$4 billion in sales tax and \$3 billion in property tax;
- DB pension benefits had the greatest impact on small towns, with DB pensions forming on average 9% of the total earnings in those communities versus 6% for large metropolitan areas;
- The impact of DB pensions was especially strong in Ontario, translating

Continued on Page 28 | Also see graphics on Pages 14, 27

* See Source, Page 28



Defined Benefit. Disclaimer: Information in this document is sourced from a Study conducted by The Boston Consulting Group (BCG) and commissioned by Healthcare of Ontario Pension Plan (HOOPP), Ontario Municipal Retirement System (OMERS), OPSEU Pension Trust (OPTrust) and Ontario Teachers' Pension Plan (OTPP). The materials excerpted by commissioners from the Study referenced are provided for discussion purposes only and may not be relied on as a stand-alone document. Additional analysis has been done to the data and analysis contained within the Study by third parties other than BCG. BCG has not independently verified this additional analysis and assumes no responsibility or liability for it. Original document available <http://www.otpp.com/news/article/-/article/701993>

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 complete our highlighting of 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 26.

A Guide to Advance Care Planning*

Carrying Out Your Care Choices

Will your expressed care choices always be followed?
Your substitute decision-maker must follow your expressed care wishes unless it is impossible to do so. If it is impossible to follow your wishes, your substitute decision-maker must act in your best interests.

For example, you may have said that you would never want to live in a long-term care facility, yet you need more care than is available for you in the community and do not have money to pay for private care. Another example of an impossible situation would be a wish for assisted suicide or euthanasia, as this is illegal in Ontario.

In emergency situations, ambulance attendants may not be able to follow your wishes. However, health care providers have to follow your wishes, if they know what they are, in any and all emergency situations.

What happens to advance care arrangements if a person is outside of Ontario? Will other jurisdictions recognize advance care arrangements?

Different jurisdictions have different legislation regarding advance care planning.

If you spend time outside Ontario, it is a good idea to consult a lawyer about whether your wishes will be followed and your substitute decision-maker recognized in the province or country you intend to visit.

If You Don't Appoint a Substitute Decision-Maker

What happens if a Power of Attorney for Personal Care is not completed?

Ontario law does not ensure there will be a substitute decision-maker to make all your personal care decisions for you unless you appoint a

Continued on Page 16

* © Queen's Printer for Ontario

Advance Care Planning continued from Page 15

substitute decision-maker through a Power of Attorney for Personal Care.

However, the law does make sure that there will always be a substitute decision-maker to make some health decisions for you, but this includes decisions only about:

- your health care, (e.g. treatments)
- your admission to a long-term care facility, and
- the personal assistance services you will receive in a long-term care facility.

If you have not designated a substitute decision-maker through a Power of Attorney for Personal Care, a health care provider must turn to the hierarchy of substitutes named in the law to make the above types of health decisions. The highest-ranking person on this list who is available, capable and willing to make these decisions will become your substitute decision-maker for treatment:

- ***Your spouse, common-law spouse or partner***
- ***Your child*** (if they are 16 years of age or older) or parent
- ***Your parent with right of access only***
 - Custodial parents rank ahead of non-custodial parents
- ***Your brother or sister***
- ***Any other relative by blood, marriage or adoption***
- ***The Office of the Public Guardian and Trustee.***

The provincial Public Guardian and Trustee is the substitute decision-maker of last resort if there is no other appropriate person to act for you.

If there are two or more persons (for example two sisters and one brother) described in the same subsection of the above hierarchy, who meet the requirements to give or refuse consent on an incapable person's behalf, they may share the decision-making responsibility or may choose to designate a spokesperson. If there is a disagreement among equally ranked decision-makers that cannot be resolved, the Office of the Public Guardian and Trustee may be asked to make the decision.

If you have not appointed a substitute decision-maker anyone, including your family or friends, can apply to the Consent and Capacity Board to become your substitute decision-maker for *medical treatment, admission to long-term care facility, and personal assistance services in a long-term care facility*. They do not have to pay anything to do this. This is known as your **board-appointed representative**. A board-appointed representative ranks above your spouse, partner and other family members in the

Continued on Page 25 

Consumer Corner

Heartbleed Bug

If you have been following the news lately, you will be aware that the Heartbleed bug has compromised security on many websites, including those affiliated with Yahoo and the Canada Revenue Agency (CRA) website among others. **Simon Leibovitz**, RTO/ERO's Director of Administrative and Member Services, suggests these websites if you are worried about internet privacy and security: <http://heartbleed.com/> - general information about Heartbleed <http://filippo.io/Heartbleed/> - check if a website is compromised <http://www.theatlantic.com/technology/archive/2014/04/the-5-things-to-do-about-the-new-heartbleed-bug/360395/> - suggestions/actions to protect yourself.

When it became known that the CRA website had been compromised, RTO/ERO was contacted by your editors to determine if its servers were secure. The RTO/ERO, Johnson Inc. and OTTP websites (commonly visited by RTO/ERO members) had been checked and were found to be safe.



Renew a G driver's licence: 80 years and over

Once you turn 80, you need to renew your driver's licence every 2 years.

Starting with your 80th birthday, you will get two things in the mail: a renewal form and a letter that will let you know what to do to renew. This letter and form will arrive about 90 days before your licence expires.

Once you get your form and letter in the mail, you will need to attend a renewal session. You will get the date, time and location of your renewal session. If you can't attend that day, you can re-schedule your appointment once. If the next appointment is only available after your driver's licence expires, you can get a temporary permit.

The Renewal Session is about 90 minutes. Bring: your driver's licence; the licence renewal form you got in the mail; the eye glasses you use for driving; hearing aids if you need them; a bottle of water (some locations will not have water available); and, snacks if needed (e.g., diabetic or known need).

At a renewal session, you will: take a vision test; join others in a 45-minute interactive group education session about new traffic laws, how aging affects driving, tips for older drivers and road signs; take a multiple-choice test about rules of the road and traffic signs; complete an in-class screening exercise; and, undergo a driving record review.

After the session, you *may* need to: pass a road test before you can renew your licence; follow up with your physician and submit medical information. A driver improvement counsellor at the group education session will discuss this with you, if necessary.

Continued on Page 24 

Adult Immunization

Retirement is a good time to consider maintaining your immunization status. If you fit somewhere on the list below, talk to your health-care professional about a regimen for your protection. The following pages should assist. If not free, medications may be covered by the RTO/ERO benefits.

The top 10 reasons to ask about adult immunization:

10. You haven't checked your immunization record for years
9. Your occupation or lifestyle exposes you to infection
8. You're a health care provider or caregiver
7. You have a medical condition
6. You're a student living in residence
5. You're a parent or grandparent
4. You're a gardener or work with soil
3. You plan to travel to another country
2. You're pregnant or plan to be

AND THE #1 REASON YOU SHOULD ASK ABOUT ADULT IMMUNIZATION IS...

1. You want the best protection against preventable diseases

There are many more reasons. Ask your doctor, nurse, local public health office or pharmacist about your specific immunization needs.

Immunization is not just for kids!



MEET OUR NEW MEMBERS at BREAKFAST

An Opportunity for New and Experienced Retirees to Meet

Tuesday, September 23, 2014

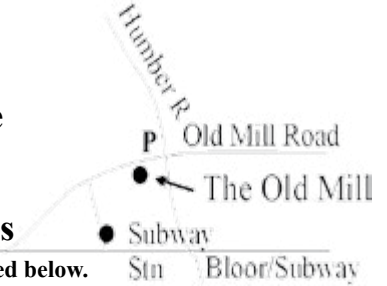
The Old Mill, Guild Hall

9:30am ~ Meet & Greet/Coffee

10:00am ~ Breakfast Buffet

\$15 for Guests/Current Members

Gratis for New Members as described below.



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

RTO/ERO Toronto welcomes its new members who have joined us from September, 2013 to August, 2014 to our Annual Buffet Breakfast. Although advertised as a 'New Member' event, *all members are welcome to join us.*

REGISTRATION DETAILS

- 1** Members joining us *From September 1, 2013 to August 31, 2014* will receive their personal invitation directly late August.
- 2** Those who have joined since 2009 *and did not benefit* from past invitations may also attend at no cost *but must register.*
- 3** Other members, non-members and guests encouraged to come and greet our new members at the subsidized cost of \$15.00.

Complete and submit, with appropriate payment, the Registration Form and Menu on Page 31 by Monday, September 15, 2014 so that we can best use our funds by ordering the proper resources.

Register early! Remember your Parking Pass (Page 30)!

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

*Come Early to Meet Your 2014/15 Executive & Convenors
Leave When You Want!*

*Pay Parking is in effect weekdays from 6am-2pm for any cars NOT displaying the Parking Pass or who aren't registered at the Front Desk.
REMEMBER TO CLIP YOUR PARKING PASS FOR THIS EVENT ON P30
(District 16 cannot be responsible for charges arising from failure to use this pass.)*

Consumer Corner continued from Page 17

To get your New Licence, visit a ServiceOntario centre. You will need to bring your written test results; original identification that shows your legal name, date of birth and signature. ServiceOntario will process your test results and renew your licence.

About the in-class screening

- you will have 10 minutes to finish the exercise
- the exercise is not dependent on language and can't be taken orally
- information will be available at Ontario.ca/seniordriver, including samples of the screening exercise you will complete
- you don't need to prepare, but you can take the practice screening exercise to help you understand the instructions and feel comfortable with the exercises
- the screening exercise consists of two assessments of a person's cognitive capabilities relevant to driving. Each of the assessments taps into a different type of ability: visuospatial ability and psychomotor speed.

About the group education session

- a trained driving counsellor leads the session
- topics covered: driving tips for seniors, updates to traffic laws and rules
- a quiet classroom setting, available in English or French
- materials: senior driver education booklet covering tips and rules

You may be asked to take a road test if you have:


- demerit points on your driving record
- trouble understanding the written test or group discussion

The road test will assess your basic driving skills and knowledge. You will not have to drive on a highway. No fee is charged for the test. If you fail the road test the first time, you can take the test again.

About the vision test:

- a screen reader is used to test your vision
- please wear the eyeglasses you use for driving

If you have a certificate from an eye doctor: no vision test is needed at the session. You will need to bring a signed and dated certificate. The document must be signed/dated within six months of the session.

Source: Government of Ontario website: <http://www.ontario.ca/driving-and-roads/renew-g-drivers-licence-80-years-and-over> 

Advance Care Planning continued from Page 16

hierarchy of substitute decision-makers named in the law.

If you have not appointed a substitute decision-maker, almost anyone, including family members and friends, can apply to the Superior Court of Ontario to be appointed as your “**Guardian of the Person**” with **authority for treatment**. Like an attorney for personal care, a Guardian of the Person may be authorized to make *the full range of personal care decisions for you*, in keeping with your known wishes. A “Guardian of the Person” with authority for treatment ranks highest on the hierarchy of substitute decision-makers named in the law.

Note: The above hierarchy of substitutes named by the Ontario law does not take effect if you have designated a substitute decision-maker with decision-making authority for health care through a Power of Attorney for Personal Care (see page 22 for more information on how to designate a substitute decision-maker). 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.

Steps in Advance Care Planning

Think about your values, and what's important to you.

What kind of personal care would you want—or not want—to receive if you were not capable of deciding for yourself? Personal care does not deal with financial matters, but rather with the medical treatment you receive, your nutrition and hygiene, where you live and with whom, and your personal safety.

Consult people you trust who can provide guidance.

What are the legal aspects of advance care planning? How does your faith influence your decision? What decisions are most likely to be needed given your health? Your doctor, lawyer and/or faith leader may be able to give you some information to help you make your advance care plans.

Decide on and appoint a substitute decision-maker.

Who would you want to make decisions for you if you were not capable? You can choose one or more people to act for you, but make sure that they

Continued on Page 26 

Defined Benefits continued from Page 13

into \$27 billion in expenditures on consumables and durables, shelter, recreation, and services; and generating \$6 billion in taxes.

“The two most significant advantages DB plans offer members are pooling longevity risk and pooling asset risk. A DB plan allows members to save at a collective rate consistent with the average life expectancy or distribution within the group. Similarly with asset risk, DB plans can typically maintain an asset mix reflective of the group rather than any one individual. Both advantages provide stability for members, allowing for a consistent standard of living throughout their lives,” said Michael Block, BCG Principal and project lead.


A separate analysis by BCG released in June found that Canada’s ten largest public pension funds – which include the defined benefits plans in this new analysis - provide Canadians with one of the strongest retirement income systems in the world and also contribute significantly to national prosperity.

Among the key findings of the June study:

- In 2011, these pension plans collected more than \$70 billion in contributions and in that same year, paid out \$74 billion in retirement benefits to Canadians, or 49% of all non-OAS retirement benefits, and invested approximately 35 per cent – or \$714 billion – of Canada’s total retirement assets
- The Top Ten pension funds have invested roughly \$400 billion in Canada, including \$100 billion in real estate, infrastructure and private equity;
- They comprise four of the top 20 global commercial real estate investors and four of the top 20 global investors in infrastructure assets;
- They directly employ 5,000 professionals in the Canadian financial sector and an additional 5,000 employees in their real estate subsidiaries.

Disclaimer: Information in this document is sourced from a Study conducted by The Boston Consulting Group (BCG) and commissioned by Healthcare of Ontario Pension Plan (HOOPP), Ontario Municipal Retirement System (OMERS), OPSEU Pension Trust (OPTrust) and Ontario Teachers’ Pension Plan (OTPP). The materials excerpted by commissioners from the Study referenced are provided for discussion purposes only and may not be relied on as a stand-alone document. Additional analysis has been done to the data and analysis contained within the Study by third parties other than BCG. BCG has not independently verified this additional analysis and assumes no responsibility or liability for it.

*Source: OTPP website: www.otpp.com The full Study can also be downloaded. Used with permission.

Also available at: www.omers.com 



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

Friday, June 27, 2014

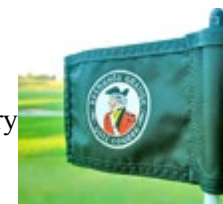
Bethesda Grange (formerly Rolling Hills Golf Club)
~ **The Championship Course (par 72)** ~

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

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. 

Patient: “I have a ringing in my ears.” ~ Doctor: “Don’t answer!”

Parking Pass

57571

EVENT: Retired Teachers of Ontario - Chapter 16

VALID: Sept. 23, 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

Please display this pass face up on your dashboard.

This is your Parking Pass for our New Member Breakfast 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.**

If you lose your Parking Pass, email rto.toronto@gmail.com



Remember your Parking Pass - Opposite

Registration Form for New Member Breakfast

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

REGISTRATION FORM

One Must Register ~ Return by Monday September 15, 2014

Name: _____ Phone: _____

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

Guest: _____

I joined RTO/ERO Toronto from 2009 to 2013 but was not able to attend this event since joining. **No Charge (Please check & initial)**

New members whose names we receive in the August 31, 2014 provincial database update, will receive their personal invitation separately via Canada Post early in September in time to meet the published deadlines. Those for whom the invitation is too late to participate, we look forward to meeting you at future breakfasts, at no charge, within the next five years.

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

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

NOTE 1: Buffets do not necessarily accommodate special dietary needs

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

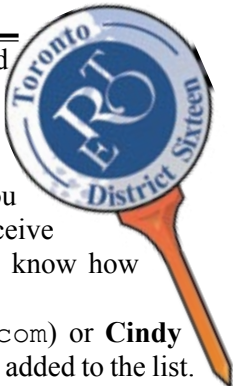
New Member Breakfast Menu Buffet Style

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

'Super Tees' Golf ~ 2014 Season

The Super-Tees Golf Group plays every second Wednesday at Scarlett Woods Golf Course, from mid-April to the end of October, if the weather allows. We usually have from 8 to 12 golfers and sometimes more. We try to book 3 or 4 tee times. We will send you an email with the tee times we have booked but must receive a confirmation that you are playing each week so we know how many golfers there will actually be.

Contact **Rosalie Parente** (rosalie10@rogers.com) or **Cindy Shore-Beauvais** (shorbeau@sympatico.ca) to be added to the list.



Want to help children?

TEOF 22nd Annual Auction Donations

"Don't Forget To Feed the Kids"

TEOF: Toronto Educational Opportunity Fund

SPRING CLEANING? DOWNSIZING?

We can use your help! We need quality new or gently used items for auction to raise funds for child nutrition. TEOF provides *value-in-kind tax deductible receipts* for donations. Popular contributions over the years have been works of art (paintings, prints, watercolours, carvings, pottery, sculptures), antiques, gift baskets, certificates and Special Event tickets for Theatrical or Athletic events with a minimum value of \$25 per item.

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

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

Watch our September Newsletter for Auction Details & Registration!

Looking for J. Edward Parsons - Can you Help?

A professor at the University of Toronto, Rob Vipond, is writing a book on the history of Clinton school. He wants to contact a retired teacher named J. Edward Parsons who was an ESL pioneer at Clinton. He became the dedicated ESL teacher in 1951 - before most schools had dedicated ESL teachers. He was certified in 1933, so that would make him 100 today.

We are wondering if there are, at least, death dates recorded anywhere, so that an obituary for this history can be found?

Any help you can give would be appreciated.

Contact: **Wendy Hughes** at 416•767•5783 | wendyhug@web.net

Executive Photos Wanted for Archives

We are very happy with the co-operation and effort of many members and friends who took the time to arrange for the photos of former executive members to be added to our archives. Toronto District 16, as a 40th Anniversary project, sought the photos of all. Below is a list of those we still seek. The photos, ideally, should be circa the years of their involvement but we'll take whatever is submitted.

Although we prefer photos of print quality (minimally from the chest to head), we do accept whatever is available. With the photographic capabilities of the newer cell-phones, a photo can be taken, perhaps from a year-book, and emailed. A print taken from one's album and mailed would be scanned and the original returned.

We now seek the remaining photos as listed below. As time passes, we are concerned that our archives will be incomplete, and a photo recognition of their service will be lost. Please forward submissions to:

Bill Menagh
674 Oriole Pky
Toronto ON M4R 2C5

bmenagh@sympatico.ca
rto.toronto@gmail.com

Gertrude Allen ~ 1979/80	Bea Machin ~ 1980/81
June Assad ~ 1987/88	Fionnuala Martin ~ 1988/89
John Ball ~ 1974/75	Wanda Matuszkiewicz ~ 1997/98
Harry Barrett ~ 1978/79	Jean McCaig ~ 1987/88
Geraldine Boone ~ 1985/86	Jean McEachern ~ 1982/83
Joyce Boucher ~ 1997/98	Mel McLean ~ 1989/90
Mattie Clarke ~ 1981/82	Enid McLean ~ 1989/90
Sidney Coles ~ 1987/88	Vicky McNabb ~ 1975/76
Donald Cooper ~ 1995/96	Catherine McPherson ~ 1976/77
Cecelia Dineen ~ 1994/95	Kathleen McVicker ~ 1997/98
Murray Dobson ~ 1976/77	Ed Moore ~ 1990/91
Roseanne Edmondson ~ 1977/78	Sacci Nagawe ~ 1996/97
Phyllis Edmonson ~ 1998/99	Roy Neufeld ~ 1993/94
Lillian Gang ~ 2001/02	Elizabeth Patterson ~ 1987/88
Isreal Gang ~ 1992/93	Bill Quinn ~ 1989/90
John Gartley ~ 1975/76	Walter Reid ~ 1985/86
Torry Henderson ~ 1999/00	Veronica Roach ~ 1977/78
Vince Kennedy ~ 1990/91	Warren Smith ~ 1999/00
Ed Kerr ~ 1992/93	Harold Tufts ~ 1974/75
Bill Ketcheson ~ 1993/94	Jean Watson ~ 1986/87
Mary Lehane ~ 1976/77	William Whitehouse ~ 1986/87
Esther Lunney ~ 1979/80	

Welcome to New Members ~ Bob Neal

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

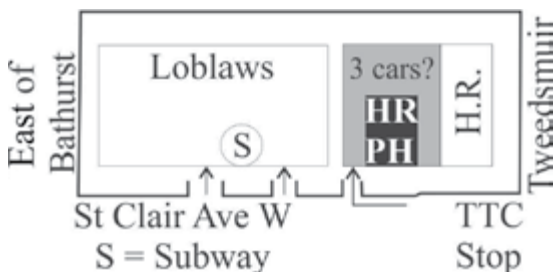


Welcome to those having joined RTO/ERO from February to April. Occasionally new members join us in error - there are **four Districts in Toronto** (Etobicoke/City of York-22, North York-23, Scarborough/East York-24, Toronto-16) **and others across Ontario.**

As of April 30, 2014, our Toronto District membership stood at 4860.

Bob Neal, Membership

Elizabeth Adams	Lyse Granier	Leonard Nicholson
Judy Anderson	Christina Griffiths	Robert Ouellet
Georgina Balascas	Virginia W. Hamara	Vasil Pandovski
Adrian Bertussi	Elizabeth G. Harkness	Irene Petrauskas
Maureen Botrie	Nancy J. Hayes	Grace G. Petrucci
Clifford G. Bowers	Robert Hughes	Robert Pritchard
Barabara A. Brundage	Bruce Huston	Pauline Quinlan
Patricia Carter	James Hyatt	Howard Ramcharan
Veronica Carter	Rosaria Isabella	Glenda Slyfield
Rupert C. Castello	Marsha Kazman	Julio Sousa
Yvonne Castello	Paul Kight	Eleanor B. Spencer
Wayne Conaghan	Amy LaRue	Linda Stewart
Jean Darmanin	Diane Leptich	Herbert J. Stover
Judith Dennison	Greg Leverton	Sandra Tanaka
Carley Earle	Sonia Lockyer	Gerald R. Tanner
Patricia Follett	Susan G. MacDonald	Denise Thompson
Jeanne M. Forbes	Maureen Malmud	Dorothy E. Trimble
Peter Freeman	Inta A. McCaughey	Dale Vibert
Bleema Getz	Patricia M. Meeking	Sharon Weisbrod
Carol Gordon	William T. Naumovich	



Map to Holy Rosary Parish Hall (HRPH)

Streetcar to Tweedsmuir; or, Subway to St. Clair West Stn. Parking (limited at church): from East: right off St. Clair 10 spots in front on St. Clair 8 free spots on Tweedsmuir.

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 **Lone Smith** at lonesmith@hotmail.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.



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*. We meet at The Croissant Tree, 625 Church Street at Charles Street E., 2 short blocks south of Bloor. The Non-Fiction Book Club will be meeting 2:30pm - 4:00pm from now on. (The Croissant Tree seems busy at 2 and making it difficult getting enough tables. If 2:30 doesn't work out, we may have to look for another venue: the price we pay for getting bigger!)



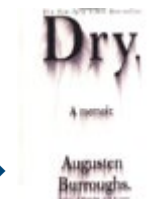
June 10: *I've Got a Home in Glory Land*:
← *A Lost Tale of the Underground Railroad*
by **Karolyn Smardz Frost**



July 8: *Mao's Great Famine*
by **Frank Dikötter** →



← August 12: *Escape from Camp 14*
by **Blaine Harden**



September 9: *Dry*
by **Augusten Burroughs** →



DSLR Photography Group: Susan Cantan (suecantan@hotmail.com) hosts 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.

Continued on Page 36

Social/Recreation continued from Page 34



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.

Our final walk in June is on the 27th. We begin again in September. 16

Goodwill ~ Marjorie Blake

Welcome letters were sent to 42 new members and sympathy cards to 18 relatives of deceased members. Cards of condolence were sent to: **Joanne Murphy** (death of her sister); **Russ Finch** (death of wife, Carol); **Beverley Judson** (death of husband, John).



Get Well cards, flowers and planters were sent to: **Arlene Freeman** (recuperating after hospitalization); **Shashi Makhija** (recovering after heart surgery); **Eleanor Bookman** (short illness); **Michael Wobowsk** (recurring illness); **Starr Tkachuk** (a fall).

Thinking of You/Encouragement cards to: **Val Fiedler**, **Marion Terry**, and **Pauline Culley**. As well, cards were sent to former Executive members: **Paul Rowney**, **Mary El Milosh** and **Ian Baird**.

Congratulations card was sent to **Judith Anderson** (Ontario Volunteer Service Award for work with Heart and Stroke Foundation). Birthday Greetings (card and floral arrangement) were sent to Centenarians **Sister Consolata** and **Susan Shore** on their 101st and 103rd birthdays in March.

Telephone calls and Thank-You Cards were received from **Arlene Freeman**, **Beverley Judson**, **Russ Finch** and **Shashi Makhija**.

Continued bottom of Page 37 16

From Your Editors



We, again, express our appreciation to those members who continue to take the trouble to send us additions for the district archives. The above photos, in alpha-order, from the left, are:

- Jennifer Birrell** (1998/1999) submitted by Jenny, herself;
- Natalie Chole** (1988/1993) submitted by **Jack Gourlie**
- Torry Henderson** (1993-2000) submitted by **Laura Brocklebank**
- Margaret Kennedy** (1973/1975) submitted by **Ruth Slade**
- Lloyd Targett** (1991/1997) also submitted by **Jack Gourlie**

Please see Page 33 for an up-dated list of the photos we still seek. We especially would like to obtain the photos of those now deceased while there remain some members who once knew them. For those listed who are still with us, please don't be shy about having a record of yourself for whatever term you served. Your work for RTO/ERO is appreciated.

Also, in this Newsletter, we have highlighted the societal value of Defined Benefit Pension Plans (DB) like ours. These have been under attack by some governments, some private companies, and some political parties. With an aging, longer-living population with limited savings, and the increasing costs to tax-payers for its care, the reduction of government liability by the extension of DBs to all citizens is to be welcomed and supported..

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 16

Goodwill continued from Page 36

All the best to members who are undergoing some form of stress, anxiety, or change in lifestyle at this time. I hope it won't be long until all your clouds have a silver lining and that you'll be back in the sunny side of life soon.

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

Valerie Mah: 416•533•0445 | vmah@ican.net 16

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.



Elsie M. Bailey
 Maudie L. Dow
 Suzana Dozsa
 Carol Finch
 Hyla Fox
 Gary Hamara
 William George Hayes
 Hope T. Kohara
 Margaret H. Lemke
 Brenda Lowery
 Lorraine I. McGillivray
 Patrick P. McNiven



Edwin Meeking
 John Miller
 Gloria Mitchell
 Joan Moran
 William C. Morris
 Dorothy Radcliffe
 Dorothy L. Redican
 E. Catherine Ryerson
 Isidore A. Seidman
 Margaret Stover
 Douglas B. Thompson
 Helen S. Tokiwa

RTO/ERO Toronto Executive 2013 ~ 2014

President: Lone Smith	Past President: Roy Harvey
First Vice-President: Roger Wilson	Second Vice-President: <i>Vacant</i>
Treasurer: Robert Putnam	Secretary: Joan Elliott
Archives: Valerie Mah	Communications: Bill Menagh
Goodwill: Marjorie Blake	Health/Insurance: Bill Tajer
Membership/Recruitment: Bob Neal	Pension/Retirement: David Shanoff
Political Advocacy: Susan Weinert	Program: Kay Jeffery
Social/Recreation: Heather Talbot	Travel: John Bratton
Members-at-Large: Shashi Makhija, Lou Manning, Helen Milton, Elizabeth Reynolds, Carmelita Salazar	

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

Change of Address, Status, District

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

Obtaining Your Newsletter

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

Newsletter Submissions

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

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

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

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

RTO/ERO Contact Information

RTO/ERO	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
www.rto-ero.org	www.johnson.ca	www.otpp.com

OMERS: 416•369•2400 / 1•800•387•0813 / www.omers.com



George Hayes: George passed away peacefully on Thursday, March 27, 2014 at Bethany Lodge at the age of 90. A former RTO/ERO Toronto President (1989/90), he served as an executive member from 1986 to 2001 occupying a number of positions.

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.*

Le Cercle Français



Bonjour! Le Cercle Français is a club for RTO/ERO members wanting to refresh their conversational French skills. As well as meetings, we will watch French movies and dine at cafés and restaurants.

Is there a member who would like to be our teacher?



Le Cercle meets the 1st and 3rd Mondays of each month, from 5:00 - 6:00pm, at a central location and near a subway. The first meeting was held on May 5. Among other topics, we discussed how the group would like to organize itself. We will continue to meet during the summer, and will meet on Monday September 8th and 15th (due to Labor Day).

Si vous voudriez nous rejoindre ou avez les questions, vous pouvez m'envoyer un courriel à bswerling@hotmail.com ou me téléphonez à 416•769•8457 aussitôt que possible.

À bientôt,

Bev Swerling

416•769•8457 | bswerling@hotmail.com



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

